



FEDERAL RESERVE BANK  
OF PHILADELPHIA

Legal Department

Federal Reserve Bank of Philadelphia  
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Philadelphia, PA 19106-1574

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[www.phil.frb.org](http://www.phil.frb.org)

April 10, 2008

Ms. Nancy L. Mader  
c/o Kevin M. Dugan, Esquire  
Feather & Feather, P.C.  
22 West Main Street  
Annville, PA 17003

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Mader:

The Federal Reserve Bank of Philadelphia has become aware that you were convicted upon a plea of guilty of forgery, theft by unlawful taking, access device fraud and related charges in connection with your employment by Fulton Financial Corporation. A copy of your Sentencing Order 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

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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 the undersigned in writing at this Reserve Bank.

Sincerely,

A solid black rectangular box used to redact the signature of Maryann T. Connelly.

Maryann T. Connelly  
Assistant Vice President and Counsel

cc: Kevin M. Dugan, Esq.  
Cynthia L. Course, Federal Reserve Bank  
of Philadelphia  
✓ Board of Governors, Legal Division

ENTERED & FILED

IN THE COURT OF COMMON PLEAS OF LEBANON COUNTY  
PENNSYLVANIA

2007 DEC -3 A 10:48

CRIMINAL

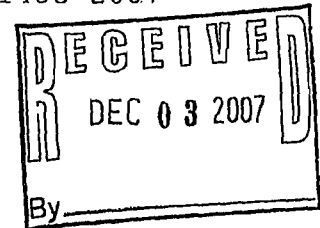
CLERK OF COURTS

COMMONWEALTH OF PENNSYLVANIA : No. CP-38-CR-1485-2007

v. :

NANCY LOUISE MADER : Sentencing

O R D E R



AND NOW, to wit, November 28, 2007, after hearing  
and in consideration of the contents of the presentence  
report and all other factors presented, the Court finds as  
follows:

A. This Defendant is charged with stealing an  
extraordinary amount of money from her employer, Fulton  
Financial Corporation.

B. This is the Defendant's first offense.

C. By all accounts, the Defendant has lived an  
exemplary life up until the point where she became involved  
in this theft. Specifically, we have been made aware that  
the Defendant has been an exemplary wife and mother, has  
volunteered to teach Bible school, has volunteered with the  
band boosters organization, the Four-H Club and the  
Intermediate Unit 13. We also understand that the  
Defendant has prepared care packages for the elderly and  
has served in other community organizations of

philanthropic and beneficial nature.

D. We have received numerous letters from friends of the Defendant who have stood by her even knowing her involvement in this event.

E. The Defendant cooperated fully with police and admitted her culpability without hesitation and without excuse.

F. The Defendant cashed in her retirement fund and sold her house in order to pay restitution in full.

G. The victim of this offense has not requested harsh treatment.

Accordingly, we will sentence the Defendant in the mitigated range as follows:

On Count II, the Defendant is sentenced to pay the cost of prosecution, a fine of \$100 and be placed on intermediate punishment for a period of 23 months subject to the following conditions:

(1) The first 4 and one half months of this sentence shall be spent in the Lebanon County Correctional Facility. The Defendant maybe eligible for work release.

(2) The next 4 and one half months of this sentence shall be spent on house arrest with electronic monitoring.

(3) The Defendant shall continue counseling with her current therapist or another therapist as approved by the Lebanon County Probation Department.

(4) The Defendant shall not serve as an officer, director or employee or institutional affiliated parties as defined in 12 U.S.C. Section 1813 (u) (the Federal Department Insurance Act as amended) or participate in any manner in the conduct of affairs of any institution or agency specified in 12 U.S.C. Section 1818 (e) (7) (A) without the proper approval of the appropriate Federal financial institution, regulatory agency as defined in 12 U.S.C. Section 1818 (e) (7) (d).

On Counts I and IV, the sentence will be identical. On each count, the Defendant is sentenced to pay the cost of prosecution, a fine of \$100 and be imprisoned in the Lebanon County Correctional Facility for a period of 1 month to 15 months.

The sentence imposed on Counts I and IV may be served concurrent with the sentence imposed on Count II.

The Court finds that Count III merges with Count

II and we will not impose a separate sentence on  
Count III.

BY THE COURT:



, J.

BRADFORD H. CHARLES

cc: District Attorney  
Adult Probation  
Kevin Dugan, Esquire  
Prison

mlb