UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
NATIONAL CREDIT UNION ADMINISTRATION BOARD

In the Matter of
Pocono Medical Center Federal Credit Union
Charter Number: 21240
East Stroudsburg, PA 18301

Docket No. 17-0140-R2

ORDER OF ASSESSMENT OF CIVIL MONEY PENALTY

WHEREAS, Pocono Medical Center Federal Credit Union, East Stroudsburg, PA, executed a Stipulation and Consent to Issuance of an Order of Assessment of Civil Money Penalty ("Stipulation"), and agreed and consented to the issuance of this Order of Assessment of Civil Money Penalty ("Order"), pursuant to Section 202(a)(3) of the Federal Credit Union Act ("FCUA"), 12 U.S.C. § 1782(a)(3); and

WHEREAS, pursuant to the FCUA, the National Credit Union Administration Board ("NCUA") has authority to issue a final Order where the Respondent consents to the issuance of such an Order.

NOW THEREFORE, IT IS ORDERED that within ten (10) calendar days of receipt of this Order, Pocono Medical Center Federal Credit Union shall pay the sum of $178.00 by making payment to the NCUA via the www.Pay.Gov website.

FURTHERMORE, all technical words or terms used in this Order have meanings defined in the FCUA, the NCUA's Rules and Regulations, Title 12 of the United States Code, and any such words or terms undefined in the foregoing have meanings that accord with the best customs and usage in the credit union industry.
FURTHERMORE, this Order against Pocono Medical Center Federal Credit Union incorporates the referenced Stipulation, and the Order is effective upon its issuance.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: ____________________________
   Larry Fazio
   Director, Office of Examination and Insurance

Dated: 10/20/17
UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
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In the Matter of
Pocono Medical Center Federal Credit Union
Charter Number: 21240
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Docket No. 17-0140-R2

STIPULATION AND CONSENT TO ISSUANCE OF
AN ORDER OF ASSESSMENT OF CIVIL MONEY PENALTY

Pocono Medical Center Federal Credit Union, East Stroudsburg, PA, ("Pocono Medical
Center") and the National Credit Union Administration Board ("NCUA"), acting by and through
its Director of the Office of Examination and Insurance, hereby make this Stipulation and
Consent to Issuance of an Order of Assessment of Civil Money Penalty ("Stipulation").

Pocono Medical Center and the NCUA hereby stipulate and agree as follows:

1. **Consideration.** The NCUA is of the opinion that Pocono Medical Center violated 12
U.S.C. § 1782 of the Federal Credit Union Act ("FCUA"), and 12 C.F.R. § 741.6(a)(2) of the
NCUA's Rules and Regulations ("Rules") by failing to timely file required reports due on
7/30/2017 11:59:59 PM covering the 6/30/2017 Call Report and Profile. Accordingly, the
NCUA is of the opinion that grounds exist to assess a civil money penalty against Pocono
Medical Center pursuant to 12 U.S.C. § 1782(a)(3). Pocono Medical Center, without admitting
or denying that said grounds exist, except those set forth as to Jurisdiction in paragraph 2, desires
to avoid the time, cost, and expense of administrative litigation. Accordingly, Pocono Medical
Center consents to the issuance by NCUA of an Order of Assessment of Civil Money Penalty
("Order of Assessment") in consideration of the settlement, compromise, and resolution of all
potential administrative claims and charges that have been or might be asserted by NCUA.
against Pocono Medical Center arising out of its required filings under the FCUA and Rules for the period specified in the first sentence of this paragraph.

2. **Jurisdiction.** Pursuant to its authority under the FCUA, 12 U.S.C. §§ 1782, 1786, the NCUA is the appropriate Federal agency to maintain an administrative action against an “insured credit union.” Pocono Medical Center is an “insured credit union” within the meaning of the FCUA, 12 U.S.C. § 1752(7). Accordingly, Pocono Medical Center admits the jurisdiction of the NCUA over itself and the subject matter of this action.

3. **Finality.** Pocono Medical Center consents to the issuance of the Order of Assessment, and agrees to comply with all of its terms. This Stipulation is contingent upon Pocono Medical Center compliance with the resultant Order of Assessment, including timely payment of the civil money penalty. NCUA reserves the right to seek a higher assessment amount if Pocono Medical Center fails to comply with this Stipulation or the Order of Assessment. The Order of Assessment complies with all requirements of law, and issues pursuant to the FCUA, 12 U.S.C. § 1782(a)(3). Upon its issuance, the Order of Assessment is final, effective, and fully enforceable by the NCUA. The laws of the United States of America govern the construction and validity of this Stipulation and the Order of Assessment, and the section and paragraph headings do not affect the interpretation of this Stipulation or the Order of Assessment.

4. **Waivers.** Pocono Medical Center waives its right to an administrative hearing provided by the FCUA, 12 U.S.C. §§ 1782(a)(3), 1786(j), 1786(k)(2). Pocono Medical Center further waives its right to seek judicial review of the Order of Assessment, or otherwise challenge the validity or legality of the Order of Assessment.

5. **Other Actions.** Pursuant to this Stipulation, Pocono Medical Center hereby agrees that the Order of Assessment is solely for the purpose of settling and resolving NCUA’s claims.
against it, as provided by paragraph 1, and does not release, discharge, compromise, settle, dismiss, resolve, or in any way affect any actions, claims, charges against, or liabilities that may be or have been brought by any other Federal or state government agency or entity other than the NCUA.

6. Counterparts and Electronic Copies. This Stipulation may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together constitute one and the same instrument. A facsimile version, photocopy, and/or an electronically scanned image of a signature shall be deemed an original and shall be enforceable as if it is an original signature.

WHEREFORE, in consideration of the foregoing, Pocono Medical Center Federal Credit Union and the National Credit Union Administration Board execute this Stipulation and Consent to the Issuance of an Order of Assessment of Civil Money Penalty.

Pocono Medical Center Federal Credit Union
By a majority of its Directors

_________________________  ___________________________
Keith Davis              John Davis
Director - Print       Sign
_________________________  ___________________________
Sandra L. Adams         Jan L. Adams
Director - Print       Sign
_________________________  ___________________________
Cardice Reschini       Cardice U Reschini
Director - Print       Sign
_________________________  ___________________________
Rebecca Cunsterman     Rebecca Cunster
Director - Print       Sign
_________________________  ___________________________
Annette Frailey        Annette Frailey
Director - Print       Sign
NATIONAL CREDIT UNION ADMINISTRATION BOARD

Larry Fazio
Director, Office of Examination and Insurance

Date: 10/28/17