

FEDERAL RESERVE BANK OF NEW YORK

NEW YORK, N.Y. 10045-0001

AREA CODE 212-720-5000

March 13, 2009

VIA FIRST CLASS MAIL

Mr. Bruce Wilkins

[REDACTED]
Lake in the Hills, IL 60156

Re: Criminal Conviction - Prohibition from Banking Industry

Dear Mr. Wilkins:

The Federal Reserve Bank of New York has become aware that you were convicted upon a plea of guilty to Theft/Deception Exceeding \$10,000 (720 ILCS 5/16-1(a)(2)) in connection with your employment by HSBC Finance Corporation, Illinois. A copy of your Certified Statement of Conviction/Disposition 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 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

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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 me in writing at this Reserve Bank.

Sincerely,



Yoon Hi Greene
Counsel and Vice President

cc:

Stephen H. Meyer, Board of Governors of the Federal Reserve System
(via Federal Express)

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

Page 001

PEOPLE OF THE STATE OF ILLINOIS

VS

NUMBER 07CR1576501

BRUCE

WILKINS

CERTIFIED STATEMENT OF CONVICTION / DISPOSITION

I, DOROTHY BROWN, Clerk of the Circuit Court of Cook County, Illinois, and keeper of the records and seal thereof do hereby certify that the electronic records of the Circuit Court of Cook County show that:

The States Attorney of Cook County filed an INDICTMENT/INFORMATION with the Clerk of the Circuit Court.

Charging the above named defendant with:

720-5/16-1(a)(2)

F

THEFT/DECEPTION/>10K <100K

The following disposition(s) was/were rendered before the Honorable Judge(s):

| | |
|---|---------------|
| 07/30/07 IND/INFO-CLK OFFICE-PRES JUDGE | 08/16/07 1701 |
| 08/16/07 TRANSFERRED TO SUBURBAN DIST | 08/16/07 0378 |
| BIEBEL, PAUL JR. | |
| 08/16/07 TRANSFERRED | 08/30/07 0380 |
| URSO, JOSEPH J. | |
| 08/16/07 CONTINUANCE BY ORDER OF COURT | 08/30/07 0380 |
| URSO, JOSEPH J. | |
| 08/30/07 CONTINUANCE BY AGREEMENT | 10/22/07 0380 |
| SCOTILLO JOHN J. | |
| 10/22/07 DEFENDANT ARRAIGNED | 00/00/00 |
| HANLON KAY MARIE | |
| 10/22/07 PLEA OF NOT GUILTY | 00/00/00 |
| HANLON KAY MARIE | |
| 10/22/07 BOND TO STAND | 00/00/00 |
| HANLON KAY MARIE | |
| 10/22/07 ADMONISH AS TO TRIAL IN ABSENT | 00/00/00 |
| HANLON KAY MARIE | |
| 10/22/07 MOTION DEFT - CONTINUANCE - MD | 12/14/07 0380 |
| HANLON KAY MARIE | |
| 12/14/07 MOTION DEFT - CONTINUANCE - MD | 02/25/08 0380 |
| SCOTILLO JOHN J. | |
| 02/25/08 PLEA OF GUILTY | C001 00/00/00 |
| SCOTILLO JOHN J. | |
| 02/25/08 JURY WAIVED | 00/00/00 |
| SCOTILLO JOHN J. | |
| 02/25/08 PRESENTENCE INVESTIGATION WAIV | |
| SCOTILLO JOHN J. | |
| 02/25/08 FINDING OF GUILTY | C001 00/00/00 |
| SCOTILLO JOHN J. | |

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS Page 002
PEOPLE OF THE STATE OF ILLINOIS
VS NUMBER 07CR1576501
BRUCE WILKINS

CERTIFIED STATEMENT OF CONVICTION / DISPOSITION

I, DOROTHY BROWN, Clerk of the Circuit Court of Cook County, Illinois,
and keeper of the records and seal thereof do hereby certify that the
electronic records of the Circuit Court of Cook County show that:

| | | |
|--|---------------|----------|
| The States Attorney of Cook County filed an INDICTMENT/INFORMATION | | |
| 02/25/08 DEF SENTENCED TO PROBATION | C001 00/00/00 | |
| 30 MTH | | |
| SCOTILLO JOHN J. | | |
| 02/25/08 DEF SENT TO PAY RESTITUTION | | \$ 24361 |
| SCOTILLO JOHN J. | | |
| 02/25/08 DEFENDANT FINED | C001 00/00/00 | \$ 605 |
| SCOTILLO JOHN J. | | |

I hereby certify that the foregoing has
been entered of record on the above
captioned case.
Date 08/27/08

DOROTHY BROWN
CLERK OF THE CIRCUIT COURT OF COOK COUNTY