



FEDERAL  
RESERVE  
BANK  
of ATLANTA

MARIA SMITH  
Assistant Vice President

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June 18, 2008

Mayra Rivera

Glendale, Arizona 85301

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Ms. Rivera:

The Federal Reserve Bank of Atlanta has become aware that you were convicted upon a plea of guilty of theft in connection with your employment by Compass Bank. A copy of your judgment of conviction is attached. Because you have been convicted of 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, because, for example, your conviction has been reversed on appeal, or for any other reason, please contact Assistant Vice President John Atkinson in writing at this Reserve Bank.

Sincerely,



Maria Smith

cc: Stephen Meyer  
Assistant General Counsel  
Board of Governors  
Legal Division – Mail Stop 13  
Washington, D.C. 20551

Special Activities Section  
Division of Supervision  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street N.W.  
Washington, D.C. 20429

Director, Department of Supervision  
National Credit Union Administration  
700 Central Parkway  
Suite 1600  
Atlanta, Georgia 30328

Superintendent of Financial Institutions  
State Banking Department  
2910 North 44<sup>th</sup> St., Suite 310  
Phoenix, Arizona, 85018

Todd Veleber  
Regional Security Manager  
Compass Bank  
15 South 20<sup>th</sup> Street  
Birmingham, Alabama 35233

Larry Turoff, Attorney  
Criminal Division  
Maricopa County Attorney's Office  
301 West Jefferson, Suite 800  
Phoenix, Arizona 85003

Tricia Squillante  
Compass Bank Central Point of Contact  
Federal Reserve Bank of Atlanta

Elizabeth Mullins, Attorney  
Maricopa County Public Defender's Office  
620 West Jackson Street, Suite 4015  
Phoenix, Arizona 85003

SUPERIOR COURT OF ARIZONA  
MARICOPA COUNTY

CR2007-008125-001 DT

11/15/2007

COMMISSIONER CHARLES DONOFRIO III

CLERK OF THE COURT  
L. Dagna  
Deputy

STATE OF ARIZONA

CYNTHIA L GIALKETSIS

v.

MAYRA RIVERA (001)  
DOB: 05/19/1986

ELIZABETH M MULLINS  
APO-SENTENCINGS-CCC  
APPEALS-CCC  
DISPOSITION CLERK-CSC  
RFR  
VICTIM SERVICES DIV-CA-CCC

SUSPENSION OF SENTENCE - PROBATION GRANTED

10:37 a.m.

Courtroom ECB 712

State's Attorney: Larry Turoff  
Defendant's Attorney: Elizabeth Mullins  
Defendant: Present

A record of the proceedings is made by audio and/or videotape in lieu of a court reporter.

Count(s) 1: WAIVER OF TRIAL: The Defendant knowingly, intelligently and voluntarily waived all pertinent constitutional and appellate rights and entered a plea of guilty.

IT IS THE JUDGMENT of the Court Defendant is guilty of the following:

OFFENSE: Count 1 (Amended) Theft

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Class 6 designated felony

A.R.S. § 13-1801, 1802; 12-114.01; 13-610, 701, 702, 702.01 and 801

Date of Offense: on or between July 5, 2007 and July 8, 2007

Non Dangerous - Non Repetitive

IT IS ORDERED suspending imposition of sentence and, under the supervision of the Adult Probation Department (APD), placing the defendant on probation for:

Count 1 Probation Term: 2 years

To begin 11/15/2007.

Conditions of probation include the following:

Condition 16 - Restitution, Fines, and Fees:

PROBATION SERVICE FEE: Count 1 - \$50.00 per month, beginning 01/01/2008.

RESTITUTION: Count 1 - \$1691.63 payable \$100.00 per month, beginning 01/01/2008, to the following persons:

Compass Bank            (Business)        \$1691.63

Restitution ledger provided; priority of payment as stated in the restitution ledger.

ASSESSMENTS:

Count 1: PROBATION SURCHARGE: \$10.00

Count 1: Time payment fee pursuant to A.R.S. § 12-116 in the amount of \$20.00.

All amounts payable through the Clerk of the Superior Court.

Condition 17 - Not consume or drink any substance containing alcohol.

Condition 18 - Not have any contact with the victim(s) whatsoever, unless approved in writing by the Adult Probation Department.

Condition 24 - Participate and cooperate in any counseling or assistance as directed by the APD as noted in the Uniform Conditions of Supervised Probation.

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Condition 25 - Abide by the Special Conditions of Probation as noted on the attachment to the Uniform Conditions of Supervised Probation.

Condition 26 - Other: Within 24 hours of sentencing/and or change or additional employment, disclose present offense in its entirety to the hiring authority, and provide proof to the supervising probation officer within 24 hours of disclosure.

IT IS FURTHER ORDERED that Defendant must submit to Deoxyribonucleic Acid (DNA) testing for law enforcement identification purposes and pay the applicable fee for the cost of that testing in accordance with A.R.S. § 31-281 and/or A.R.S. § 13-610.

The presentence investigation report is filed under this cause number.

10:43 a.m. Matter concludes.

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Defendant's thumbprint is permanently affixed to this sentencing order in open court.

/s/ COMMISSIONER CHARLES DONOFRIO III  
JUDICIAL OFFICER OF THE SUPERIOR COURT

(thumbprint)