



FEDERAL RESERVE BANK OF ST. LOUIS

P.O. Box 442
St. Louis, MO 63166-0442
www.stlouisfed.org

COPY

Certified Mail

Re: Criminal Conviction – Prohibition from Banking Industry

March 10, 2008

Ms. Lafonda R. Ashley (#10162-062)
FCI Greenville
Federal Correctional Institution
P.O. Box 5000
Greenville, Illinois 62246

Dear Ms. Ashley:

The Federal Reserve Bank of St. Louis has become aware that you were convicted upon a plea of guilty of embezzlement in connection with your employment by Arvest Bank, Fayetteville, Arkansas. A copy of your judgment of conviction is attached. Because you have been convicted of a crime involving dishonesty or breach of trust, you are automatically subject to the prohibitions set forth in Section 19 of the Federal Deposit Insurance Act, as amended (“Section 19”)(12 U.S.C. § 1829) for banking organizations and in Section 205 of the National Credit Union Act, as amended (“Section 205(d)”) (12 U.S.C. § 1785(d)) for insured credit unions.

Section 19 and Section 205(d) prohibit you from becoming or continuing as an institution-affiliated party with respect to any of the banking organizations or credit unions described below. This means that you may not, among other things, act as an employee, officer, director, or agent of these banking organizations or credit unions. Nor may you otherwise participate, directly or indirectly, in the conduct of the affairs of any of these organizations. You are also prohibited from directly or indirectly owning or controlling any insured depository institution or holding company. These statutes do not prohibit you from being a normal, arms-length customer of a banking organization or credit union, such as having a loan, checking or savings account.

The prohibitions of Section 19 and Section 205(d) cover all insured depository institutions, including, but not limited to, any bank, savings association or credit union, and their holding companies, as well as Edge corporations and Agreement corporations. The Federal Deposit Insurance Corporation may grant written consent for you to engage in otherwise prohibited

Ms. Lafonda R. Ashley (#10162-062)

March 10, 2008

Page 2 of 2

conduct with respect to insured depository institutions, and the Federal Reserve may grant written consent with respect to bank holding companies and Edge and Agreement corporations. The Office of Thrift Supervision may grant consent with respect to savings and loan association holding companies. The National Credit Union Administration Board may grant consent for insured credit unions. The automatic prohibition does not cover non-bank subsidiaries of bank holding companies or uninsured branches or agencies of foreign banks, unless the appropriate federal banking agency takes further action against you.

Should you engage in prohibited conduct without obtaining the required consent from the appropriate agency, you could be subject to daily criminal fines of up to \$1,000,000 or up to five years imprisonment.

This letter will be posted on the website of the Board of Governors of the Federal Reserve System. If you believe that the prohibitions of Section 19 and Section 205(d) do not apply to you, because, for example, your conviction has been reversed on appeal, or for any other reason, please contact me in writing at this Reserve Bank.

Sincerely,



Timothy A. Bosch
Vice President

cc: Mr. Stephen H. Meyer
Assistant General Counsel
Board of Governors of the
Federal Reserve System
20th & Constitution Streets, NW
Washington, D.C. 20551

Special Activities Section
Division of Supervision
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

UNITED STATES DISTRICT COURT

NORTHERN

District of

OKLAHOMA

UNITED STATES OF AMERICA

JUDGMENT IN A CRIMINAL CASE

V.

LAFONDA ROSHUAN ASHLEY

Case Number: 07-CR-063-001-GKF

USM Number: 10162-062

Shannon M. McMurray

Defendant's Attorney

COPY

THE DEFENDANT:

- pleaded guilty to count(s) One of the Indictment
- pleaded nolo contendere to count(s) _____ which was accepted by the court.
- was found guilty on count(s) _____ after a plea of not guilty.

The defendant is adjudicated guilty of these offenses:

<u>Title & Section</u>	<u>Nature of Offense</u>	<u>Offense Ended</u>	<u>Count</u>
18 USC 656	Embezzlement by Bank Employee	11/29/06	1

The defendant is sentenced as provided in pages 2 through 6 of this judgment. The sentence is imposed pursuant to the Sentencing Reform Act of 1984.

- The defendant has been found not guilty on count(s) _____
- Count(s) _____ is are dismissed on the motion of the United States.

It is ordered that the defendant must 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 fully paid. If ordered to pay restitution, the defendant must notify the Court and United States Attorney of material changes in economic circumstances.

August 14, 2007
Date of Imposition of Judgment



Gregory K. Frizzell
United States District Judge
Northern District of Oklahoma

August 16, 2007
Date

DEFENDANT: Lafonda Roshuan Ashley
CASE NUMBER: 07-CR-063-001-GKF

IMPRISONMENT

The defendant is hereby committed to the custody of the United States Bureau of Prisons to be imprisoned for a total term of Fifteen months.

- The court makes the following recommendations to the Bureau of Prisons:
The Court recommends that the defendant be placed in a facility that will provide her with the opportunity to participate in the Bureau of Prisons' Comprehensive Drug Treatment Program in addition to mental health treatment

- The defendant is remanded to the custody of the United States Marshal.

- The defendant shall surrender to the United States Marshal for this district:
 - at _____ a.m. p.m. on _____
 - as notified by the United States Marshal.

- The defendant shall surrender for service of sentence at the institution designated by the Bureau of Prisons
before 12 noon on October 10, 2007
as notified by the United States Marshal.
as notified by the Probation or Pretrial Services Office

RETURN

I have executed this judgment as follows.

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

UNITED STATES MARSHAL

By _____
DEPUTY UNITED STATES MARSHAL

DEFENDANT Lafonda Roshuan Asldley
CASE NUMBER 07-CR-063-001-GKF

SUPERVISED RELEASE

Upon release from imprisonment, the defendant shall be on supervised release for a term of Five years

The defendant must report to the probation office in the district to which the defendant is released within 72 hours of release from the custody of the Bureau of Prisons

The defendant shall not commit another federal, state or local crime

The defendant shall not unlawfully possess a controlled substance. The defendant shall refrain from any unlawful use of a controlled substance. The defendant shall submit to one drug test within 15 days of release from imprisonment and at least two periodic drug tests thereafter, as determined by the court.

- The above drug testing condition is suspended, based on the court's determination that the defendant poses a low risk of future substance abuse. (Check, if applicable.)
- The defendant shall not possess a firearm, ammunition, destructive device, or any other dangerous weapon. (Check, if applicable.)
- The defendant shall cooperate in the collection of DNA as directed by the probation officer. (Check, if applicable.)
- The defendant shall register with the state sex offender registration agency in the state where the defendant resides, works, or is a student, as directed by the probation officer. (Check, if applicable.)
- The defendant shall participate in an approved program for domestic violence. (Check, if applicable.)

If this judgment imposes a fine or restitution, it is a condition of supervised release that the defendant pay in accordance with the Schedule of Payments sheet of this judgment.

The defendant must comply with the standard conditions that have been adopted by this court as well as with any additional conditions on the attached page.

STANDARD CONDITIONS OF SUPERVISION

- 1) the defendant will not leave the judicial district without the permission of the court or probation officer.
- 2) the defendant will report to the probation officer and shall submit a truthful and complete written report within the first five days of each month.
- 3) the defendant will answer truthfully all inquiries of the probation officer and follow the instructions of the probation officer.
- 4) the defendant will successfully participate in cognitive/life skills training or similar programming as directed by the probation officer.
- 5) the defendant will support dependents and meet other family responsibilities, to include complying with any court order or order of administrative process requiring the payment of child support.
- 6) the defendant will work regularly at a lawful occupation unless excused by the probation officer for schooling, training, or other acceptable reason.
- 7) the defendant will notify the probation officer at least ten days prior to any change of residence or employment.
- 8) the defendant will not frequent places where controlled substances are illegally sold, used, distributed, or administered; the defendant will refrain from excessive use of alcohol and will not purchase, possess, use, distribute, or administer any controlled substance or paraphernalia related to such substances, except as prescribed by a physician.
- 9) the defendant will submit to urinalysis or other forms of testing to determine illicit drug use as directed by the probation officer; if directed by the probation officer, the defendant will successfully participate in a program of testing and treatment (to include inpatient) for substance abuse until released from the program by the probation officer.
- 10) the defendant will not associate with any persons engaged in criminal activity, and will not associate with any person convicted of a crime unless granted permission to do so by the probation officer.
- 11) the defendant will permit a probation officer to visit him or her at any time at home or elsewhere and shall permit confiscation of any contraband observed in plain view of the probation officer.
- 12) the defendant will provide access to all personal financial information as requested by the probation officer, and the defendant shall, if directed by the probation officer, not apply for or acquire any credit unless permitted in advance by the probation officer.
- 13) the defendant will notify the probation officer within seventy-two hours of being arrested or questioned by a law enforcement officer.
- 14) the defendant shall not enter into any agreement to act as an informant or a special agent of a law enforcement agency without the permission of the Court.
- 15) as directed by the probation officer, the defendant will notify third parties of risks that may be occasioned by the defendant's criminal record or personal history or characteristics and shall permit the probation officer to make such notifications and to confirm the defendant's compliance with such notification requirement.
- 16) the defendant will not possess a firearm, destructive device, or other dangerous weapon.

DEFENDANT: Lafonda Roshuan Ashley
CASE NUMBER: 07-CR-063-001-GKF

SPECIAL CONDITIONS OF SUPERVISION

1. The defendant shall participate in a program of mental health treatment (to include inpatient), as directed by the Probation Officer, until such time as the defendant is released from the program by the Probation Officer.
2. The defendant shall abide by the "Special Search and Seizure Condition" enumerated in General Order Number 99-14, filed with the Clerk of the Court on July 13, 1999.
3. The defendant shall abide by the "Special Financial Conditions" enumerated in General Order Number 99-12, filed with the Clerk of the Court on July 13, 1999.
4. The defendant is prohibited from engaging, directly or indirectly, in any form of gambling or game of chance. The defendant shall not loiter about or enter any dwelling or enterprise whose principal business purpose is gambling or the offering of games of chance. The defendant shall, at the discretion of the U.S. Probation Officer, successfully participate in a program of mental health treatment, to include but not limited to a program for the treatment of gambling addiction.

DEFENDANT: Lafonda Roshuan Ashley
 CASE NUMBER: 07-CR-063-001-GKF

CRIMINAL MONETARY PENALTIES

The defendant must pay the total criminal monetary penalties under the schedule of payments on Sheet 6

	<u>Assessment</u>	<u>Fine</u>	<u>Restitution</u>
TOTALS	\$ 100	\$ N/A	\$ 76,000

The determination of restitution is deferred until _____, An Amended Judgment in a Criminal Case (AO 245C) will be entered after such determination.

The defendant must make restitution (including community restitution) to the following payees in the amount listed below

If the defendant makes a partial payment, each payee shall receive an approximately proportioned payment, unless specified otherwise in the priority order or percentage payment column below. However, pursuant to 18 U.S.C. § 3664(i), all nonfederal victims must be paid before the United States is paid.

<u>Name of Payee</u>	<u>Total Loss*</u>	<u>Restitution Ordered</u>	<u>Priority or Percentage</u>
Arvest Bank 502 South Main Street Tulsa, OK 74103		\$ 76,000	

TOTALS	\$ _____	\$ 76,000
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Restitution amount ordered pursuant to plea agreement \$ _____

The defendant must pay interest on restitution and a fine of more than \$2,500, unless the restitution or fine is paid in full before the fifteenth day after the date of the judgment pursuant to 18 U.S.C. § 3612(D). All of the payment options on Sheet 6 may be subject to penalties for delinquency and default pursuant to 18 U.S.C. § 3612(g).

The court determined that the defendant does not have the ability to pay interest and it is ordered that

the interest requirement is waived for the fine restitution

the interest requirement for the fine restitution is modified as follows

* Findings for the total amount of losses are required under Chapters 109A, 110, 110A, and 113A of Title 18 for offenses committed on or after September 13, 1994 but before April 23, 1996.

DEFENDANT: Lafonda Roshuan Ashley
CASE NUMBER: 07-CR-063-001-GKF

SCHEDULE OF PAYMENTS

Having assessed the defendant's ability to pay, payment of the total criminal monetary penalties are due as follows:

- A Lump sum payment of \$ _____ due immediately, balance due
 - not later than _____, or
 - in accordance C, D, E, or F below; or
- B Payment to begin immediately (may be combined with C, D, or F below); or
- C Payment in equal _____ (e.g., weekly, monthly, quarterly) installments of \$ _____ over a period of _____ (e.g., months or years), to commence _____ (e.g., 30 or 60 days) after the date of this judgment; or
- D Payment in equal _____ (e.g., weekly, monthly, quarterly) installments of \$ _____ over a period of _____ (e.g., months or years), to commence _____ (e.g., 30 or 60 days) after release from imprisonment to a term of supervision; or
- E Payment during the term of supervised release will commence within _____ (e.g., 30 or 60 days) after release from imprisonment. The court will set the payment plan based on an assessment of the defendant's ability to pay at that time; or
- F Special instructions regarding the payment of criminal monetary penalties:

Any criminal monetary penalty is due in full immediately, but payable on a schedule of the greater of \$25 quarterly or 50% of income pursuant to the Federal Bureau of Prisons' Inmate Financial Responsibility Program while in prison. If a monetary balance remains, payment is to commence no later than 60 days following release from imprisonment to a term of supervised release in equal monthly payments of at least \$50 or 10% of net income (take home pay), whichever is greater, over the duration of the term of supervised release and thereafter as prescribed by law for as long as some debt remains. Notwithstanding establishment of a payment schedule, nothing shall prohibit the United States from executing or levying upon property of the defendant discovered before or after the date of this Judgment.

Unless the court has expressly ordered otherwise, if this judgment imposes imprisonment, payment of criminal monetary penalties is due during imprisonment. All criminal monetary penalties, except those payments made through the Federal Bureau of Prisons' Inmate Financial Responsibility Program, are made to the clerk of the court.

The defendant shall receive credit for all payments previously made toward any criminal monetary penalties imposed.

Joint and Several

Defendant and Co-Defendant Names and Case Numbers (including defendant number), Total Amount, Joint and Several Amount, and corresponding payee, if appropriate.

- The defendant shall pay the cost of prosecution.
- The defendant shall pay the following court cost(s):
- The defendant shall forfeit the defendant's interest in the following property to the United States.
Pursuant to the Consent Order of Forfeiture Money Judgement filed July 26, 2007, the defendant shall forfeit a sum of money or other property equal to \$76,000, representing proceeds obtained directly or indirectly as a result of the instant offense.

Payments shall be applied in the following order: (1) assessment, (2) restitution principal, (3) restitution interest, (4) fine principal, (5) fine interest, (6) community restitution, (7) penalties, and (8) costs, including cost of prosecution and court costs.