

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

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| <b>IN THE MATTER OF</b><br><br>Todd E. Kirkpatrick<br><br>Former Manager of Lakes-To-Sea Federal<br>Credit Union,<br>Montoursville, Pennsylvania | <br><br><br><br><br><br><br>Docket No. 98-0702-II |
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**ORDER OF PROHIBITION**

Pursuant to Section 206(i)(1) of the Federal Credit Union Act, 12 U.S.C. §1786(i)(1), 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 activities you engaged in during your affiliation with Lakes-To-Sea Federal Credit Union. This prohibition is effective immediately upon service. In accordance with Section 206(g)(7)(A) of the Federal Credit Union Act, 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 pleaded guilty to two counts of Title 18, United States Code, Section 2113 (b), credit union theft. You were sentenced on April 29, 1998, by the U.S. District Court for the Middle District of Pennsylvania, to imprisonment for eight months, followed by supervised release for six years and ordered to pay restitution in the amount of \$1,800. A copy of the Judgment in a Criminal Case, dated April 29, 1998, is attached to this Order as Attachment 1 and is incorporated by reference herein.

On September 15, 1994, you pleaded guilty to one count of Title 18, United States Code, Section 2113 (b), bank larceny. You were sentenced on September 15, 1994, by the U.S. District Court for the Middle District of Pennsylvania, to one year of probation and 100 hours of community service. A copy of the Judgment in a Criminal Case, dated September 15, 1994, is attached to this Order as Attachment 2 and is incorporated by reference herein.

The offense of which you were convicted, credit union theft, was committed while you were employed as manager of Lakes-To-Sea Federal Credit Union located in Montoursville, Pennsylvania. At the time of your criminal actions, Lakes-To-Sea Federal Credit Union was a federally-chartered credit union.

All of the offenses to which you pleaded guilty involved personal dishonesty and breach of trust. 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 Federal Credit Union Act, 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 likely to, pose a threat to the interests of that credit union's members or threaten to impair public confidence in the credit union. Any such request should be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428. This hearing will be held in the Washington, D.C. metropolitan area, or such other place as designated by the Board, in accordance with Subpart D of Part 747 of National Credit Union Administration's Rules and Regulations, 12 C.F.R. §747.301 *et. seq.*

**PENALTY FOR VIOLATION OF ORDER OF PROHIBITION**

Pursuant to Section 206(k)(2) of the Federal Credit Union Act, 12 U.S.C. §1786(k)(2), any violation of this Order may subject you to a Civil Money Penalty of up to \$1,000,000.00 a day for each day said violation continues. In addition, pursuant to Section 206(I) of the Federal Credit Union Act, 12 U.S.C. §1786(I), 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 \$1,000,000.00.

Dated this day of July, 1998

**National Credit Union Administration**

by

Tawana James  
Acting Regional Director, Region II  
National Credit Union Administration