

FEDERAL RESERVE BANK
OF CLEVELAND

STEPHEN H. JENKINS
SENIOR VICE PRESIDENT

P.O. BOX 6387
CLEVELAND, OHIO 44101-1387
AREA CODE 216-579-2905

September 19, 2008

Ms. Elizabeth LeMaster


Bowling Green, OH 43402

Re: Pretrial Diversion – Prohibition from Banking Industry

Dear Ms. LeMaster:

The Federal Reserve Bank of Cleveland has become aware that you entered into an Agreement for Pretrial Diversion, in association of an offense against the United States in violation of Title 18, USC Section 1005 in that you did make false bank entries while employed by Fifth Third Bank. A copy of your agreement is attached. Because of your participation in 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 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.

FEDERAL RESERVE BANK OF CLEVELAND_____

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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, or both.

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, please contact Jason Tarnowski of Supervision and Regulation, Enforcement Division, in writing at this Reserve Bank.

Sincerely,



Stephen H. Jenkins
Senior Vice President

SHJ:cr

cc: Mr. Steve Meyer, Board of Governors of the Federal Reserve System
Ms. Gail Jensen, Board of Governors of the Federal Reserve System
Mr. Robert E. True, Ohio Division of Financial Institutions
Mr. S.T. Dill, Federal Deposit Insurance Corporation
Ms. Robin Lafferty, Pretrial Services

In Re: Elizabeth LeMaster

AGREEMENT FOR PRETRIAL DIVERSION

It appearing that you are reported to have committed an offense against the United States between on or about September 21, 2005 until on or about July 3, 2006, in violation of Title 18, United States Code, Section 1005 in that you did make false bank entries.

Upon accepting responsibility for your behavior and by your signature on this Agreement it appearing, after an investigation of the offense, and your background, that the interest of the United States and your own interest and the interest of justice will be served by the following procedure: therefore

On the authority of the Attorney General of the United States, by Gregory A. White, United States Attorney for the Northern District of Ohio, Western Division, prosecution in this District for this offense shall be deferred for the period of twelve (12) months from this date, provided you abide by the following conditions and the requirements of this agreement set out below.

Should you violate the conditions of this Agreement, the United States Attorney may revoke or modify any conditions of this pretrial diversion program or change the period of supervision, which shall in no case exceed eighteen(18) months. The United States Attorney may release you from supervision at any time. The United States may at any time within the period of your supervision initiate prosecution for this offense should you violate the conditions of this agreement. In this case he will furnish you with notice specifying the condition of the Agreement which you have violated.

After successfully completing your diversion program and fulfilling all the terms and conditions of this Agreement, no prosecution for the offense set out in this Agreement will be

instituted in this District.

Neither this Agreement nor any other document filed with the United States Attorney as a result of your participation in this Pretrial Diversion Program will be used against you, except for impeachment purposes, in connection with any prosecution for the above-described offense.

General Conditions for Pretrial Diversion

- (1) You shall not violate any law (federal, state or local). You shall immediately contact your pretrial diversion supervisor if arrested and or questioned by any law enforcement officer.
- (2) You shall report to your supervisor as directed and keep him/her informed of your whereabouts.
- (3) You shall follow the program and such special conditions as may be described below.

Special Conditions

I assert and certify that I am aware of the fact that the Sixth Amendment to the Constitution of the United States provides that in all criminal prosecutions the accused shall enjoy the right to a speedy and public trial.; I also am aware that Rule 48(b) of the Federal Rules of Criminal Procedure provides that the Court may dismiss an indictment, information, or complaint for unnecessary delay in presenting a charge to the Grand Jury, filing an information or in bringing a defendant to trial. I hereby request the United States Attorney for the Northern District of Ohio Western Division, to defer such prosecution. I agree and consent that any delay from the date of this Agreement to the date of initiation of prosecution, as provided for in the terms expressed herein, shall be deemed to be a necessary delay at my request, and I waive my defense to such prosecution on the ground that such delay operated to deny my rights under Rule 48(b) of the Federal Rules of Criminal Procedure and the Sixth Amendment to the Constitution of the United States to a speedy trial or to bar the prosecution by reason of the running of the

statute of limitations for a period of months equal to the period of this agreement.

During your period of supervision, you will make a good faith effort to pay restitution in the amount of \$20,493.13 to the Clerk of Courts for the Northern District of Ohio or the loss sustained in this case. You shall possess no weapons, firearms, or destructive devices. Your travel is restricted to the Northern District of Ohio. Any travel outside of the Northern District of Ohio shall be at the approval of you Pretrial Services Officer. You shall seek or maintain verifiable employment throughout your period of supervision. You shall undergo mental health testing and treatment as deemed appropriated by your supervising officer.

I hereby state that the above has been read and explained to me. I understand the conditions of my pretrial diversion program and agree that I will comply with them.

[Redacted Signature]

Elizabeth Lemaster
Divertee

3/15/07

Date

[Redacted Signature]

Donald Cameron
Attorney for Divertee

3/15/07

Date

[Redacted Signature]

Gregory A. White
United States Attorney
By: Thomas O. Secor

3/15/07

Date

[Redacted Signature]

Pretrial Services Officer &
Probation Officer

3-15-07

Date