



FEDERAL RESERVE BANK  
OF PHILADELPHIA

Philip L. Keitel  
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Legal Department

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April 30, 2014

Ms. Diane Patricia Wall  
Street address blocked for privacy  
Baltimore, MD 21234

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Wall,

The Federal Reserve Bank of Philadelphia has become aware that you were convicted upon a plea of guilty of theft, embezzlement, or misapplication of bank funds in connection with your employment by Susquehanna 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 Corporations 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 and savings and loan holding companies and Edge and Agreement corporations. 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 205(d) do not apply to you, because, for example, your conviction has been reversed on appeal, or for another reason, please contact me in writing at this Reserve Bank.

Sincerely,  
Signed 

Philip L. Keitel  
Senior Attorney

Enclosures

cc: Mr. John L. Kuray  
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  
1900 Duke Street, Suite 300  
Alexandria, VA 22314

Kimberly McGee  
Assistant Public Defender  
200 Washington Blvd  
Towson, MD 21204

Office of the Commissioner of Financial Regulation  
500 N. Calvert Street, Suite 402  
Baltimore, MD 21202

Lisa Krick  
Vice President, BSA Officer  
Susquehanna Bank  
26 North Cedar Street  
P.O. Box 1000  
Lititz, PA 17543

Judgment and Disposition, dated December 19, 2011, concerning *State of Maryland v. Diane Patricia Wall*, Case No. K-11-000644, in the Circuit Court for Baltimore County Maryland on file.