



FEDERAL RESERVE BANK *of* KANSAS CITY

April 10, 2008

**VIA CERTIFIED MAIL**

Ms. Roberta A. Walker

Montrose, Colorado 81401-7506

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Walker:

The Federal Reserve Bank of Kansas City has become aware that you were convicted upon a plea of guilty of theft by a bank employee while in connection with your employment as Head Teller of MONTROSEBANK, Montrose, Colorado. A copy of your judgment of conviction 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 nonbank

**COPY**



Ms. Walker

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April 10, 2008

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 web site 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 Mr. Wendell Thomas, Senior Examiner, in writing at this Reserve Bank.

Sincerely,



Susan E. Zubradt  
Vice President

cc: Mr. Michael Stern, Esquire  
Fleming & Stern  
P.O. Box 1293  
Montrose, CO 81402-1293  
Mr. Stephen H. Meyer  
Assistant General Counsel  
Legal Division  
Board of Governors of the  
Federal Reserve System  
Mr. Richard Gross  
Case Manager, Special Activities  
Federal Deposit Insurance Corporation  
Mr. Richard Fulkerson, Commissioner  
Colorado Division of Banking  
Department of Regulatory Agencies

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## DISTRICT COURT, MONTROSE COUNTY, COLORADO

Court Address: Montrose County Justice Center, Courts Building  
1200 North Grand Ave Bin A  
Montrose, CO 81401-3146  
Phone Number: 970-252-4300

## ^ COURT USE ONLY ^

Case Number: 2007CR000225

The People of Colorado  
vs  
WALKER, ROBERTA ALYS

Division: 3

## SENTENCE ORDER

<b>Defendant:</b> WALKER, ROBERTA ALYS	<b>Date of Birth:</b> 12/21/1960	<b>Finding</b>
<b>Count</b>	<b>Plea</b>	<b>Dfrd Sentence</b>
1 18-4-401(1),(2)(c) - Theft-\$500-\$15,000	Plea of Guilty	

## ASSESSED FINES &amp; COSTS

<b>Count # 1</b>	
VAST Non-Title 42 on/af 7/1/07	\$163.00
Victim Compensation Fund	\$163.00
Court Costs - T, M, CR	\$35.00
Court Security Cash Fund	\$5.00
Deferred Sentence: 2 Years	
Useful Public Service	\$120.00
Community Service: 50 Hours	
Drug Standardized Assessment	\$45.00
Request for Time to Pay	\$25.00
Probation Supervision Fee	\$1,200.00
<b>TOTAL</b>	<b>\$1,756.00</b>

## Other Conditions of Sentence:

\*DEF SHALL FOLLOW ALL RECOMMENDATIONS AS OUTLINED IN THE PRESENTENCE  
INVESTIGATION REPORT  
\*DEFERRED JUDGMENT WILL NOT BE DISMISSED UNTIL COMPLETE PAYMENT OF  
RESTITUTION IS MADE TO PARENTS  
\*DEF TO ATTEND A RESTORATIVE JUSTICE SEMINAR AS ARRANGED BY PROBATION OFFICER  
\*DEF IS NOT TO EVER SEEK EMPLOYMENT IN ANY TYPE OF BANKING JOB  
\*DEF IS TO NOTIFY ANY FUTURE EMPLOYERS OF HER PROBATIONARY STATUS  
\*BOND IS DISCHARGED /MKW

HERRON, JEFF BOYD  
Judge/Magistrate

11/19/2007  
Date

WALKER, ROBERTA ALYS  
Defendant

11/19/2007  
Date

\*\*\*\*\*NOTICE\*\*\*\*\*  
Following this hearing you are to present this form to the Clerk's Office for payment. Payment is due by the end of business on your Court Date. Failure to pay when due will result in additional costs pursuant to HB1198.

