



FEDERAL
RESERVE
BANK
of ATLANTA

Allen Stanley
Assistant Vice President

1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470
404.498.7274
fax 404.498.7302
allen.stanley@atl.frb.org

March 5, 2009

Thelma Elizabeth Young
DC #163657
Homestead Correctional Institution
19000 S.W. 377th Street
Florida City, Florida 33034-6409

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Young:

The Federal Reserve Bank of Atlanta has become aware that you were convicted upon a plea of guilty of theft in connection with your employment by SunTrust Bank. A copy of your judgment of conviction 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 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 Assistant Vice President Kathryn Hinton in writing at this Reserve Bank.

Sincerely,



Allen Stanley

cc: Stephen Meyer
Assistant General Counsel
Board of Governors
Legal Division – Mail Stop 13
Washington, D.C. 20551

Director, Department of Supervision
National Credit Union Administration
700 Central Parkway
Suite 1600
Atlanta, Georgia 30328

Donna Hales
Regional Security Coordinator
c/o SunTrust Bank
303 Peachtree Street
Atlanta, Georgia 30308

John F. Cotrone, P.A.
509 S.E. 9th Street, Suite 1
Fort Lauderdale, FL 33316-1131

Pierce Nelson
Public Affairs
Federal Reserve Bank of Atlanta

Special Activities Section
Division of Supervision
Federal Deposit Insurance Corporation
550 17th Street N.W.
Washington, D.C. 20429

Office of Financial Regulation
200 East Gaines Street
Tallahassee, Florida 32339-0371

Jeff Morris
Assistant State Attorney
State Attorney's Office
17th Judicial Circuit of Florida
Broward County Courthouse
201 S.E. Sixth Street
Fort Lauderdale, FL 33301-3360

Todd Bethany
Central Point of Contact
Federal Reserve Bank of Atlanta

17th JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY

DIVISION:
CRIMINAL

DIVISION: FY

JUDGMENT

THE STATE OF FLORIDA VS.

CASE NUMBER

DEFENDANT

Thelma E Young

07-3813

CF 10

☐ Probation Violator

State Attorney

J. Morris

Court Reporter

S. Sugden

The Defendant,

Thelma E. Young

being personally before this Court represented by

J. Cotrone

his attorney of record, and having:

(Check applicable provision)

- ☐ Been tried and found guilty of the following crime(s)
☒ Entered a plea of guilty to the following crime(s)
☐ Entered a plea of nolo contendere to the following crime(s)

COUNT

CRIME

OFFENSE STATUTE
NUMBER(S)

DEGREE OF
CRIME

ADD'L MONIES
IMPOSED

I. Grand Theft 1st F.

812.014(1)(a)

1st F

812.014(1)(b)

812.014(2)(a)

and no cause having been shown why the Defendant should not be adjudicated guilty, IT IS ORDERED THAT the Defendant is hereby ADJUDICATED GUILTY of the above crime(s).

The Defendant is hereby ordered to pay the sum of Fifty dollars (\$50.00) pursuant to F.S. 960.20 (Crimes Comp. Trust Fund). The Defendant is further ordered to pay the sum of Five Dollars (\$5.00) as court costs pursuant to F.S. 943.25(4). Fines imposed as part of a sentence pursuant to F.S. 777.083 are to be recorded on the Sentence page(s).

(Check if applicable)

Stayed & Withheld Imposition of Sentence () The court hereby stays and withholds the imposition of sentence as to count(s) _____ and places the Defendant on probation for a period of _____ under the supervision of the Department of Corrections (conditions of probation set forth in a separate order)

Sentence Deferred Until Later Date () The court hereby defers imposition of sentence until _____ (Date)

☒ Pay \$225.00 Trust Fund pursuant to F.S. 938.05 (1) (b) (c)

Count(s) _____ DAYS/MONTHS BROWARD COUNTY JAIL W/CREDIT _____ DAYS TIME SERVED.

The Defendant in open court was advised of his right to appeal from this Judgment by filing notice of appeal with the Clerk of Court within thirty days following the date sentence is imposed or probation is ordered pursuant to this adjudication. The Defendant was also advised of his right to the assistance of counsel in taking said appeal at the expense of the State upon showing indigence.

JUDGE

I hereby certify that a true and correct copy of the above and foregoing was served on the State Attorney by: () hand delivery () U.S. mail and to the Defense Attorney by: () hand delivery () U.S. mail this 14 day of Nov 2008

Deputy Clerk

ICC 112-65 JUDGMENT

Revised 7-2-08

CIRCUIT COURT DISPOSITION ORDER IN AND FOR BROWARD COUNTY, FLORIDA

Case Number 07003813CF10B Arrest Number BS07008977 BCCN # 0711205
 State of Florida VS YOUNG, THELMA E AKA _____
 Judge MATTHEW UDESTRY Cash bond / Return to depositor / Surety bond / IC
 Cash bond number(s) _____
 Charges 001 GRAND THEFT IN THE 1ST DEGREE

J. Controne

☐ REMANDED ☐ REMAIN IC ☐ UNTIL PICKED UP BY _____ OR
 BED AVAILABLE AT _____

☐ Arraignment ☐ Change of Plea ☐ Guilty ☐ No Contest ☐ PSI/PDR ☒ Sentencing / Re-Sentencing
☐ Trial by Jury ☐ Trial by Court ☐ First VOP/VOCC ☐ Final VOP/VOCC ☐ Admits Allegations
☐ Convicted by Jury/Court _____ ☐ Acquitted by Jury/Court _____ ☐ Dismissed _____ ☐ Speedy
☐ Discharged _____ ☐ Nolle Prosequi _____ ☐ Found Incompetent/Committed to Child/Family Services
☒ Adj. Guilty 1 ☐ Adj. Withheld _____ ☐ Adj. Delinquent _____
☐ Committed to DJJ/Level _____ ☐ Sentence Withheld _____ ☐ Previous Sentence Vacated
☐ PSI Ordered
 Adj. and Sentence deferred to _____

Type of probation / Community Control:
☐ Youthful Offender ☐ Drug Offender ☐ Sexual Offender ☐ Habitual Offender ☐ Mental Health ☐ County
 PROBATION/COMM. CONTROL: ☐ Revoked ☐ Reinstated ☐ Modified ☐ Terminated
 Extended _____ ☐ All previous special conditions apply
 WARRANT: ☐ Dismissed ☐ Withdrawn ☐ Served in open court

SENTENCE: (PROBATION / COMM. CONTROL)

COUNT(S): _____
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control ☐ Followed by
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control
 _____ ☐ each count concurrent/consecutive ☐ Concurrent ☐ Consecutive to case number _____
 COUNT(S): _____
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control ☐ Followed by
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control
 _____ ☐ each count concurrent/consecutive ☐ Concurrent ☐ Consecutive to case number _____

SENTENCE: (INCARCERATION)

COUNT(S): 1 ☐ One year plus one day ☐ 5 ☒ Years ☐ Months ☐ Days
☐ BCJ ☒ FSP, w/credit for 467 days T/S
☒ Followed by 10 ☒ Years ☐ Months ☐ Days ☒ Probation ☐ Community Control
☐ Each count concurrent/consecutive ☐ Concurrent/consecutive ☐ To case number _____
☐ Any other sentence ☐ Work release ☐ Prison sentence suspended
 COUNT(S): _____ ☐ One year plus one day ☐ _____ ☐ Years ☐ Months ☐ Days
☐ BCJ ☐ FSP, w/credit for _____ days T/S
☐ Followed by _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control
☐ Each count concurrent/consecutive ☐ Concurrent/consecutive ☐ To case number _____
☐ Any other sentence ☐ Work release ☐ Prison sentence suspended

JUDGE _____
 DEPUTY CLERK _____

DATE 11/14/08

SPECIAL CONDITIONS OF PRISON SENTENCE:

- () Habitual Violent Offender mandatory minimum _____ years Ct(s) _____
- () Violent Career Criminal mandatory minimum _____ years Ct(s) _____
- () Prison Release Reoffender mandatory minimum _____ years Ct(s) _____
- () Firearm mandatory minimum _____ years Ct(s) _____
- () Other mandatory minimum _____
- () Habitual Offender Ct(s) _____ () Youthful Offender () Sexual Predator/Offender () Boot Camp
- () Drug Treatment () Tier _____ Program
- () To be given credit for all time previously served in prison, to be calculated by Department of Corrections

SPECIAL CONDITIONS OF PROBATION:

- () _____ days BCJ w/credit for _____ days T/S () work release () Boot Camp
- () ATTAC () Work release after successful completion of ATTAC () Electronic Monitor () Drug Treatment
- () BSO/SAP () Upon successful completion of drug program jail sentence shall be terminated
- () _____ hours of Community Service
- ☒ \$ 50 COS waived (imposed)
- () Anger Management Program
- () BARC () followed by _____
- () Blood draw per F.S. 943.325 - 2 samples for conviction of sexual assaults; lewd or indecent acts; homicides (782.04) aggravated battery; home invasion robbery or carjacking
- () Curfew _____
- () Drug / Alcohol evaluation and treatment recommended
- () Forfeit weapon / firearm
- () F.A.C.T.
- () House of Hope
- () IRT () followed by _____
- () May transfer probation to _____
- () May travel _____ for work purposes
- () No contact with minor children without adult supervision
- () No contact directly or indirectly with victim(s) or victim's family or others listed
- () No driving without valid driver's license
- () No drugs or alcohol
- () Enter and successfully complete _____
- () Drug Court Monitoring/Hearing set _____
- () Other _____
- () Obtain GED or High School diploma
- () Peg Program
- () Psychological/Psychiatric evaluation and treatment necessary
- () Random drug/alcohol testing
- () Random urinalysis/waive cost
- () Recommend 2-year Driver's License Suspension
- ☒ Restitution ordered \$ _____ amount reserved
- () Restitution converted to a civil lien
- () Spectrum
- () Substance abuse evaluation
- () Turning Point Bridge Program/Aftercare
- () Work Permit
- () Make donation of \$ _____ to _____
- \$196,444.14

**PD FEES AND COURT COSTS ARE
NOT A CONDITION OF PROBATION**

- ☒ \$225 Trust Fund
- ☒ \$50 VC each count
- ☒ \$5 Assessment each count
- () \$50 SN1 count(s) _____
- () \$15 CFF count(s) _____
- ☒ \$50 PD application fee waived / imposed () \$ _____ PD fee
- () \$ _____ fine plus \$ _____ surcharge count(s) _____
- () \$ _____ Court Costs count(s) _____ () \$ _____ Extradition costs
- () Pay balance of previously imposed costs () Waive all court costs
- () Balance of court costs and fees converted to a civil lien
- () PD fee converted to a civil lien
- () Other _____
- () \$100 OTF count(s) _____
- () \$20 CSTF count(s) _____
- ☒ \$2 T.C. each count
- ☒ \$65 AC each count
- () \$201 DVC count(s) _____
- () \$151 RCP count(s) _____
- () \$101 CAM count(s) _____
- () \$20 SN1 count(s) _____

JUDGE _____

DEPUTY CLERK _____

DATE 11/14/08

CIRCUIT COURT DISPOSITION ORDER IN AND FOR BROWARD COUNTY, FLORIDA

Case Number 07003813CF108 Arrest Number _____ BCCN # _____

State of Florida VS YOUNG, THELMA F AKA _____

Judge ~~ROBERT J. ADAMS~~ Cash bond / Return to depositor / Surety bond / IC ()

Cash bond number(s) _____

Charges: 001 GRAND THEFT IN THE 1ST DEGREE

☐ REMANDED ☐ REMAIN IC ☐ UNTIL PICKED UP BY _____ OR
BED AVAILABLE AT _____

☐ Arraignment ☒ Change of Plea ☐ Guilty ☒ No Contest ☐ PSI/PDR ☐ Sentencing / Re-Sentencing
☐ Trial by Jury ☐ Trial by Court ☐ First VOP / VOCC ☐ Final VOP / VOCC ☐ Admits Allegations
☐ Convicted by Jury/Court _____ ☐ Acquitted by Jury /Court _____ ☐ Dismissed _____ ☐ Speedy
☐ Discharged _____ ☐ Nolle Prosequi _____ ☐ Found Incompetent/Committed to Child/Family Services
☐ Adj. Guilty _____ ☐ Adj. Withheld _____ ☐ Adj. Delinquent _____
☐ Committed to DJJ/Level _____ ☐ Sentence Withheld _____ ☐ Previous Sentence Vacated
☐ PSI Ordered _____
 Adj. and Sentence deferred to Nov 2008 @ 8:30am #4900

Type of Probation / Community Control:
☐ Youthful Offender ☐ Drug Offender ☐ Sexual Offender ☐ Habitual Offender ☐ Mental Health ☐ County
 PROBATION/COMM. CONTROL: ☐ Revoked ☐ Reinstated ☐ Modified ☐ Terminated
☐ Extended _____ ☐ All previous special conditions apply
 WARRANT: ☐ Dismissed ☐ Withdrawn ☐ Served in open court

SENTENCE: (PROBATION/COMM. CONTROL)
 COUNT(S): _____
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control ☐ followed by
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control
☐ each count concurrent/consecutive ☐ concurrent ☐ consecutive to case number _____
 COUNT(S): _____
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control ☐ followed by
 _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control
☐ each count concurrent/consecutive ☐ concurrent ☐ consecutive to case number _____

SENTENCE: (INCARCERATION)
 COUNT(S): _____ ☐ One year plus one day ☐ _____ ☐ Years ☐ Months ☐ Days
☐ BCJ ☐ FSP, w/credit for _____ days T/S
☐ followed by _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control
☐ each count concurrent/consecutive ☐ concurrent/consecutive ☐ to case number _____
☐ any other sentence ☐ Work release ☐ prison sentence suspended
 COUNT(S): _____ ☐ One year plus one day ☐ _____ ☐ Years ☐ Months ☐ Days
☐ BCJ ☐ FSP, w/credit for _____ days T/S
☐ followed by _____ ☐ Years ☐ Months ☐ Days ☐ Probation ☐ Community Control
☐ each count concurrent/consecutive ☐ concurrent/consecutive ☐ to case number _____
☐ any other sentence ☐ Work release ☐ prison sentence suspended

JUDGE _____
 DEPUTY CLERK _____
 DATE 10.2.08
 FILE COPY _____