

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

In the Matter of)

MELISSA LALIBERTE,)

Former Employee)

Meriden Franco-American Federal Credit Union)

Meriden, CT)

Docket No. 10-0004-R1

ORDER OF PROHIBITION

Pursuant to Section 206(i)(1)(C) of the Federal Credit Union Act ("FCUA"), 12 U.S.C. §1786(i)(1)(C), you are hereby notified that you are prohibited from participating in any manner in the affairs of any federally insured credit union. This prohibition results from your conviction for activities you engaged in during your affiliation with Meriden Franco-American Federal Credit Union, Meriden, CT.

This prohibition is effective immediately upon service. In accordance with Section 206(g)(7)(A) of the FCUA, 12 U.S.C. § 1786(g)(7)(A), this Order shall constitute a prohibition from further participation in any manner in the affairs of any federally insured financial institution, or other entity identified therein, without the written permission of the appropriate federal regulatory agency. This Order has been issued based upon the following information: You were convicted of Embezzlement from a Federal Credit Union, 18 U.S.C §657; and Filing a False Income Tax Return, 26 U.S.C. § 7206(1). On January 12, 2010, you were sentenced by the United States District Court of the District of Connecticut to 51 months imprisonment on Count One and a total of 36 months imprisonment on Count Two; 36 months supervised release on

Count One and 12 months supervised release on Count Two; and ordered to pay restitution totaling \$961,871 to the National Credit Union Administration and to the Internal Revenue Service.

You committed the offense to which you were convicted while employed at Meriden Franco-American Federal Credit Union. Due to the nature of the offense to which you were convicted your continued participation in the affairs of any federally insured credit union may pose a threat to the interests of credit union members and may threaten to impair public confidence in the credit union involved.

NOTICE OF HEARING

Pursuant to Section 206(i)(3), of the FCUA, 12 U.S.C. § 1786(i)(3), you may request in writing, within thirty days of service of this Order, an opportunity for a hearing at which you may present evidence and argument that your continued participation in the affairs of any federally insured credit union would not, or would not be likely to, pose a threat to the interests of that credit union's members or threaten to impair public confidence in the credit union. Pursuant to 12 C.F.R. § 747.306, your request must state with particularity the relief desired, the grounds, and must include, when available, supporting evidence.

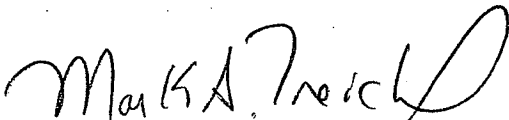
Any such request shall be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, with a copy sent to Associate General Counsel John Ianno at the same address. The hearing will be held in the Washington, D.C. metropolitan area, in accordance with Subpart D of Part 747 of the National Credit Union Administration's Rules and Regulations, 12 C.F.R. § 747.301 *et. seq.* You may appear at the hearing personally, through counsel, or personally with counsel. The proceedings will be recorded and you will be entitled to a transcript after

payment of the costs thereof. Witnesses may be called at the discretion of the NCUA Board. If witnesses are permitted, you may cross examine any witnesses called by the NCUA's enforcement staff, and they in turn may cross-examine any witnesses called by you. The Presiding Officer of the hearing will make his or her recommendations to the NCUA Board, where possible, within ten business days following the close of the record.

PENALTY FOR VIOLATION OF ORDER OF PROHIBITION

Pursuant to Section 206(k)(2) of the FCUA, 12 U.S.C. § 1786(k)(2), any violation of this Order may subject you to a civil money penalty. In addition, pursuant to Section 206(l) of the Federal Credit Union Act, 12 U.S.C. § 1786(l), any violation of this Order is a felony offense that is punishable by imprisonment of up to five years and a fine of up to \$1,000,000.

National Credit Union Administration

By 

Mark A. Treichel, Region I
Regional Director
National Credit Union Administration

Dated: 4-2-10

UNITED STATES DISTRICT COURT
District of Connecticut

FILED

UNITED STATES OF AMERICA

JUDGMENT IN A CRIMINAL CASE

v.

CASE NO. 3:09-CR-199(VLB) 2010 JAN 13 P 2:10

MELISSA LALIBERTE

USM NO: 17863-014 U.S. DISTRICT COURT
HARTFORD, CT.

Paul H. McConnell
Assistant United States Attorney

Thomas G. Dennis
Defendant's Attorney

THE DEFENDANT pleaded guilty to Counts One and Two of an Information.

Accordingly the Defendant is adjudicated guilty of the following offenses:

<u>Title & Section</u>	<u>Nature of Offense</u>	<u>Offense Concluded</u>	<u>Counts</u>
18 U.S.C. § 657	Embezzlement From Federal Credit Union	May 30, 2008	One
26 U.S.C. § 7205(1)	Filing a False Income Tax Return	May 30, 2008	Two

The following sentence is imposed pursuant to the Sentencing Reform Act of 1984.

IMPRISONMENT

The Defendant is hereby committed to the custody of the United States Bureau of Prisons to be imprisoned for a total of 51 months on Count One, and a total of 36 months on Count Two. The term of imprisonment on Count Two shall run concurrently with the term of imprisonment on Count One.

SUPERVISED RELEASE

Upon release from imprisonment, the Defendant shall be on supervised release for a total term of 36 months on Count One, and a total of 12 months on Count Two. The term of supervised release on Count Two shall run concurrently with the term of supervised release on Count One. The Mandatory and Standard Conditions of Supervised Release as attached, are imposed. In addition, the following Special Conditions are imposed:

1. The Defendant shall participate in a program approved by the Probation Office for inpatient or outpatient substance abuse treatment and testing. The Defendant shall pay all, or a portion of, the costs associated with treatment, based on the Defendant's ability to pay, as determined by the Probation Office.

2. The Defendant shall cooperate with the Internal Revenue Service to pay all outstanding taxes, interest, and penalties. The Defendant shall file lawful and timely tax returns and provide copies to the Probation Office.
3. The Defendant shall pay restitution in the amount of \$961,871.00 as follows: \$743,768 to the National Credit Union Administration; and \$218,103 to the Internal Revenue Service. The Defendant shall pay the restitution immediately, and any amount remaining unpaid at the commencement of her supervised release shall be paid at a rate of not less than \$300.00 per month. The monthly payment schedule may be adjusted based on the Defendant's ability to pay as determined by the probation officer and approved by the Court. Interest on the restitution is waived.
4. The Defendant shall not incur new credit card charges or open additional lines of credit without the permission of the probation officer until the Defendant's criminal debt obligation is paid.
5. The Defendant shall provide the probation officer with access to requested financial information.

CRIMINAL MONETARY PENALTIES

The Defendant must pay the total criminal monetary penalties under the schedule of payments as follows:

Special Assessment:	\$200.00
Fine:	\$0.00
Restitution:	\$961,871.00

It is further ordered that the Defendant shall notify the United States Attorney for this district within 30 days of any change of name, residence or mailing address until all fines, restitution, costs, and special assessments imposed by this judgment, are paid.

JUDICIAL RECOMMENDATIONS TO THE BUREAU OF PRISONS

The Court recommends to the Bureau of Prisons that the Defendant be designated to serve her term of imprisonment at a Bureau of Prisons facility where she can participate in the 500 intensive drug treatment program.

The Defendant will surrender to the facility designated by the Bureau of Prisons no later than February 12, 2010, at 1:00 p.m., or, in the absence of a designation, as directed by the United States Marshal for the District of Connecticut.

January 12, 2010
Date of Imposition of Sentence

/s/ Vanessa L. Bryant, USDT
Vanessa L. Bryant
United States District Judge
Date: January 12, 2010

RETURN

I have executed this judgment as follows:

Defendant delivered on _____ to _____
a _____, with a certified copy of this judgment.

David Dimmit
Acting United States Marshal

By _____
Deputy Marshal

CERTIFIED AS A TRUE COPY
ON THIS DATE _____
ROBERTA D. TABORA, Clerk

BY: _____
Deputy Clerk

CONDITIONS OF SUPERVISED RELEASE

In addition to the Standard Conditions listed below, the following indicated (M) Mandatory Conditions are imposed:

MANDATORY CONDITIONS

- (1) The defendant shall not commit another federal, state or local offense;
- (2) The defendant shall not unlawfully possess a controlled substance;
- (3) The defendant who is convicted for a domestic violence crime as defined in 18 U.S.C. section 3591(b) for the first time shall attend a public, private, or private non-profit offender rehabilitation program that has been approved by the court, in consultation with a State Coalition Against Domestic Violence or other appropriate experts, if an approved program is available within a 50-mile radius of the legal residence of the defendant;
- (4) The defendant shall refrain from any unlawful use of a controlled substance and submit to one drug test within 15 days of release on supervised release and at least two periodic drug tests thereafter for use of a controlled substance;
- (5) If a fine is imposed and has not been paid upon release to supervised release, the defendant shall adhere to an installment schedule to pay that fine;
- (6) The defendant shall (A) make restitution in accordance with 18 U.S.C. sections 2248, 2259, 2264, 2327, 3663, 3663A, and 3664; and (B) pay the assessment imposed in accordance with 18 U.S.C. section 3013;
- (7) (A) In a state in which the requirements of the Sex Offender Registration and Notification Act (see 42 U.S.C. §§ 16911 and 16913) do not apply, a defendant convicted of a sexual offense as described in 18 U.S.C. § 4042(c)(4) (Pub. L. 105-115, § 115(a)(8), Nov. 26, 1997) shall report the address where the defendant will reside and any subsequent change of residence to the probation officer responsible for supervision, and shall register as a sex offender in any State where the person resides, is employed, carries on a vocation, or is a student; or
(B) In a state in which the requirements of Sex Offender Registration and Notification Act apply, a sex offender shall (i) register, and keep such registration current, where the offender resides, where the offender is an employee, and where the offender is a student, and for the initial registration, a sex offender also shall register in the jurisdiction in which convicted if such jurisdiction is different from the jurisdiction of residence; (ii) provide information required by 42 U.S.C. § 16914; and (iii) keep such registration current for the full registration period as set forth in 42 U.S.C. § 16915;
- (8) The defendant shall cooperate in the collection of a DNA sample from the defendant.

While on supervised release, the defendant shall also comply with all of the following Standard Conditions:

STANDARD CONDITIONS

- (1) The defendant shall not leave the judicial district or other specified geographic area without the permission of the court or probation officer;
- (2) The defendant shall report to the probation officer as directed by the court or probation officer and shall submit a truthful and complete written report within the first five days of each month;
- (3) The defendant shall answer truthfully all inquiries by the probation officer and follow the instructions of the probation officer;
- (4) The defendant shall support the defendant's dependents and meet other family responsibilities (including, but not limited to, complying with the terms of any court order or administrative process pursuant to the law of a state, the District of Columbia, or any other possession or territory of the United States requiring payments by the defendant for the support and maintenance of any child or of a child and the parent with whom the child is living);
- (5) The defendant shall work regularly at a lawful occupation unless excused by the probation officer for schooling, training, or other acceptable reasons;
- (6) The defendant shall notify the probation officer at least ten days prior to any change of residence or employment;
- (7) The defendant shall refrain from excessive use of alcohol and shall not purchase, possess, use, distribute, or administer any controlled substances, or any paraphernalia related to any controlled substance, except as prescribed by a physician;
- (8) The defendant shall not frequent places where controlled substances are illegally sold, used, distributed, or administered, or other places specified by the court;
- (9) The defendant shall not associate with any persons engaged in criminal activity, and shall not associate with any person convicted of a felony unless granted permission to do so by the probation officer;
- (10) The defendant shall permit a probation officer to visit the defendant at any time at home or elsewhere and shall permit confiscation of any contraband observed in plain view by the probation officer;
- (11) The defendant shall notify the probation officer within seventy-two hours of being arrested or questioned by a law enforcement officer;
- (12) The defendant shall not enter into any agreement to act as an informer or a special agent of a law enforcement agency without the permission of the court;
- (13) The defendant shall pay the special assessment imposed or adhere to a court-ordered installment schedule for the payment of the special assessment;
- (14) The defendant shall notify the probation officer of any material change in the defendant's economic circumstances that might affect the defendant's ability to pay any unpaid amount of restitution, fines, or special assessments.

The defendant shall report to the Probation Office in the district to which the defendant is released within 72 hours of release from the custody of the U.S. Bureau of Prisons. Upon a finding of a violation of supervised release, I understand that the court may (1) revoke supervision and impose a term of imprisonment, (2) extend the term of supervision, and/or (3) modify the conditions of supervision.

These conditions have been read to me. I fully understand the conditions and have been provided a copy of them.

(Signed) _____
Defendant

Date

U.S. Probation Officer/Designated Witness

Date