



FEDERAL  
RESERVE  
BANK  
of ATLANTA

Allen Stanley  
*Assistant Vice President*

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March 5, 2009

Anne Frantsi  
[REDACTED]

Indianapolis, IN 46227-4307

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Frantsi:

The Federal Reserve Bank of Atlanta has become aware that you were convicted upon a plea of guilty of theft in connection with your employment by Regions 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.

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 Assistant Vice President Kathryn Hinton in writing at this Reserve Bank.

Sincerely,



Allen Stanley

cc: Stephen Meyer  
Assistant General Counsel  
Board of Governors  
Legal Division – Mail Stop 13  
Washington, D.C. 20551

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

Director, Department of Supervision  
National Credit Union Administration  
700 Central Parkway  
Suite 1600  
Atlanta, Georgia 30328

Department of Financial Institutions  
30 S. Meridian Street, Suite 300  
Indianapolis, IN 46204

Vicky Warfield  
Internal Investigator  
c/o Regions Bank  
417 North 20<sup>th</sup> Street  
Birmingham, Alabama 35203

Jada Halse  
Deputy Prosecuting Attorney  
Marion County Prosecutor's Office  
251 E. Ohio Street  
Indianapolis, IN 46204

Marion County Public Defender Agency  
151 N. Delaware Street  
Suite 200  
Indianapolis, IN 46204

Trey Wheeler  
Central Point of Contact  
Federal Reserve Bank of Atlanta

Pierce Nelson  
Public Affairs  
Federal Reserve Bank of Atlanta

STATE OF INDIANA )  
 )SS:  
COUNTY OF MARION )

IN THE MARION SUPERIOR COURT ROOM NO 24  
CAUSE NO. 49F24-0804-FD-074129

STATE OF INDIANA )  
VS. )

ORDER OF JUDGMENT  
OF CONVICTION O 002

Anne Frantzi )

The Defendant, \_\_\_\_\_ (age); in person and by counsel J. Butler  
Having been advised of his right to counsel, knowingly and voluntarily waives said right); and the State by its Deputy Prosecutor  
J. Halse:

**THE DEFENDANT HAVING ENTERED A PLEA OF GUILTY:**

The court now finds that the Defendant was advised of his right to a public and speedy trial by jury; the right to confront and cross-examine witnesses against him; the right to subpoena witnesses, the right to require the State to prove his guilt beyond a reasonable doubt at a trial in which he does not have to testify; and the defendant has the right to appeal any decision by the Judge.

**THE COURT FURTHER FINDS** that the Defendant was advised of the maximum and minimum possible sentences; the possibility of increased sentence because of the Defendant's prior convictions; the possibility of consecutive sentences; and that the Court does not have to accept any plea agreement tendered; but, if the Court does accept that plea agreement, the Court is bound by the agreement.

**THE COURT FURTHER FINDS** that the Defendant understood each of those rights and advisement's and knowingly and voluntarily waived each of those rights and that the Defendant understands the nature of the charges against him.

**THE COURT FINDS** that the Defendant read, understood and signed a written waiver of those rights.

**THE COURT FURTHER FINDS** that there is a factual basis for the charge, The Court accepts Defendant's **PLEA OF GUILTY.**

**THE DEFENDANT HAVING BEEN FOUND GUILTY**  BY COURT  BY JURY

**THE COURT ENTERS A JUDGMENT OF CONVICTION FOR THE OFFENSE(S) OF:**

- Count I Theft Class A, B, C, D (Felony) (Misd.)
- Count \_\_\_\_\_ Class A, B, C, D (Felony) (Misd.)
- Count \_\_\_\_\_ Class A, B, C, D (Felony) (Misd.)

The Court now conducts a sentencing hearing and considers: (the pre-sentence report); the nature and circumstances of the crime(s) committed; the risk that the Defendant will commit another crime; and the prior criminal record, character and condition of the person.  
The Court, (having heard evidence) (after offering both sides an opportunity to adduce evidence) now finds: (A) That there are no aggravating or mitigating circumstances; (B) That these are the (aggravating) (mitigating) circumstances;

G217 \_\_\_\_\_

**IT IS THEREFORE ORDERED, ADJUDGED, AND DECREED THAT THE DEFENDANT BE SENTENCED;**

G228 Count(s) I Judgment of conviction entered as Misdemeanor (ALT. MISD.)

X000:  
As to Count I,

Imposed 365 d / y; Executed \_\_\_\_\_ d / y; Suspended 365 d / y  
Sentence to run (concurrent) (consecutive) to count \_\_\_\_\_;  
Probation for 363 D / Y; Probation to run (concurrent) (consecutive) to count \_\_\_\_\_  
Fine of \$ 0.

As to Count \_\_\_\_\_,

Imposed \_\_\_\_\_ d / y; Executed \_\_\_\_\_ d / y; Suspended \_\_\_\_\_ d / y  
Sentence to run (concurrent) (consecutive) to count \_\_\_\_\_;  
Probation for \_\_\_\_\_ D / Y; Probation to run (concurrent) (consecutive) to count \_\_\_\_\_  
Fine of \$ \_\_\_\_\_.

As to Count \_\_\_\_\_,

Imposed \_\_\_\_\_ d / y; Executed \_\_\_\_\_ d / y; Suspended \_\_\_\_\_ d / y  
Sentence to run (concurrent) (consecutive) to count \_\_\_\_\_;  
Probation for \_\_\_\_\_ D / Y; Probation to run (concurrent) (consecutive) to count \_\_\_\_\_  
Fine of \$ \_\_\_\_\_.

Case sentence to run (concurrent) (consecutive) to cause \_\_\_\_\_.

G171 Commitment ordered to [MCJ] (DOC) (CCJ) (HOC). The Defendant is entitled to 1 days credit for time spent in confinement before sentencing.

Sentence to be served intermittently as follows:  
The Defendant is assessed court costs of \$ 164.00; and total case fines of \$ 0.

- Fines and Costs suspended. Defendant indigent.
- Fines and costs stayed until \_\_\_\_\_.

G172 Defendant placed on probation 363 D / Y total all counts;

G174 Level II Probation ..... see ORDER

G234 Fines and costs to be paid through Probation Department:

- G175 Defendant's drivers' license is suspended for \_\_\_\_\_ days; with \_\_\_\_\_ day's credit.
- G245 Defendant is ordered to attend Defensive Driving School.
- G176 180 days restricted license in lieu of suspension.
- D177 Sentencing Comments: \_\_\_\_\_

G217 Free Text: AMS upfront, Prob may term, upon completion of term, 80 mg CSW, NCTI, stay away all Regions Banks in Marion Co, NCO Robert Terry

- D490 Defendant. shall self report to facility upon release.
- D491 Defendant. to be released to Community Correction Center Staff.

**MONETARY OBLIGATIONS**

Unless otherwise ordered by the trial Judge in the space provided below, pursuant to the standing order of the Marion Superior Court, the minimum fee allowed by law shall be imposed. All court-ordered fees may be entered as a Civil Judgment. If not paid in a satisfactory manner as determined by probation, such fees maybe referred for collection to the City Office of Corporation Counsel. A collection fee will be added. If a Conditional Release Fee was assessed prior to sentencing, any remaining balance due will be collected as a condition of probation by the Probation Department.

You are hereby assessed the following fees (if no box is checked any fee that applies to your case will be assessed at intake):

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> ADS Fee                        | <input type="checkbox"/> Countermeasure Fee     | <input type="checkbox"/> Child Abuse Fee |
| <input checked="" type="checkbox"/> Probation User Fees | <input type="checkbox"/> Drug Interdiction Fee  | <input type="checkbox"/> Safe School Fee |
| <input type="checkbox"/> Urine Drug Screen Fees         | <input checked="" type="checkbox"/> Court Costs | <input type="checkbox"/> Fines           |
| <input type="checkbox"/> Public Defender Fee            | <input type="checkbox"/> Domestic Violence Fee  |  |

Restitution Order:  
Recipient \_\_\_\_\_ \$ \_\_\_\_\_  
Recipient \_\_\_\_\_ \$ \_\_\_\_\_  
Recipient \_\_\_\_\_ \$ \_\_\_\_\_  
Recipient \_\_\_\_\_ \$ \_\_\_\_\_

AUG 21 2008

Date

\_\_\_\_\_  
Judge