



THE FEDERAL RESERVE BANK OF RICHMOND

RICHMOND ■ BALTIMORE ■ CHARLOTTE

Post Office Box 27622 · Richmond, VA 23261

Phone 804-697-8000 · [www.richmondfed.org](http://www.richmondfed.org)

December 02, 2008

Sonya E. Bradley

Reva, VA 22735

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Bradley:

The Federal Reserve Bank of Richmond has become aware that you were convicted upon a plea of guilty of embezzlement in connection with your employment by Virginia Financial Group, Inc., Charlottesville, Virginia. A copy of your conviction and sentencing order 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, 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.

Ms. Bradley

December 02, 2008

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 Michael Breeding in writing at this Reserve Bank.

Sincerely,



Barbara J. Moss  
Assistant Vice President

cc: S. Crisler Lindsay; Esquire Ms. Charlene M. Foose, Esq.  
763 Madison Road, Ste. 206  
Culpeper, Virginia 22701

Mr. Stephen H. Meyer  
Assistant General Counsel  
Board of Governors  
Legal Division-Mail Stop 13  
20<sup>th</sup> & 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

E. Joseph Face, Jr.  
Commissioner  
1300 E. Main Street, Suite 800  
Richmond, Virginia 23218

VIRGINIA: IN THE CIRCUIT COURT OF CULPEPER COUNTY

FEDERAL INFORMATION PROCESSING  
STANDARDS CODE: 047

Hearing Date: February 26, 2008  
Judge: John R. Cullen

COMMONWEALTH OF VIRGINIA

v.

Case Nos. CR07000383-01 - 04

SONYA BRADLEY, DEFENDANT

CONVICTION AND SENTENCING ORDER

This day came the defendant, who appeared in person with her retained attorney, S. Crisler Lindsay. The Commonwealth was represented by Dale B. Durrer.

The attorney for the defendant and the Attorney for the Commonwealth represented to the Court that a plea agreement has been entered into, the terms of which are set forth in an agreement signed by the defendant, her attorney, and the Attorney for the Commonwealth.

Whereupon, the defendant was arraigned as charged in the indictment, and after private consultation with and being advised by her counsel, pleaded guilty to each charge in the indictment, which pleas were tendered by the defendant in person. The Court, having made inquiry, finds that the defendant fully understands the nature and effect of her pleas, the penalties that may be imposed upon her convictions, the waiver of her constitutional rights, and that the defendant makes the pleas knowingly, voluntarily and intelligently.

Having heard a summary of the evidence and the argument of counsel, the Court accepts said plea agreement and the defendant's pleas of guilty and finds the defendant guilty of the following offenses:

CASE NUMBER	OFFENSE DESCRIPTION AND INDICATOR (F/M)	OFFENSE DATE	VA. CODE SECTION
CR07-383-01	embezzlement (F)	11-1-05	18.2-111
CR07-383-02	embezzlement (F)	5-1-06	18.2-111
CR07-383-03	embezzlement (F)	11-1-06	18.2-111
CR07-383-04	embezzlement (F)	5-1-07	18.2-111

Pursuant to the provisions of Virginia Code Section 19.2-298.01, the Court has considered and reviewed the applicable discretionary sentencing guidelines and the guidelines worksheets. The sentencing

guidelines worksheets and the written explanation of any departure from the guidelines are ordered filed as a part of the record in this case.

The defendant and the Attorney for the Commonwealth having agreed to waive the preparation of a presentence report, the Court concurs and the presentence report is hereby waived.

Before pronouncing the sentence, the Court inquired if the defendant desired to make a statement and if the defendant desired to advance any reason why judgment should not be pronounced.

In accordance with the terms of the written plea agreement, the Court **SENTENCES** the defendant to:

Incarceration with the Virginia Department of Corrections for a term of: **two (2) years for embezzlement** in Case No. CR07000383-01, **two (2) years for embezzlement** in Case No. CR07000383-02, **two (2) years for embezzlement** in Case No. CR07000383-03, and **two (2) years for embezzlement** in Case No. CR07000383-04. The total sentence imposed is **eight (8) years**.

The Court **SUSPENDS** the entire **two (2) years** of the embezzlement sentence in Case No. CR07000383-01, the entire **two (2) years** of the embezzlement sentence in Case No. CR07000383-02, the entire **two (2) years** of the embezzlement sentence in Case No. CR07000383-03, and the entire **two (2) years** of the embezzlement sentence in Case No. CR07000383-04, for a total suspension of **eight (8) years**, upon the following terms and conditions:

**Good Behavior:** The defendant shall keep the peace, be of good behavior, and not violate any of the penal laws of the Commonwealth of Virginia or any other jurisdiction for a period of **eight (8) years** from February 26, 2008.

**Supervised Probation:** The defendant is placed on probation to commence on February 26, 2008, under the supervision of a Probation Officer for a period of **three (3) years**. The defendant shall comply with all of the rules and requirements set by the Probation Officer. The defendant shall complete any substance abuse screening, assessment, testing, treatment, and/or educational programs as directed by the Department of Corrections and by its Probation and Parole Officers. The defendant shall neither use nor possess any illegal drugs, including marijuana, during the period of her good behavior and the defendant shall submit to random drug screens at the direction of her Probation Officer or substance abuse counselor during the period of her supervised probation. The defendant is subject to payment of costs associated with any substance abuse treatment and educational programs as required by the program on an ability to pay basis. The defendant shall report to her Probation Officer within twenty-four (24) hours of her sentencing. During the defendant's period of supervised probation, the defendant shall make reasonable efforts to secure and maintain regular employment.

**Costs:** The defendant shall pay all costs associated with this

proceeding in installments on a schedule fixed by her Probation Officer, but no later than the defendant's release from supervised probation.

**Restitution:** The defendant shall pay restitution as follows: \$36,381.38 to Virginia Financial Group, Inc., Second Bank and Trust, to the attention of Tara Y. Harrison, Senior Accountant, 1807 Seminole Drive, Suite 104, Charlottesville, VA 22901, in monthly installments of at least \$300.00, on a schedule fixed by her Probation Officer, but no later than the defendant's release from supervised probation.

**Warrantless Searches:** The defendant shall, without probable cause, submit to warrantless searches and seizure of her person during the defendant's period of supervised probation, pursuant to the terms of the written plea agreement.

**Prohibitions:** During the defendant's period of good behavior, the defendant shall not become or continue serving as an officer, director, employee, or institution-affiliated party as defined in 12 U.S.C. Section 1813(u), the Federal Deposit Insurance Act, as amended, or participate in any manner in the conduct of the affairs of any institution or agency specified in 12 U.S.C. Section 1818(e)(7)(A), without the prior approval of the appropriate federal financial institution regulatory agency as defined in 12 U.S.C. Section 1818(e)(7)(D).

These sentences shall run consecutively with each other and shall run consecutively with any and all other sentences imposed upon the defendant.

The Court certifies that at all times during the trial of these cases the defendant and her counsel were personally present, and the defendant was capably represented by her attorney.

3-8-08  
DATE

ENTER: \_\_\_\_\_

JUDGE

**DEFENDANT IDENTIFICATION:**

Alias:

SSN: \_\_\_\_\_

DOB: \_\_\_\_\_

Sex: female

**SENTENCING SUMMARY:**

TOTAL SENTENCE IMPOSED: eight (8) years  
TOTAL SENTENCE SUSPENDED: eight (8) years  
TOTAL SENTENCE TO SERVE: zero (0) years

**VIRGINIA CRIME CODES:**

ORIGINAL: LAR-2707-F9  
AMENDED:

Copy Delivered 3-12-08, to:  
Dale B. Durrer; Attorney for the Commonwealth  
Probation

Copy Mailed 3-12-08, to:  
S. Crisler Lindsay; Esquire  
Sonya Bradley  
Virginia Financial Group, Inc

Copy Faxed 3-12-08, to:  
Virginia Department of Corrections

SONYA BRADLEY  
CASE NOS. CR07000383-01 - 04