



National Credit Union Administration

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

In the Matter of)
)

JESSICA LYNN MORGAN)
)

Former Employee of)
American 1 Federal Credit Union)
Jackson, Michigan)
_____)

Docket No.: 09-0033-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 American 1 Federal Credit Union, Jackson, Michigan.

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 Theft, MCL 750.180. On October 3, 2008, you were sentenced by the Judicial District Court of the State of Michigan to 365 days imprisonment; 60 months supervised probation; and ordered to pay restitution in the amount of \$100,570.00.

You committed the offense to which you were convicted in your capacity as vault teller of American 1 Federal Credit Union. Due to the nature of the offenses 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 K. 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 Anthony LaCreta
Anthony LaCreta, Region I
Acting Regional Director
National Credit Union Administration

Dated: July 17, 2009

Original — Court
 1st copy — Jail
 2nd Copy — Michigan State Police C/JC

3rd copy — Defendant
 4th copy — Prosecutor
 5th copy — Gun board (if needed)

Approved, SCAO

STATE OF MICHIGAN
 JUDICIAL DISTRICT
 JUDICIAL CIRCUIT

JUDGMENT OF SENTENCE
 COMMITMENT TO JAIL

CASE NO.

08-004656-FH

4th ORI MI- Court address 312 S. Jackson Street, Jackson, MI 49201 Court telephone no. 517-788-4390

Police Report No. 38BTPD 890511108

THE PEOPLE OF The State of Michigan

V

Defendant's name, address and telephone no.

JESSICA LYNN MORGAN

CTN/TCN	SID	DOB
38-08001923-01	35D0493J	10/17/77

THE COURT FINDS:

1. Defendant was found guilty on October 3, 2008, of the crime(s) as stated below:

Count	CONVICTED BY			DISMISSED BY*	CRIME	CHARGE CODE(S) MCL citation/PACC Code
	Plea*	Court	Jury			
1	G				Embezzlement-Financial Institutions	750.180

*For plea: insert "G" for guilty plea, use "NC" for nolo contendere, use "MI" for guilty but mentally ill. For dismissal; insert "D" for dismissed court or "NP" for dismissed by prosecutor/plaintiff.

represented by an attorney: Andrew Kirkpatrick (P66842)

2. Defendant advised of right to counsel and appointed counsel and knowingly, intelligently, and voluntarily waived that right.

3. Conviction reportable to Secretary of State**. Defendant's driver license number is: _____

4. Licensing sanction reportable to State Police**. Revoked. Suspended _____ days. Restricted _____ days.

5. HIV testing and sex offender registration is completed. *** (see back)

6. Defendant has been fingerprinted according to MCL 28.243.

IT IS ORDERED:

7. Probation is revoked.

8. Defendant is sentenced to jail as follows:

Count	Date Sentence Begins	Sentenced		Credited		To Be Served		Release Authorized for the Following Purpose	Release Period	
		Mos.	Days	Mos.	Days	Mos.	Days		From	To
1	01/08/09		365							

9. Defendant shall pay:

State Minimum	Crime Victim	Restitution	Court Costs	Attorney Fees	Fine	Other Costs	Total
\$60.00	\$60.00	\$100,000.00	\$300.00		\$150.00		\$100,570.00

The due date for payment is _____, Fine, costs, and fees not paid within 56 days of the due date are subject to a 20% late penalty on the amount owed. Only the fine and some costs may be satisfied by serving time in jail.

Defendant shall serve _____ days in jail beginning _____ for failure to pay on time.

10. Defendant shall be placed on probation for: 60 months and abide by the terms of probation. (See separate order.)

11. Defendant shall complete the following rehabilitative services.

Alcohol Highway Safety Education Treatment (outpatient, inpatient, residential, mental health.)

Specify:

12. The vehicle used in the offense shall be immobilized or forfeited. (See separate order.)

13. The concealed weapon board shall suspend for _____ days permanently revoke the concealed weapon license, permit number _____, issued by _____ County.

14. Other: _____

01/08/09
Date

(SEAL)

Judge/Magistrate John G. McBain

P47476
Bar no.