



*FEDERAL  
RESERVE  
BANK  
of ATLANTA*

KATHRYN E. HANEY  
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November 14, 2018

Vicky Wheeler  
REDACTED  
Columbus, GA 31907

Re: Prohibition from Banking Industry

Dear Ms. Wheeler,

The Federal Reserve Bank of Atlanta has become aware that you were convicted upon a plea of guilty of **“Conspiracy to Commit Theft of Public Money”** in connection with your employment at 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 [or money laundering], you are automatically subject to the prohibitions set forth in Section 19 of the Federal Deposit Insurance Act, 12 U.S.C. § 1829 (“Section 19”), for financial organizations and in Section 205 of the National Credit Union Act, 12 U.S.C. § 1785(d) (“Section 205(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 financial organizations described below. That 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 Act 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 and savings and loan holding companies and Edge Act and Agreement corporations. The National Credit Union Administration Board may grant consent for insured credit unions. The automatic prohibition does not cover affiliation with a subsidiary of a bank holding

company that is not itself a bank holding company, or a subsidiary of a savings and loan holding company that is not itself a savings and loan holding company, 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 public 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 the undersigned in writing at this Reserve Bank.

Sincerely,

REDACTED

Kathryn E. Haney

cc: Timothy Saviello- first Assistant Defender  
federal Defenders of the Middle District of GA  
440 Martin Luther King Blvd. Ste 400  
Macon, GA 31201

Princeton Rose  
Supervision and Regulation  
FRB ATL

Kevin B. Hagler- Commissioner  
Georgia Department of Banking and Finance  
2990 Brandywine Rd.  
Suite 200  
Atlanta, GA 30341

Mike Chriszt  
Public Affairs  
FRB ATL

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

Michael Boteler  
Department of Justice  
601 D St. NW  
Room 7918  
Washington, DC 20004

Judgment in a Criminal Case, dated April 12, 2016 and Amended Judgment in a Criminal Case, dated August 28, 2017, concerning *United States v. Vicky Wheeler*, Case No. 4:15-cr-00055-CDL-MSH, in the United States District Court for the Middle District of Georgia on file.