

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

IN THE MATTER OF

WILLIAM G. SPRUILL

NCUA No. 9801-01-V

Former Manager and President
of Oneok Employees Credit Union
Tulsa, Oklahoma

**STIPULATION AND CONSENT TO ISSUANCE OF
ORDER OF PROHIBITION**

The National Credit Union Administration Board, by and through its undersigned counsel, and William G. Spruill, former manager and president of Oneok Employees Credit Union, Tulsa, Oklahoma, hereby stipulate and agree as follows:

1. Consideration. The National Credit Union Administration, based upon information reported to it, is of the opinion that grounds exist to initiate an administrative prohibition against William G. Spruill pursuant to Section 206 of the Federal Credit Union Act, 12 U.S.C. §1786. William G. Spruill desires to cooperate with the National Credit Union Administration to avoid the time, cost and expense of such administrative litigation and hereby stipulates and agrees to the following terms in consideration of the forbearance of the National Credit Union Administration Board from conducting an administrative hearing and imposing other remedial sanctions.

2. Jurisdiction.

(a) William G. Spruill is an "institution-affiliated party" within the meaning of Section 206(r) of the Federal Credit Union Act, 12 U.S.C. §1786(r).

(b) Pursuant to the authority vested in the Board of the National Credit Union Administration under Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g), and Section 747 of the National Credit Union Administration Rules and Regulations, it is an appropriate Federal agency to maintain enforcement proceedings against such party. Therefore, William G. Spruill is subject to the authority of the National Credit Union Administration to initiate and maintain a prohibition proceeding against him.

3. Consent. William G. Spruill, without making any admission of fault, consents to the issuance by the Board of the National Credit Union Administration of the accompanying Order of Prohibition. He agrees to comply with its terms upon issuance and stipulates that the Order complies with all requirements of the law.

4. Waivers. William G. Spruill waives his right to an administrative hearing provided in Section 206(g)(4) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(4). He further waives his right to

seek judicial review of the Order of Prohibition or otherwise challenge the validity or legality of the Order.

5. Finality. The Order of Prohibition is issued pursuant to Sections 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g). Upon its issuance by the National Credit Union Administration Board, it shall be a final order, effective and fully enforceable by the National Credit Union Administration.

WHEREFORE, in consideration of the foregoing, the undersigned counsel, on behalf of the National Credit Union Administration, and William G. Spruill execute this Stipulation and Consent to Issuance of Order of Prohibition.

NATIONAL CREDIT UNION ADMINISTRATION

By: _____
Paul T. Sosnowski Date
Trial Attorney
Office of General Counsel

William G. Spruill, former Date
manager and president of Oneok
Employees Credit Union
Tulsa, Oklahoma

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IN THE MATTER OF

WILLIAM G. SPRUILL Former Manager and President
of Oneok Employees Credit Union
Tulsa, Oklahoma

NCUA No. 9801-01-V

ORDER OF PROHIBITION

WHEREAS, William G. Spruill has executed a Stipulation and Consent to Issuance of an Order of Prohibition which is accepted and approved by the National Credit Union Administration Board; and

WHEREAS, William G. Spruill, in the Stipulation, has consented and agreed to the issuance of this Order of Prohibition pursuant to Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g) and Section 747 of the National Credit Union Administration Rules and Regulations;
NOW THEREFORE, IT IS ORDERED THAT:

1. William G. Spruill is an institution-affiliated party in that he was a former member of the Board of Directors of Oneok Employees Credit Union, Tulsa, Oklahoma.
2. The Stipulation and Consent to the Issuance of this Order of Prohibition is made a part hereof and is incorporated herein by reference.
3. William G. Spruill is prohibited from participating in any manner in the conduct of the affairs of any federally insured credit union and any other institution as defined in 12 U.S.C. §1786(g)(7).
4. This Order of Prohibition shall be effective on the date it is issued.
5. IT IS SO ORDERED this 29th day of January, 1998.

NATIONAL CREDIT UNION
ADMINISTRATION BOARD
By Delegated Authority

/s/ Phillip R. Crider _____
Phillip R. Crider, Regional Director, Region V