

UNITED STATES OF AMERICA  
Before The  
OFFICE OF THRIFT SUPERVISION

\_\_\_\_\_  
In the Matter of )  
                          ) )  
Laurel Ann Goodrich )  
                          ) )  
Former Employee of American )  
Charter Federal Savings )  
and Loan Association )  
Lincoln, Nebraska )  
\_\_\_\_\_

Re: Resolution No. DAL-91-20  
Dated: May 8, 1991

STIPULATION AND CONSENT TO  
ISSUANCE OF ORDER OF PROHIBITION

The Office of Thrift Supervision ("OTS"), by and through its Regional Director for the Midwest Regional Office, and Laurel Ann Goodrich, a former employee of American Charter Federal Savings and Loan Association, Lincoln Nebraska ("American Charter"), hereby stipulate and agree as follows:

1. Consideration. The OTS, based upon information reported to it, is of the opinion that the grounds exist to initiate an administrative prohibition proceeding against Laurel Ann Goodrich pursuant to Section 8(e) of the Federal Deposit Insurance Act ("FDIA"), as amended by the Financial Institution Reform, Recovery, and Enforcement Act of 1989, Pub. L. No. 101-73, 103 Stat. 183 ("FIRREA") (to be codified at 12 U.S.C. § 1818(e)).

Laurel Ann Goodrich desires to cooperate with the OTS and to avoid the time and expense of such administrative litigation and, without admitting or denying that such grounds exist, hereby

stipulates and agrees to the following terms in consideration of the forbearance of OTS from initiating such administrative prohibition litigation against Laurel Ann Goodrich.

2. Jurisdiction.

(a) American Charter is a "savings association" within the meaning of Section 3 of the FDIA and Section 2 of the Home Owners' Loan Act, as amended by FIRREA. Accordingly, it is an "insured depository institution" as that term is defined in Section 3(c) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1813(c)).

(b) Laurel Ann Goodrich, as a former employee of American Charter, is an "institution-affiliated party" as that term is defined in Section 3(u) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1813(u)).

(c) Pursuant to Section 3 of the FDIA, as amended by FIRREA, the OTS is the "appropriate Federal banking agency" to maintain an enforcement proceeding against such a savings association or its institution-affiliated parties. Therefore, Laurel Ann Goodrich is subject to the authority of the OTS to initiate and maintain a prohibition proceeding against her pursuant to Section 8(e) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(e)).

3. Consent. Laurel Ann Goodrich consents to the issuance by the OTS of the accompanying Order of Prohibition ("Order"). She further agrees to comply with its terms upon issuance and stipulates that the Order complies with all requirements of law.



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ORDER OF PROHIBITION

WHEREAS, Laurel Ann Goodrich has executed a Stipulation and Consent to Issuance of Order Prohibition ("Stipulation"), which is accepted and approved by the Office of Thrift Supervision ("OTS") acting through its Regional Director for the Midwest Regional Office; and

WHEREAS, Laurel Ann Goodrich, in the Stipulation has consented and agreed to the issuance of this Order of Prohibition ("Order") pursuant to Section 8(e) of the Federal Deposit Insurance Act ("FDIA"), as amended by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, Pub. L. No. 101-73, 103 Stat. 183 ("FIRREA") (to be codified at 12 U.S.C. § 1818(e));

NOW THEREFORE, IT IS ORDERED that:

1. Laurel Ann Goodrich is prohibited from further participation, in any manner, in the conduct of the affairs of American Charter Federal Savings and Loan Association, Lincoln, Nebraska ("American Charter"), its holding company(ies), or service corporation(s).

