



THE FEDERAL RESERVE BANK OF RICHMOND

RICHMOND ■ BALTIMORE ■ CHARLOTTE

Post Office Box 27622 · Richmond, VA 23261
Phone 804-697-8000 · www.richmondfed.org

January 9, 2009

Via Certified Mail

Roberta Zerbinato Olson

[REDACTED]
Sarasota, Florida 34239

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Olson:

The Federal Reserve Bank of Richmond has become aware that you were convicted upon a plea of guilty of grand theft in connection with your employment by RBC Centura Bank, Rocky Mount, North Carolina. 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.

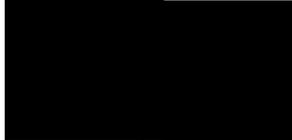
Section 19 and Section 205(d) prohibit you from becoming or continuing as an institution-affiliated party with respect to any of the banking organizations or credit unions described below. This means that you may not, among other things, act as an employee, officer, director, or agent of these banking 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 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 Michael Breeding in writing at this Reserve Bank.

Sincerely,



Barbara J. Moss
Assistant Vice President

cc:

L. Derek Byrd
2151 Main Street, Suite 201
Sarasota, FL 34237 US

Mr. Stephen H. Meyer
Assistant General Counsel
Board of Governors
Legal Division-Mail Stop 13
20th & Constitution Avenue
Washington, D.C. 20429

Director
Department of Supervision
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314

Mr. Richard Gross
Case Manager, Special Activities Section
Division of Supervision
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Mr. Joseph A Smith Jr.
Commissioner
316 W Edenton Street
Raleigh, NC 27603

Ron Foisia, Fraud Investigations Manager
RBC Centura Bank c/o Fraud Support
P.O. Box 12
Rocky Mount, NC 27804

IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT IN AND FOR SARASOTA COUNTY, FLORIDA
 IN THE COUNTY COURT IN AND FOR SARASOTA COUNTY, FLORIDA

DIVISION: CRIMINAL

CASE NUMBER: 2008 CF 007736 NC

PLAINTIFF

STATE OF FLORIDA

RECORDED IN OFFICIAL RECORDS
 INSTRUMENT # 2008146079 2 PGS
 2008 NOV 05 01:15 PM
 KAREN E. RUSHING
 CLERK OF THE CIRCUIT COURT
 SARASOTA COUNTY, FLORIDA
 KGRENCIK Receipt#1104641
 STAMP FOR RECORDING

Probation Violator Community Control Violator Retrial Resentence

The Defendant, **ROBERTA OLSON** being personally before this Court represented by **L DEREK BYRD**, the attorney of record and the State represented by **JASON MILLER** and having:

- (Check Applicable Provision)
- 1. Been tried and found GUILTY by jury/by Court of the following crime(s)
 - 2. Entered a plea of GUILTY to the following crime(s)
 - 3. Entered a plea of NOLO CONTENDRE to the following crime(s)



COUNT	CRIME	OFFENSE STATUTE NUMBER(S)	DEGREE OF CRIMES	CASE NUMBER	OBTS NUMBER
1	LARC-GRAND THEFT \$10,000 OR MORE BUT LESS THAN \$20,000	812.014(2C3)	3rd Degree Felony	2008 CF 007736 NC	5801125108

(Check If Applicable)

- and no cause being shown why the Defendant should not be adjudicated guilty, IT IS ORDERED THAT the Defendant is hereby ADJUDICATED GUILTY of the above crime(s).
- and having been convicted or found guilty of, or having entered a plea of NOLO CONTENDERE or GUILTY, regardless of adjudication, to attempts or offenses relating to sexual battery (ch. 794), lewd and lascivious conduct (ch. 800), or murder (§782.04), aggravated battery (§784.045), car jacking (§812.133), or home invasion robbery (§812.135), or any other offense specified in section 943.325, the defendant shall be required to submit blood specimens.
- and good cause being shown; IT IS ORDERED THAT ADJUDICATION OF GUILT BE WITHHELD.

Pursuant to the provisions of §960.29-960.293, Florida Statutes, a lien is hereby imposed in favor of the State of Florida and/or Sarasota County as follows:

- Defendant was convicted for an offense other than a capital or life felony. This lien is for liquidated damages in the amount of fifty dollars (\$50.00) per day of the defendant's sentence.
- Defendant was convicted for a capital or life felony. This lien is for liquidated damages in the amount of two-hundred and fifty thousand dollars (\$250,000.00).

ALL LIQUIDATED DAMAGE SUMS BEAR INTEREST AT THE RATE SET FORTH IN §55.03, FLORIDA STATUTES.

DONE AND ORDERED in open court at Sarasota, Florida, this 23RD day of October, 2008.

CERTIFICATE OF SERVICE
 I HEREBY CERTIFY that a copy of the foregoing has been filed by U.S. Mail/hand delivery to the below listed parties. Witness my hand and official seal this 5 day of October, 2008.
 KAREN E. RUSHING, Clerk of the Circuit Court
 By: [Signature] Deputy



CIRCUIT JUDGE DENO ECONOMOU

FILED FOR RECORD STAMP

STATE ATTORNEY
 SAL ARMY PROBATION
 DEFENDANT
 DEF ATTORNEY [Redacted]



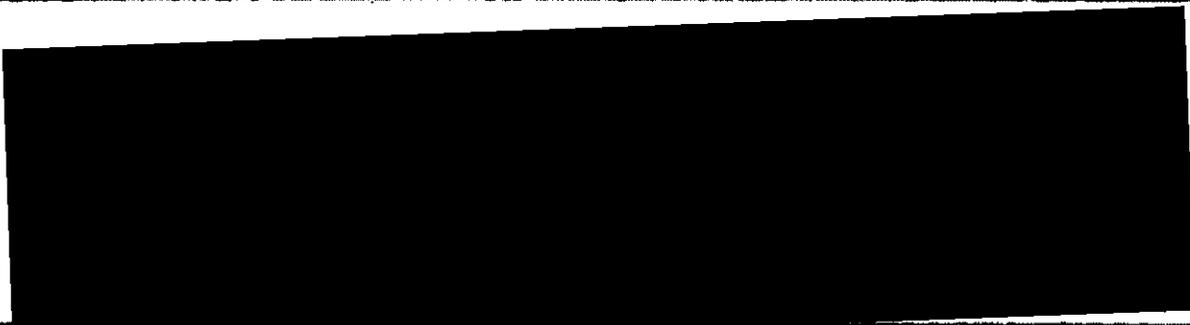
IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT IN AND FOR SARASOTA COUNTY, FLORIDA
 IN THE COUNTY COURT IN AND FOR SARASOTA COUNTY, FLORIDA

DIVISION: CRIMINAL CASE NUMBER: *OSCF 7736*

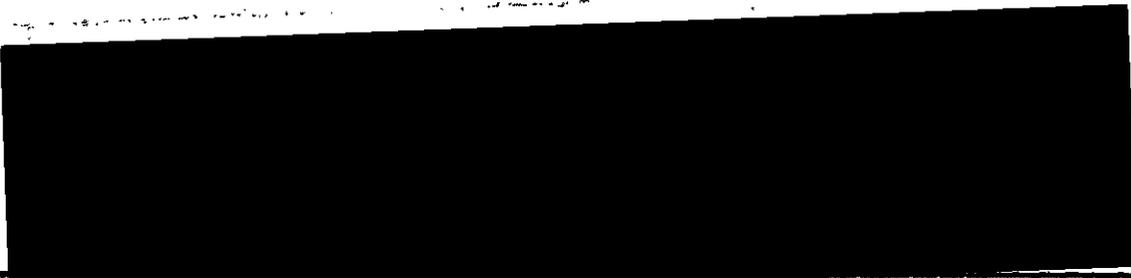
PLAINTIFF: STATE OF FLORIDA VS. DEFENDANT: *Roberta Olson*

FINGERPRINTS OF DEFENDANT

1. R. Thumb 2. R. Index 3. R. Middle 4. R. Ring 5. R. Little



1. L. Thumb 2. L. Index 3. L. Middle 4. L. Ring 5. L. Little



Fingerprints taken by: *[Redacted]* *HOSO* *DEPUTY*
Name Title

I HEREBY CERTIFY that the above and foregoing fingerprints are the fingerprints of the Defendant, and that they were placed thereon by the Defendant in my presence in open court this date.

DONE AND ORDERED in open court in Sarasota County, Florida, this *3RD* day of *OCT* *2008*
[Redacted]
CIRCUIT JUDGE

RECORDED IN OFFICIAL RECORDS
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2008 NOV 26 03:06 PM
KAREN E. RUSHING
CLERK OF THE CIRCUIT COURT
SARASOTA COUNTY, FLORIDA
KGRENCIK Receipt#1111120

IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT
IN AND FOR SARASOTA COUNTY, FLORIDA

STATE OF FLORIDA,)
Plaintiff,)
VS)
ROBERTA OLSON)
Defendant.)

CASE NO. 2008CF007736NC



ORDER FOR FINAL JUDGMENT OF RESTITUTION

THE FOREGOING STIPULATION having come before the Court for approval, and the Court being fully advised in the premises, ~~said Stipulation is hereby approved and it is further~~

ORDERED AND ADJUDGED that a Final Judgment for Restitution is hereby entered against the defendant, ROBERTA OLSON, and in favor of RBC Bank, \$750.00 a month to begin 12/2/08 and the 1st of every month thereafter for the total amount of \$14,040.56, during Roberta Olson's probationary period, for which let execution issue.

DONE AND ORDERED at Sarasota County, Sarasota Florida, this ^{25th} day of ~~October~~, 2008.
Nov.



DENO G ECONOMOU
CIRCUIT JUDGE

Copies to:
JASON M. MILLER, Assistant State Attorney
DEREK BYRD, Esq., Attorney for Defendant

