

# FEDERAL RESERVE BANK *of* CLEVELAND

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March 5, 2009

Ms. Angela Warner

  
Dayton, Ohio 45429

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Warner:

The Federal Reserve Bank of Cleveland has become aware that you were convicted upon a plea of guilty of Theft (2913-02A1/ORCN, M1) in connection with your employment by Fifth Third Bank. 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.

Ms. Angela Warner

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March 5, 2009

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 Jason Tarnowski of the 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 Govenors of the Federal Reserve System  
Ms. Gail Jensen, Board of Govenors of the Federal Reserve System  
Mr. A.T. Dill, Federal Deposit Insurance Corporation  
Mr. Kenneth Koher, Ohio Division of Financial Institutions

THE STATE OF OHIO, HAMILTON COUNTY  
COURT OF COMMON PLEAS

date: 09/29/2008  
code: GJEP  
judge: 141

**ENTERED**  
OCT 02 2008



JUDGE ROBERT P. RUEHLMAN  
Court of Common Pleas  
Hamilton County, Ohio

Judge: ROBERT P RUEHLMAN

OCT 02 2008

NO: B 0802106

STATE OF OHIO  
VS.  
ANGELA A WARNER

JUDGMENT ENTRY: SENTENCE  
SUSPENDED: PROBATION

Defendant was present in open Court with Counsel **TIMOTHY A GARRY JR** on the 29th day of September 2008 for sentence.

The court informed the defendant that, as the defendant well knew, the defendant had pleaded guilty, and had been found guilty of the offense(s) of:

count 1: **THEFT (REDUCED), 2913-02A1/ORCN,M1**

The Court afforded defendant's counsel an opportunity to speak on behalf of the defendant. The Court addressed the defendant personally and asked if the defendant wished to make a statement in the defendant's behalf, or present any information in mitigation of punishment.

Defendant is sentenced to be imprisoned as follows:

count 1: **CONFINEMENT: 6 Mos, Suspended 6 Mos HAMILTON COUNTY JUSTICE CENTER**

After considering the risk that defendant will commit another offense, the need for protecting the public therefrom, the nature of circumstances of the offense(s), and the defendant's history, character and condition, the Court hereby suspends the execution of said sentence of imprisonment and the defendant is placed on probation as follows:

count 1: **PROBATION: 1 Yrs**

on condition that defendant comply with the general conditions of probation as established by this Court, and further:

**THE DEFENDANT IS TO MAKE RESTITUTION IN THE AMOUNT OF \$15,800.00 TO 5/3 BANK.**

**PROBATION FEES AND COURT COSTS REMITTED.**

