

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of )  
 ) ORDER GRANTING PERMISSION  
 ) TO FILE SECTION 19 APPLICATION  
 ) AND APPROVING APPLICATION FOR  
LISA MARGARET ANDERSON ) CONSENT TO PARTICIPATE IN  
 ) THE AFFAIRS OF ANY INSURED  
In the Application for ) DEPOSITORY INSTITUTION  
Waiver and Consent to )  
Participate in the Conduct ) FDIC-10-217L  
of the Affairs of any )  
Insured Depository Institution )  
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The Federal Deposit Insurance Corporation ("FDIC"), having fully considered all the facts and information relating to the application filed pursuant to Section 19 of the Federal Deposit Insurance Act, 12 U.S.C. § 1829 ("Section 19"), by Lisa Margaret Anderson ("Applicant") for permission to file an application and for consent to participate directly or indirectly in the conduct of the affairs of an insured depository institution, has determined that Applicant's Section 19 application should be granted based upon the following:

- 1) On June 24, 1991, when Applicant was 28 years old she was convicted of forgery pursuant to N.J. Stat. Ann. § 2C:21-1a(3) (1991). She was placed on probation for two years, ordered to complete 50 hours of community service, and fined \$300.00.
- 2) When Applicant was 30 years old she was convicted of

interstate transportation of money taken by fraud pursuant to 18 U.S.C. § 2314 (1993). The penalty for interstate transportation of money taken by fraud is imprisonment for 10 years or less, a fine not to exceed \$10,000, and/or both. 18 U.S.C. § 2314 (1993). The Applicant was placed on probation for five years, and was ordered to pay a fine of \$3,000.00 and restitution of \$24,600. The restitution was paid by the Applicant's co-defendant. She successfully completed her probation.

- 3) Applicant was 28 and 30 at the time of her convictions, respectively, and she is now 46 years old. She has not been convicted of any crime since the most recent conviction in 1993.
- 4) Applicant has a stable employment history with Merrill Lynch, now a subsidiary of Bank of America, which dates back to 1993.
- 5) The convictions of forgery and interstate transportation of money were isolated offenses that are not likely a part of any overall pattern of behavior of illicit activities that would harm the safety or soundness of an insured depository institution. Additionally, Applicant's attempts to demonstrate rehabilitation by engaging in gainful employment with Merrill Lynch for the past 16 years appear to be

adequate. It is also significant that she has been subject to the requirements of the Financial Industry Regulatory Authority.

- 6) The FDIC believes that Applicant's participation, directly or indirectly in the conduct of the affairs of any insured depository institution would not constitute a threat to the safety and soundness of the institution or to the interests of its depositors, and such participation would not threaten or impair public confidence in the institution.
- 7) The FDIC has determined that the FDIC policy requirement that an insured depository institution file a Section 19 application on Applicant's behalf should be waived.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED, that Applicant, as an individual, shall be permitted to file the Section 19 application submitted without requiring that an insured institution file an application on Applicant's behalf; and

IT IS FURTHER ORDERED, that the Applicant's Section 19 application for consent to participate directly or indirectly in the conduct of the affairs of any insured depository institution, provided that prior to serving, Applicant discloses to her employer the FDIC's approval of Applicant's Section 19

application by providing a copy of this ORDER GRANTING PERMISSION TO FILE APPLICATION AND APPROVING APPLICATION FOR CONSENT TO PARTICIPATE IN THE CONDUCT OF THE AFFAIRS OF ANY INSURED DEPOSITORY INSTITUTION; and

IT IS FURTHER ORDERED, that Applicant be covered by a fidelity bond to the same extent as others in similar positions at her employer; and

IT IS FURTHER ORDERED, that the permission and approval granted by this ORDER shall apply only to the offenses described in paragraphs 1 and 2.

Dated at Washington, D.C. this 15<sup>th</sup> day of June, 2010.

/s/ \_\_\_\_\_  
Serena L. Owens  
Associate Director  
Supervision and Applications Branch