



FEDERAL  
RESERVE  
BANK  
of ATLANTA

Allen Stanley  
*Assistant Vice President*

1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470  
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March 5, 2009

Thelma Elizabeth Young  
DC #163657  
Homestead Correctional Institution  
19000 S.W. 377<sup>th</sup> Street  
Florida City, Florida 33034-6409

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Young:

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 SunTrust 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

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

Donna Hales  
Regional Security Coordinator  
c/o SunTrust Bank  
303 Peachtree Street  
Atlanta, Georgia 30308

John F. Cotrone, P.A.  
509 S.E. 9<sup>th</sup> Street, Suite 1  
Fort Lauderdale, FL 33316-1131

Pierce Nelson  
Public Affairs  
Federal Reserve Bank of Atlanta

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

Office of Financial Regulation  
200 East Gaines Street  
Tallahassee, Florida 32339-0371

Jeff Morris  
Assistant State Attorney  
State Attorney's Office  
17<sup>th</sup> Judicial Circuit of Florida  
Broward County Courthouse  
201 S.E. Sixth Street  
Fort Lauderdale, FL 33301-3360

Todd Bethany  
Central Point of Contact  
Federal Reserve Bank of Atlanta

**17<sup>th</sup> JUDICIAL CIRCUIT  
IN AND FOR BROWARD COUNTY**

DIVISION:  
CRIMINAL

DIVISION: FY

**JUDGMENT**

THE STATE OF FLORIDA VS.

CASE NUMBER

DEFENDANT Thelma E Young  
 Probation Violator

07-3813 CF 108

State Attorney J. Morris

Court Reporter S. Suggen

The Defendant, Thelma E. Young being personally before this Court represented by  
J. Cotrone, his attorney of record, and having:

(Check applicable provision)

- Been tried and found guilty of the following crime(s)
- Entered a plea of guilty to the following crime(s)
- Entered a plea of nolo contendere to the following crime(s)

COUNT	CRIME	OFFENSE STATUTE NUMBER(S)	DEGREE OF CRIME	ADD'L MONIES IMPOSED
<u>1</u>	<u>Grand theft 1<sup>o</sup> F.</u>	<u>812.014(1)(a)</u> <u>812.014(1)(b)</u> <u>812.014(2)(a)</u>	<u>1<sup>o</sup>F</u>	

and no cause having been shown why the Defendant should not be adjudicated guilty, IT IS ORDERED THAT the Defendant is hereby ADJUDICATED GUILTY of the above crime(s).

The Defendant is hereby ordered to pay the sum of Fifty dollars (\$50.00) pursuant to F.S. 960.20 (Crimes Comp. Trust Fund). The Defendant is further ordered to pay the sum of Five Dollars (\$5.00) as court costs pursuant to F.S. 943.25(4). Fines imposed as part of a sentence pursuant to F.S. 777.083 are to be recorded on the Sentence page(s).

(Check if applicable)

- Stayed & Withheld Imposition of Sentence ( ) The court hereby stays and withholds the imposition of sentence as to count(s) \_\_\_\_\_ and places the Defendant on probation for a period of \_\_\_\_\_ under the supervision of the Department of Corrections (conditions of probation set forth in a separate order)
- Sentence Deferred Until Later Date ( ) The court hereby defers imposition of sentence until \_\_\_\_\_ (Date)
- Pay \$225.00 Trust Fund pursuant to F.S. 938.05 (1) (b) (c)

Count(s) \_\_\_\_\_ DAYS/MONTHS BROWARD COUNTY JAIL W/CREDIT \_\_\_\_\_ DAYS TIME SERVED.

The Defendant in open court was advised of his right to appeal from this Judgment by filing notice of appeal with the Clerk of Court within thirty days following the date sentence is imposed or probation is ordered pursuant to this adjudication. The Defendant was also advised of his right to the assistance of counsel in taking said appeal at the expense of the State upon showing indigence.

JUDGE [Signature]

I hereby certify that a true and correct copy of the above and foregoing was served on the State Attorney by: (  ) hand delivery ( ) U.S. mail and to the Defense Attorney by: (  ) hand delivery ( ) U.S. mail this 14 day of NOV 20 08.

Deputy Clerk

CIRCUIT COURT DISPOSITION ORDER IN AND FOR BROWARD COUNTY, FLORIDA

Case Number 07003813CF10B Arrest Number BS07008977 BCCN # 0711205

State of Florida VS YOUNG, THELMA E AKA

Judge MATTHEW IDESTRY Cash bond / Return to depositor / Surety bond / IC

Cash bond number(s)

Charges 001 GRAND THEFT IN THE 1ST DEGREE

J. Controne

( ) REMANDED ( ) REMAIN IC ( ) UNTIL PICKED UP BY BED AVAILABLE AT OR

( ) Arraignment ( ) Change of Plea ( ) Guilty ( ) No Contest ( ) PSI/PDR (X) Sentencing / Re-Sentencing
( ) Trial by Jury ( ) Trial by Court ( ) First VOP/VOCC ( ) Final VOP/VOCC ( ) Admits Allegations
( ) Convicted by Jury/Court ( ) Acquitted by Jury/Court ( ) Dismissed ( ) Speedy
( ) Discharged ( ) Nolle Prosequi ( ) Found Incompetent/Committed to Child/Family Services
(X) Adj. Guilty ( ) Adj. Withheld ( ) Adj. Delinquent
( ) Committed to DJJ/Level ( ) Sentence Withheld ( ) Previous Sentence Vacated
( ) PSI Ordered
Adj. and Sentence deferred to

Type of probation / Community Control:
( ) Youthful Offender ( ) Drug Offender ( ) Sexual Offender ( ) Habitual Offender ( ) Mental Health ( ) County
PROBATION/COMM. CONTROL: ( ) Revoked ( ) Reinstated ( ) Modified ( ) Terminated
Extended ( ) All previous special conditions apply
WARRANT: ( ) Dismissed ( ) Withdrawn ( ) Served in open court

SENTENCE: (PROBATION / COMM. CONTROL)
COUNT(S):
( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control ( ) Followed by
( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control
( ) each count concurrent/consecutive ( ) Concurrent ( ) Consecutive to case number
COUNT(S):
( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control ( ) Followed by
( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control
( ) each count concurrent/consecutive ( ) Concurrent ( ) Consecutive to case number

SENTENCE: (INCARCERATION)
COUNT(S): 1 ( ) One year plus one day ( ) 5 (X) Years ( ) Months ( ) Days
( ) BCJ (X) FSP, w/credit for 467 days T/S
(X) Followed by 10 (X) Years ( ) Months ( ) Days (X) Probation ( ) Community Control
( ) Each count concurrent/consecutive ( ) Concurrent/consecutive ( ) To case number
( ) Any other sentence ( ) Work release ( ) Prison sentence suspended
COUNT(S):
( ) One year plus one day ( ) Years ( ) Months ( ) Days
( ) BCJ ( ) FSP, w/credit for days T/S
( ) Followed by ( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control
( ) Each count concurrent/consecutive ( ) Concurrent/consecutive ( ) To case number
( ) Any other sentence ( ) Work release ( ) Prison sentence suspended

JUDGE DEPUTY CLERK DATE 11/14/08

**SPECIAL CONDITIONS OF PRISON SENTENCE:**

- Habitual Violent Offender mandatory minimum \_\_\_\_\_ years Ct(s) \_\_\_\_\_
- Violent Career Criminal mandatory minimum \_\_\_\_\_ years Ct(s) \_\_\_\_\_
- Prison Release Reoffender mandatory minimum \_\_\_\_\_ years Ct(s) \_\_\_\_\_
- Firearm mandatory minimum \_\_\_\_\_ years Ct(s) \_\_\_\_\_
- Other mandatory minimum \_\_\_\_\_
- Habitual Offender Ct(s) \_\_\_\_\_  Youthful Offender  Sexual Predator/Offender  Boot Camp
- Drug Treatment  Tier \_\_\_\_\_ Program
- To be given credit for all time previously served in prison, to be calculated by Department of Corrections

**SPECIAL CONDITIONS OF PROBATION:**

- \_\_\_\_\_ days BCJ w/credit for \_\_\_\_\_ days T/S  work release  Boot Camp
- ATTAC  Work release after successful completion of ATTAC  Electronic Monitor  Drug Treatment
- BSO/SAP  Upon successful completion of drug program jail sentence shall be terminated

- \_\_\_\_\_ hours of Community Service
- \$ 50 COS waived/imposed
- Anger Management Program
- BARC  followed by \_\_\_\_\_
- Blood draw per F.S. 943.325 - 2 samples for conviction of sexual assaults; lewd or indecent acts; homicides (782.04) aggravated battery; home invasion robbery or carjacking
- Curfew \_\_\_\_\_
- Drug / Alcohol evaluation and treatment recommended
- Forfeit weapon / firearm
- F.A.C.T.
- House of Hope
- IRT  followed by \_\_\_\_\_
- May transfer probation to \_\_\_\_\_
- May travel \_\_\_\_\_ for work purposes
- No contact with minor children without adult supervision
- No contact directly or indirectly with victim(s) or victim's family or others listed
- No driving without valid driver's license
- No drugs or alcohol
- Enter and successfully complete \_\_\_\_\_
- Drug Court Monitoring/Hearing set \_\_\_\_\_
- Other \_\_\_\_\_

- Obtain GED or High School diploma
  - Peg Program
  - Psychological/Psychiatric evaluation and treatment necessary
  - Random drug/alcohol testing
  - Random urinalysis/waive cost
  - Recommend 2-year Driver's License Suspension
  - Restitution ordered \$ \_\_\_\_\_ amount reserved
  - Restitution converted to a civil lien
  - Spectrum
  - Substance abuse evaluation
  - Turning Point Bridge Program/Aftercare
  - Work Permit
  - Make donation of \$ \_\_\_\_\_ to \_\_\_\_\_
- \$ 196,444.14

**PD FEES AND COURT COSTS ARE NOT A CONDITION OF PROBATION**

- \$225 Trust Fund
- \$50 VC each count
- \$5 Assessment each count
- \$50 SN1 count(s) \_\_\_\_\_
- \$15 CFF count(s) \_\_\_\_\_
- \$50 PD application fee waived / imposed  \$ \_\_\_\_\_ PD fee
- \$ \_\_\_\_\_ fine plus \$ \_\_\_\_\_ surcharge count(s) \_\_\_\_\_
- \$ \_\_\_\_\_ Court Costs count(s) \_\_\_\_\_  \$ \_\_\_\_\_ Extradition costs
- Pay balance of previously imposed costs  Waive all court costs
- Balance of court costs and fees converted to a civil lien
- PD fee converted to a civil lien
- Other \_\_\_\_\_

JUDGE \_\_\_\_\_

DEPUTY CLERK \_\_\_\_\_

DATE 11/14/08

CIRCUIT COURT DISPOSITION ORDER IN AND FOR BROWARD COUNTY, FLORIDA

Case Number 07003813CF108 Arrest Number BCCN #

State of Florida VS YOUNG, THELMA F AKA

Judge Cash bond / Return to depositor / Surety bond / IC

Cash bond number(s)

Charges: 001 GRAND THEFT IN THE 1ST DEGREE

( ) REMANDED ( ) REMAIN IC ( ) UNTIL PICKED UP BY OR BED AVAILABLE AT

( ) Arraignment ( ) Change of Plea ( ) Guilty ( ) No Contest ( ) PSI/PDR ( ) Sentencing / Re-Sentencing ( ) Trial by Jury ( ) Trial by Court ( ) First VOP / VOCC ( ) Final VOP / VOCC ( ) Admits Allegations ( ) Convicted by Jury/Court ( ) Acquitted by Jury /Court ( ) Dismissed ( ) Speedy ( ) Discharged ( ) Nolle Prosequi ( ) Found Incompetent/Committed to Child/Family Services ( ) Adj. Guilty ( ) Adj. Withheld ( ) Adj. Delinquent ( ) Committed to DJJ/Level ( ) Sentence Withheld ( ) Previous Sentence Vacated ( ) PSI Ordered Adj. and Sentence deferred to Nov 2008 @ 8:30am #4900

Type of Probation / Community Control: ( ) Youthful Offender ( ) Drug Offender ( ) Sexual Offender ( ) Habitual Offender ( ) Mental Health ( ) County PROBATION/COMM. CONTROL: ( ) Revoked ( ) Reinstated ( ) Modified ( ) Terminated ( ) Extended ( ) All previous special conditions apply WARRANT: ( ) Dismissed ( ) Withdrawn ( ) Served in open court

SENTENCE: (PROBATION/COMM. CONTROL) COUNT(S): ( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control ( ) followed by ( ) each count concurrent/consecutive ( ) concurrent ( ) consecutive to case number COUNT(S): ( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control ( ) followed by ( ) each count concurrent/consecutive ( ) concurrent ( ) consecutive to case number

SENTENCE: (INCARCERATION) COUNT(S): ( ) One year plus one day ( ) Years ( ) Months ( ) Days ( ) BCI ( ) FSP, w/credit for days T/S ( ) followed by ( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control ( ) each count concurrent/consecutive ( ) concurrent/consecutive ( ) to case number ( ) any other sentence ( ) Work release ( ) prison sentence suspended COUNT(S): ( ) One year plus one day ( ) Years ( ) Months ( ) Days ( ) BCI ( ) FSP, w/credit for days T/S ( ) followed by ( ) Years ( ) Months ( ) Days ( ) Probation ( ) Community Control ( ) each count concurrent/consecutive ( ) concurrent/consecutive ( ) to case number ( ) any other sentence ( ) Work release ( ) prison sentence suspended

JUDGE DEPUTY CLERK DATE 10.2.08 FILE COPY