

Clifford S. Stanford  
Assistant Vice President



1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470

September 13, 2010

Roxana Quintero  
[REDACTED]

Miami, Florida 33135-[REDACTED]

Re: Pretrial Diversion – Prohibition from Banking Industry

Dear Ms. Quintero:

The Federal Reserve Bank of Atlanta has become aware that you entered into a pretrial diversion or similar program in connection with the resolution of an indictment that charged you with Grand Theft and Fraudulent Use/Possession of Personal Identification relating to your employment by Regions Bank. A copy of the court document reflecting your entry into the program is attached.

Because you have agreed to enter into a pretrial diversion or similar program in connection with the prosecution 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 me in writing at this Reserve Bank.

Sincerely,

  
Clifford S. Stanford

cc: w/o enclosures

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

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

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

Commissioner, Florida Office of  
Financial Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399-0371

Adriano Alonso  
Alonso and Ali, PA  
2121 Ponce de Leon Boulevard  
Suite 340  
Coral Gables, Florida 33134

Mike K. Smith  
Corporate Security  
Regions Bank  
417 North 20<sup>th</sup> Street  
Birmingham, Alabama 35203

Trey Wheeler  
Regions Bank CPC  
Federal Reserve Bank of Atlanta

Pierce Nelson  
Public Affairs  
Federal Reserve Bank of Atlanta



FEDERAL  
RESERVE  
BANK  
of ATLANTA

Clifford S. Stanford  
*Assistant Vice President*

1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470

September 13, 2010

Roxana Quintero  
[REDACTED]

Miami, Florida 33135-4902

Re: Correction of our previous letter dated 5/27/10 regarding your prohibition from the banking industry.

Dear Ms. Quintero:

This is in reference to our letter dated 5/27/10, which stated that you were convicted upon a plea of guilty of Grand Theft and Fraudulent Use of Personal Identification in connection with your employment by Regions Bank.

Enclosed is a revised version of that letter, which instead states that you entered into a pretrial diversion or similar program in order to resolve these charges. This change in wording does not affect your prohibition from the banking industry: you are still subject to the prohibitions of Section 19 of the Federal Deposit Insurance Act and Section 205(d) of the National Credit Union Act, as outlined in both versions of the letter.

The revised 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 within 30 days of the date of this letter.

Sincerely,  
[REDACTED]

Clifford S. Stanford

cc: w/o enclosures

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

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

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

Adriano Alonso  
Alonso and Ali, PA  
2121 Ponce de Leon Boulevard  
Suite 340  
Coral Gables, Florida 33134

Trey Wheeler  
Regions Bank CPC  
Federal Reserve Bank of Atlanta

Commissioner, Florida Office of  
Financial Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399-0371

Mike K. Smith  
Corporate Security  
Regions Bank  
417 North 20<sup>th</sup> Street  
Birmingham, Alabama 35203

Pierce Nelson  
Public Affairs  
Federal Reserve Bank of Atlanta

Clifford S. Stanford  
Assistant Vice President



FEDERAL  
RESERVE  
BANK  
of ATLANTA

1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470

May 27, 2010

Roxana Quintero

[REDACTED]  
Miami, Florida 33135-[REDACTED]

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Quintero:

The Federal Reserve Bank of Atlanta has become aware that you were convicted upon a plea of guilty of Grand Theft and Fraudulent Use of Personal Identification in connection with your employment by Regions Bank. A copy of your judgment 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 me in writing at this Reserve Bank.

Sincerely,

  
Clifford S. Stanford

cc: w/o enclosures

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

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

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

Commissioner, Florida Office of  
Financial Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399-0371

Adriano Alonso  
Alonso and Ali, PA  
2121 Ponce de Leon Boulevard  
Suite 340  
Coral Gables, Florida 33134

Mike K. Smith  
Corporate Security  
Regions Bank  
417 North 20<sup>th</sup> Street  
Birmingham, Alabama 35203

Trey Wheeler  
Regions Bank CPC  
Federal Reserve Bank of Atlanta

Pierce Nelson  
Public Affairs  
Federal Reserve Bank of Atlanta

Conviction and Pretrial Diversion, dated February 17, 2009, concerning *State of Florida v. Roxana Quintero* , Case No. F08-015486, in the Circuit Court of the Eleventh Judicial Circuit in and for Miami-Dade County, Florida on file.