

May 13, 2025

Krista D. Murr  
**REDACTED**  
Selbyville, DE 19975-3625

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Murr:

The Federal Reserve Bank of Philadelphia has become aware that you were convicted upon a plea of guilty of Theft By Unlawful Taking – Movable Property in connection with your employment by Orrstown Bank. A copy of your Criminal Docket 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 (12 U.S.C. § 1829) (“Section 19”) for banking 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. This means that you may not, among other things, act as an employee, officer, director, or agent of these organizations. 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 conventional, arms-length customer of a banking organization or credit union, such as having a loan, or a 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, 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 federal banking 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 me in writing at this Reserve Bank.

Sincerely,

**REDACTED**

Brian Slagle  
Senior Attorney

Enclosure

cc:  
Steve Rice, Esq.  
Legal-Section19Letters@frb.gov  
Office of the Comptroller of the Currency  
Federal Deposit Insurance Corporation  
National Credit Union Administration  
Pennsylvania Department of Banking and Securities

Criminal Docket, dated December 11, 2024, concerning *Commonwealth of Pennsylvania v. Krista D. Murr*, Case No. CP-28-CR-0000006-2025, in the Court of Common Pleas of Franklin County on file.