



THE FEDERAL RESERVE BANK OF RICHMOND

RICHMOND ■ BALTIMORE ■ CHARLOTTE

Post Office Box 27622 · Richmond, VA 23261  
Phone 804-697-8000 · www.richmondfed.org

September 19, 2008

Via Certified Mail

Darrell Maurice Edwards

Tucker, GA 30084

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Mr. Edwards:

The Federal Reserve Bank of Richmond has become aware that you pleaded guilty to two counts of forgery in the first degree in connection with your employment by RBC Centura Bank, Rocky Mount, North Carolina and were sentenced under the Georgia “First Offender” Act, O.C. G.A. § 42-8-60 et. seq. A copy of your guilty plea and the Court’s judgment is attached. Because you agreed to enter into a pretrial diversion or similar program in connection with a prosecution for 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 for any reason, please contact Michael Breeding in writing at this Reserve Bank.

Sincerely,



Barbara J. Moss  
Assistant Vice President

cc: Paola Torselli  
Stone Mountain Judicial Circuit Public Defender Office  
408 Callaway Building  
120 W. Trinity Place  
Decatur, Georgia 30030

Ms. Darlene Emerson  
Probation Department Central DeKalb  
547 Church Street  
Decatur, Georgia 30030

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

Mr. Joseph A Smith Jr.  
Commissioner  
316 W Edenton Street  
Raleigh, NC 27603

Ron Foisia, Fraud Investigations Manager  
RBC Centura Bank c/o Fraud Support  
P.O. Box 12  
Rocky Mount, NC 27804

THE STATE OF GEORGIA

VS

DARRELL EDWARDS

RACE/SEX: B/M DOB: [REDACTED]

OFFENDER TRACKING NUMBER: [REDACTED]

PLEA:

- NEGOTIATED
- ALFORD VS. NORTH CAROLINA
- GUILTY ON COUNT(S) 1 + 2
- NOLO CONTENDERE ON COUNT(S) \_\_\_\_\_
- TO LESSER INCLUDED OFFENSE(S) \_\_\_\_\_
- ON COUNT(S) \_\_\_\_\_
- VERDICT:
  - JURY
  - NON-JURY
- GUILTY ON COUNT(S) \_\_\_\_\_
- NOT GUILTY ON COUNT(S) \_\_\_\_\_
- GUILTY OF LESSER INCLUDED OFFENSE(S) OF \_\_\_\_\_
- ON COUNT(S) \_\_\_\_\_
- OTHER DISPOSITION
  - NOLLE PROSEQUI ORDER ON COUNT(S) 3-12
  - DEAD DOCKET ORDER ON COUNT(S) \_\_\_\_\_
  - COUNT(S) \_\_\_\_\_ MERGE WITH COUNT(S) \_\_\_\_\_

May TERM, 20 08

CTS. 1+2  FELONY SENTENCE  MISDEMEANOR SENTENCE

WHEREAS, the above-named defendant has been found guilty of the above-stated offense, WHEREUPON, it is ordered and adjudged by the Court that: The said defendant is hereby sentenced to confinement for a period of 10 years to serve on Probation as to Count 1, 10 years to serve on Probation as to Count 2. To Run consecutive to Count 1 in the State Penal System or such other institution as the Commissioner of the State Department of Corrections may direct, to be computed as provided by law. HOWEVER, it is further ordered by the Court:

Total = 20 yrs on Probation

- 1) THAT the above sentence may be served on probation
- 2) THAT upon service of \_\_\_\_\_ of the above sentence, the remainder of \_\_\_\_\_ may be served on probation PROVIDED that the said defendant complies with the following general and other conditions herein imposed by the Court as part of this sentence.
- 3) Defendant is to receive credit for time served.
- 4) Time to serve reduced to present time served.

Special condition of probation-  
A violation of the special condition of probation will result in revocation and service of the balance of the probated sentence.

FIRST OFFENDER SENTENCE

WHEREAS said defendant has not previously been convicted of a felony nor availed himself of the provision of the First Offender Act (Ga. Laws 1968, p. 324). NOW, THEREFORE, the defendant consenting hereto, it is the judgment of this Court that no judgment of guilt or sentence be imposed at this time, but that further proceedings are deferred and defendant is hereby placed on probation for the period of see above from this date provided that said defendant complies with the following general and special conditions herein imposed by the Court as part of this sentence: PROVIDED, further, that upon violation of the terms of probation, the Court may enter an adjudication of guilt and proceed to sentence defendant to the maximum sentence provided by law. Upon fulfillment of the terms of probation, or upon release of the defendant by the Court prior to the termination of the period thereof, the defendant shall stand discharged of said offense charged and shall be completely exonerated of guilt of said offense charged. Let a copy of this Order be forwarded to the Office of the State Probation System of Georgia, and to the Identification Division of the Federal Bureau of Investigation.

GENERAL CONDITIONS OF PROBATION

- The defendant, having been granted the privilege of serving all or part of the above-stated sentence on probation, hereby is sentenced to the following general conditions of probation:
- 1) THAT defendant not violate any State or Federal laws to be adjudged by the Court;
  - 2) THAT defendant make regular reports to the Adult Probation Officer of DeKalb County as directed;
  - 3) THAT defendant keep the Adult Probation Officer of DeKalb County informed at all times of the defendant's place of employment and residence address;
  - 4) THAT defendant shall, from time to time upon oral or written request by any probation officer, produce a breath, urine, and/or blood specimen for analysis for the possible presence of a substance prohibited or controlled by any law of the state of Georgia or of the United States;
  - 5) THAT defendant pay a fine in the amount of \$ 400.00 plus \$50.00 or 10% of said fine, whichever is less pursuant to D.C.G.A. 15-21-70 and pay a jail fee in the amount of \$ 400.00 drug penalty fine \$ \_\_\_\_\_, Victim's Fund's 200.00, DUI penalty's 100.00 Brain & Spinal injury fee \$ \_\_\_\_\_, and pay restitution in the amount of \$ 46,000.00 probation fee \$ 29.00, One-time felony fee \$ 50.00, Court Cost \$ 50.00 attorney's fee, through the adult probation officer as provided by said officer.
  - 6) THAT defendant undergo and successfully complete any alcohol, drug, mental health or educational program abiding by all rules, regulations or directions of such program to include any aftercare deemed necessary as directed by the probation officer.
  - 7) THAT defendant must complete \_\_\_\_\_ hours of Community Service as directed by Adult Probation.
  - 8) THAT defendant must enter into and successfully complete the \_\_\_\_\_ program, abiding by all of their rules and regulations.
  - 9) THAT defendant must report to the DeKalb County Jail on \_\_\_\_\_ at \_\_\_\_\_ (a.m.) (p.m.), to begin serving sentence.
  - 10) THAT defendant may remain on probation until accepted into \_\_\_\_\_ program.
  - 11) THAT defendant may perform Community Service at the rate of \$5.00 per hour in lieu of payment of fine and fees with the exception of probation fee.
  - 12) THAT defendant must abstain from the use or possession of any alcoholic beverages or illegal drugs.

IT IS FURTHER ORDERED THAT the defendant abide by all other general conditions of probation as set forth herein: Special  OTHER CONDITIONS OF PROBATION Defendant must complete conditions number 5.

IT IS THE FURTHER ORDER OF the Court, and the defendant is hereby advised that the Court may, at any time, revoke any conditions of this probation and/or discharge the defendant from probation. The probation shall be subject to arrest for violation of any condition of probation herein granted. If such probation is revoked, the Court may order the execution of the sentence which was originally imposed or any portion thereof in the manner provided by law after deducting therefrom the amount of time the defendant has served on probation.

So ordered this 15<sup>th</sup> day of May, 20 08

Deputy Clerk  
15<sup>th</sup> day of May  
Filed in Open Court, this  
CLERK

IN THE SUPERIOR COURT OF DEKALB COUNTY

STATE OF GEORGIA

THE STATE OF GEORGIA )

VS. )

*Darrell M. Edwards* )

CASE NUMBER: *07CR 3856-5*

CONSENT RESTITUTION ORDER

The above-named Defendant(s) having entered a guilty plea in the above-styled case, hereby waives the restitution hearing and agrees to pay restitution in the amount of \$ *46,000.00* \_\_\_\_\_, and further agrees that said figure is an accurate amount of restitution. Said payments to be paid in accordance with the sentence imposed in the above-styled case and said restitution is to be paid through the Adult Probation Office for:

*ATTENTION: ROBY FOLSIW*

VICTIM #1: *RBC Bank*

VICTIM #2: \_\_\_\_\_

ADDRESS: *2355 Main Street*  
*Atlanta, Ga. 30324*  
*# 4-495-6431*

ADDRESS: \_\_\_\_\_

VICTIM #3: \_\_\_\_\_

VICTIM #4: \_\_\_\_\_



ASSISTANT DISTRICT ATTORNEY



ATTORNEY FOR DEFENDANT



DEFENDANT



GREGORY A. ADAMS, JUDGE  
SUPERIOR COURT OF DEKALB COUNTY  
STONE MOUNTAIN JUDICIAL CIRCUIT

DATE: *15 May '08*

Filed in Open Court  
This 15<sup>th</sup> day of May, 2008  
Time *2:40* *A.M.*  
deputy clerk