



THE FEDERAL RESERVE BANK OF RICHMOND

RICHMOND ■ BALTIMORE ■ CHARLOTTE

Post Office Box 27622 · Richmond, VA 23261

Phone 804-697-8000 · www.richmondfed.org

September 19, 2008

Via Certified Mail

Darrell Maurice Edwards

Tucker, GA 30084

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Mr. Edwards:

The Federal Reserve Bank of Richmond has become aware that you pleaded guilty to two counts of forgery in the first degree in connection with your employment by RBC Centura Bank, Rocky Mount, North Carolina and were sentenced under the Georgia “First Offender” Act, O.C. G.A. § 42-8-60 et. seq. A copy of your guilty plea and the Court’s judgment is attached. Because you agreed to enter into a pretrial diversion or similar program in connection with a prosecution for 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 for any reason, please contact Michael Breeding in writing at this Reserve Bank.

Sincerely,



Barbara J. Moss
Assistant Vice President

cc: Paola Torselli
Stone Mountain Judicial Circuit Public Defender Office
408 Callaway Building
120 W. Trinity Place
Decatur, Georgia 30030

Ms. Darlene Emerson
Probation Department Central DeKalb
547 Church Street
Decatur, Georgia 30030

Mr. Stephen H. Meyer
Assistant General Counsel
Board of Governors
Legal Division-Mail Stop 13
20th & Constitution Avenue
Washington, D.C. 20429

Director
Department of Supervision
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314

Mr. Richard Gross
Case Manager, Special Activities Section
Division of Supervision
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Mr. Joseph A Smith Jr.
Commissioner
316 W Edenton Street
Raleigh, NC 27603

Ron Foisia, Fraud Investigations Manager
RBC Centura Bank c/o Fraud Support
P.O. Box 12
Rocky Mount, NC 27804

OFFENSE(S) FORGERY IN THE FIRST DEGREE (12 CTS)

THE STATE OF GEORGIA

VS

DARRELL EDWARDS

RACE/SEX: B/M DOB: [REDACTED]OFFENDER TRACKING NUMBER: 1

PLEA:

☐ NEGOTIATED☐ ALFORD VS. NORTH CAROLINA☒ GUILTY ON COUNT(S) 1 + 2☐ NOLO CONTENDERE ON COUNT(S)☐ TO LESSER INCLUDED

OFFENSE(S) _____

ON COUNT(S) _____

VERDICT:

☐ JURY☐ NON-JURY☐ GUILTY ON COUNT(S)☐ NOT GUILTY ON COUNT(S)☐ GUILTY OF LESSER INCLUDED

OFFENSE(S) OF _____

ON COUNT(S) _____

OTHER DISPOSITION

☒ NOLLE PROSEQUI ORDER ON COUNT(S) 3-12☐ DEAD DOCKET ORDER ON COUNT(S)☐ COUNT(S) _____

WITH COUNT(S) _____

TERM, 20 08CTS. 1+2 ☒ FELONY SENTENCE ☐ MISDEMEANOR SENTENCE

WHEREAS, the above-named defendant has been found guilty of the above-stated offense, WHEREUPON, it is ordered and adjudged by the Court that: The said defendant is hereby sentenced to confinement for a period of 10 years to serve on Probation as to Count 1. 10 years to

serve on Probation as to Count 2. To Run consecutive to Count 1 in the State Penal System or such other institution as the Commissioner of the State Department of Corrections may direct, to be computed as provided by law.

HOWEVER, it is further ordered by the Court:

☒ THAT the above sentence may be served on probation

☐ 2) THAT upon service of _____ of the above sentence, the remainder of _____ may be served on probation PROVIDED that the said defendant complies with the following general and other conditions herein imposed by the Court as part of this sentence.

☐ 3) Defendant is to receive credit for time served.☐ 4) Time to serve reduced to present time served.

Special condition of probation-
A violation of the special condition of probation will result in revocation and service of the balance of the probated sentence.

Total = 20 yrs on Probation☒ FIRST OFFENDER SENTENCE

WHEREAS said defendant has not previously been convicted of a felony nor availed himself of the provision of the First Offender Act (Ga. Laws 1968, p. 324).

NOW, THEREFORE, the defendant consenting hereto, it is the judgment of this Court that no judgment of guilt or sentence be imposed at this time, but that further proceedings are deferred and defendant is hereby placed on probation for the period of see above from this date provided that said defendant complies with the following general and special conditions herein imposed by the Court as part of this sentence:

PROVIDED, further, that upon violation of the terms of probation, the Court may enter an adjudication of guilt and proceed to sentence defendant to the maximum sentence provided by law. Upon fulfillment of the terms of probation, or upon release of the defendant by the Court prior to the termination of the period thereof, the defendant shall stand discharged of said offense charged and shall be completely exonerated of guilt of said offense charged.

Let a copy of this Order be forwarded to the Office of the State Probation System of Georgia, and to the Identification Division of the Federal Bureau of Investigation.

☒ GENERAL CONDITIONS OF PROBATION

The defendant, having been granted the privilege of serving all or part of the above-stated sentence on probation, hereby is sentenced to the following general conditions of probation:

☒ 1) THAT defendant not violate any State or Federal laws to be adjudged by the Court;☒ 2) THAT defendant make regular reports to the Adult Probation Officer of DeKalb County as directed;☒ 3) THAT defendant keep the Adult Probation Officer of DeKalb County informed at all times of the defendant's place of employment and residence address;☐ 4) THAT defendant shall, from time to time upon oral or written request by any probation officer, produce a breath, urine, and/or blood specimen for analysis for the possible presence of a substance prohibited or controlled by any law of the state of Georgia or of the United States;

☒ 5) THAT defendant pay a fine in the amount of \$ 4000.00 plus \$50.00 or 10% of said fine, whichever is less pursuant to O.C.G.A. 15-21-70 and pay a jail fee in the amount of \$ 400.00 drug penalty fine \$ _____, Victim's Fund \$ 200.00, DUI penalty \$ 100.00, Brain & Spinal injury fee \$ _____, and pay restitution in the amount of \$ 46,000.00 probation fee \$ 29.00, One-time felony fee \$ 50.00, Court Cost \$ 50.00, attorney's fee, through the adult probation officer as provided by said officer.

☐ 6) THAT defendant undergo and successfully complete any alcohol, drug, mental health or educational program abiding by all rules, regulations or directions of such program to include any aftercare deemed necessary as directed by the probation officer.☐ 7) THAT defendant must complete _____ hours of Community Service as directed by Adult Probation.☐ 8) THAT defendant must enter into and successfully complete the _____ program, abiding by all of their rules and regulations.☐ 9) THAT defendant must report to the DeKalb County Jail on _____ at _____ (a.m.) (p.m.), to begin serving sentence.☐ 10) THAT defendant may remain on probation until accepted into _____ program.☐ 11) THAT defendant may perform Community Service at the rate of \$5.00 per hour in lieu of payment of fine and fees with the exception of probation fee.☐ 12) THAT defendant must abstain from the use or possession of any alcoholic beverages or illegal drugs.☒ OTHER CONDITIONS OF PROBATION

IT IS FURTHER ORDERED THAT the defendant abide by all other general conditions of probation as set forth herein:

complete conditions) Number 5.Defendant must

IT IS THE FURTHER ORDER of the Court, and the defendant is hereby advised that the Court may, at any time, revoke any conditions of this probation and/or discharge the defendant from probation. The probation shall be subject to arrest for violation of any condition of probation herein granted. If such probation is revoked, the Court may order the execution of the sentence which was originally imposed or any portion thereof in the manner provided by law after deducting therefrom the amount of time the defendant has served on probation.

So ordered this

15thday of May20 08

Deputy Clerk

20 08

day of May15th

Filed in Open Court, this

CLERK

IN THE SUPERIOR COURT OF DEKALB COUNTY

STATE OF GEORGIA

THE STATE OF GEORGIA)

VS.)

Darrell M. Edwards)

CASE NUMBER: *07CR 3856-5*

CONSENT RESTITUTION ORDER

The above-named Defendant(s) having entered a guilty plea in the above-styled case, hereby waives the restitution hearing and agrees to pay restitution in the amount of \$ *46,000.00* _____, and further agrees that said figure is an accurate amount of restitution. Said payments to be paid in accordance with the sentence imposed in the above-styled case and said restitution is to be paid through the Adult Probation Office for:

ATTENTION: ROBY FOLSIW

VICTIM #1: *RBC Bank*

VICTIM #2: _____

ADDRESS: *2355 Main Street*

ADDRESS: _____

Atlanta, GA 30384
4-495-6431

VICTIM #3: _____

VICTIM #4: _____

ASSISTANT DISTRICT ATTORNEY

ATTORNEY FOR DEFENDANT

DATE: *15 May '08*

DEFENDANT

GREGORY A. ADAMS, JUDGE
SUPERIOR COURT OF DEKALB COUNTY
STONE MOUNTAIN JUDICIAL CIRCUIT

Time *2:40* P.M.

deputy clerk

Filed in Open Court
This *15th* day of *May*, 20 *08*