



CERTIFIED MAIL 7015 1520 0001 4872 4346 / 7015 1520 0001 4872 4353
and FIRST CLASS MAIL

February 11, 2016

Tamyra Frazier

[REDACTED]
Willow Grove, Pennsylvania 19090

Tamyra Frazier

[REDACTED]
Jenkintown, Pennsylvania 19090

Subject: Prohibition under Section 19 of the Federal Deposit Insurance Act

Dear Ms. Frazier:

The Federal Deposit Insurance Corporation (FDIC) has become aware of your August 13, 2015 conviction in the United States District Court for the Eastern District of Pennsylvania, Case Number 2:14-cr-00620-ER-1. This conviction is covered by Section 19 of the Federal Deposit Insurance Act (FDI Act), 12 U.S.C. § 1829. Section 19 prohibits, except with the prior written consent of the FDIC, any person who has been convicted of any criminal offense involving dishonesty, breach of trust, or money laundering, or who has entered into a pretrial diversion or similar program in connection with such an offense, from becoming or continuing as an institution-affiliated party with respect to any insured depository institution; owning or controlling, directly or indirectly, any insured depository institution; or otherwise participating, directly or indirectly, in the conduct of the affairs of any insured depository institution.

Because Section 19 is effective by operation of law, you are already subject to the law's restrictions, including the prohibition on participating, directly or indirectly, in the affairs of any insured depository institution. Your attention is directed to Section 19(b) of the FDI Act, 12 U.S.C. § 1829(b), which imposes criminal penalties of up to five years imprisonment and a fine of up to \$1,000,000 upon any person who knowingly violates the restrictions of Section 19. The FDIC has also adopted a Statement of Policy for Section 19, which provides additional background and information.

If you have reason to believe that your conviction is not covered by Section 19 of the FDI Act, please provide a written response to this office within 30 days. After that time period, this

letter will be posted and become publicly available on the FDIC website. Should you have a question regarding this matter, please contact [REDACTED].

Sincerely,

/s/ _____
John F. Vogel
Regional Director

cc: [REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]