



FINANCIAL SERVICES
COMMISSION

OFFICE OF FINANCIAL REGULATION

ALEX HAGER
ACTING COMMISSIONER

CHARLIE CRIST
GOVERNOR

BILL MCCOLLUM
ATTORNEY GENERAL

May 15, 2009

ALEX SINK
CHIEF FINANCIAL OFFICER

VIA CERTIFIED U.S. MAIL – RETURN RECEIPT REQUESTED

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

Ms April Peterson
11285 Belmont Oaks Drive
Jacksonville, Florida 32220

Re: State v. April Peterson, Case # 2007-CF-010279-AXXX, Circuit Court, 4th Judicial Circuit, in and for Duval County, Florida, Administrative Proceeding # 0508-FI-1/08

Dear Ms Peterson:

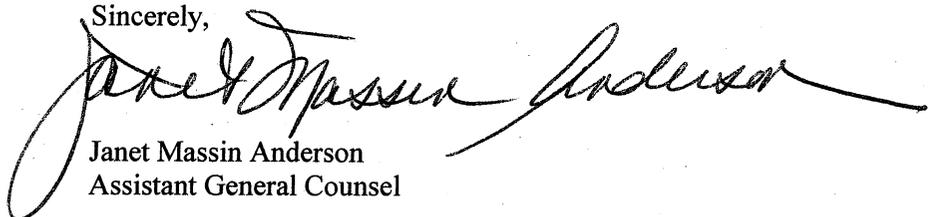
The Florida Office of Financial Regulation (“OFR”) is aware of your guilty plea, and the court’s acceptance of your guilty plea, in the above referenced proceeding. On July 21, 2007, pursuant to Section 655.037, Florida Statutes, the OFR issued an Emergency Order of Suspension and Prohibition with Notice of Rights (“Emergency Order”) based on your being charged in that proceeding with a felony crime involving fraud, embezzlement, theft, or moral turpitude. The Emergency Order is now final by operation of law due to your guilty plea. A copy of the order is attached for your records.

This letter is to remind you that, as specified in the Emergency Order, you are prohibited from serving in the capacity of a financial institution-affiliated party, as the term is defined in section 655.005(1)(i), Florida Statutes, for any state financial institution, subsidiary, affiliate, or service corporation. You are also prohibited from participation in any manner in the affairs of, or serving as a consultant or independent contractor, or other similar position, for any state financial institution, subsidiary, affiliate, or service corporation.

Any violations by you of the restrictions and prohibitions contained in the Emergency Order will result in administrative sanctions, including fines per Section 655.041, Florida Statutes, and may include referral for additional criminal proceedings.

If further information is needed concerning this matter, please do not hesitate to contact me.

Sincerely,



Janet Massin Anderson
Assistant General Counsel

cc: Jacksonville Firemen’s Credit Union
National Credit Union Administration, Atlanta Office
Director, Division of Financial Institutions
Bureau Chief, Bureau of Credit Unions

101 EAST GAINES STREET, SUITE 526, TALLAHASSEE, FLORIDA • (850) 410-9896 • FAX (850) 410-9645

EMAIL: JANET.ANDERSON@FLOFR.COM

MAILING ADDRESS: OFFICE OF THE GENERAL COUNSEL, POST OFFICE BOX 8050, TALLAHASSEE, FLORIDA 32314-8050
Affirmative Action / Equal Opportunity Employer

STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS

7/2/08
ML

IN RE:

APRIL PETERSON,

Administrative Proceeding No. 0508-FI-1/08

EMERGENCY ORDER OF SUSPENSION AND PROHIBITION
WITH NOTICE OF RIGHTS

The State of Florida, Office of Financial Regulation (hereinafter "Office"), gives notice that it, having determined that April Peterson (hereinafter "Peterson"), a financial institution-affiliated party, has been charged with a felony violation involving fraud, embezzlement, theft, or moral turpitude, files this Emergency Order of Suspension and Prohibition with Notice of Rights (hereinafter "Emergency Order"), pursuant to the provisions of Sections 655.012 and 655.037(6)(b), Florida Statutes (2007), against Peterson, immediately suspending Peterson from serving as a financial institution-affiliated party of Jacksonville Fireman's Credit Union and any other state financial institution, subsidiary, or service corporation, and immediately prohibiting Peterson from participation in any manner in the affairs of Jacksonville Fireman's Credit Union and any other state financial institution, subsidiary, or service corporation.

STATEMENT OF FACTS AND CONCLUSIONS OF LAW

1. Jacksonville Fireman's Credit Union is a Florida state-chartered credit union, charter number 008, with its principal place of business at 2205 Haines Street, Jacksonville, Florida, 32206, and thus a financial institution, as that term is defined in Section 655.005(1)(p), Florida Statutes.
2. During the period from approximately June 1, 2006 through July 1, 2007,

and at all times material hereto, Peterson was an officer, agent, or employee for Jacksonville Fireman's Credit Union. Thus, Peterson is a financial institution-affiliated party, as that term is defined in Section 655.005(1)(i), Florida Statutes.

3. On July 16, 2007, an Information was filed by the State Attorney for the Fourth Judicial Circuit of the State of Florida in the Circuit Court of the Fourth Judicial Circuit, in and for Duval County, Florida, in the case styled State of Florida v. April Peterson, Case No. 16-2007-CF-078562-AD. The Information charged Peterson with one felony count violation of Section 812.014, Florida Statutes, for second degree grand theft alleging in the count that Peterson "did knowingly obtain, use, or did endeavor to obtain or use, money and/or U.S. currency, the value of \$20,000 or more but less than \$100,000.00, the property of Jacksonville Fireman's Credit Union, with the intent to temporarily or permanently deprive Jacksonville Fireman's Credit Union of a right to the money or property, or a benefit therefrom, or with the intent to appropriate the property to her own use or to the use of any person not entitled thereto." The count alleges the violations occurred during the period of June 1, 2006 through and including July 1, 2007. See attached Exhibit 1 which is hereby incorporated by reference as if set forth in its entirety.

4. A violation of Section 812.014, Florida Statutes, for amounts or values of \$20,000 or more, but less than \$100,000, is a felony punishable by a fine of up to \$10,000, imprisonment for up to 15 years, or both.

5. Violations of Section 812.014, Florida Statutes, involve fraud, theft, or moral turpitude.

6. The Office is responsible for the enforcement of the laws governing

financial institutions authorized or chartered by the State of Florida, and financial institution-affiliated parties associated with such institutions, their subsidiaries, and service corporations, including but not limited to officers, employees, and agents, as well as former officers, employees, and agents. §§ 655.001, 655.005(1)(i), (j), (o), (p) and (q), 655.012, 655.037(1), (6)(b), and (8), Fla Stat.

7. Peterson's resignation, termination of employment or participation, or separation from Jacksonville Fireman's Credit Union does not affect the jurisdiction and authority of the Office to issue any notice and to proceed against Peterson as Section 655.037(8), Florida Statutes, specifically states:

The resignation, termination of employment or participation, or separation from a state financial institution, subsidiary, or service corporation of the financial institution-affiliated party does not affect the jurisdiction and authority of the office to issue any notice and proceed under this section against such financial institution-affiliated party, if such notice is served before the end of the 6-year period beginning on the date such person ceases to be such a financial institution-affiliated party with respect to such state financial institution, subsidiary, or service corporation.

8. Section 655.037(6)(b), Florida Statutes, further states, in pertinent part:

Whenever any financial institution-affiliated party is charged with a felony in a state or federal court, or in the courts of any foreign country with which the United States maintains diplomatic relations, and such charge alleges violation of any law involving fraud, currency transaction reporting, money laundering, theft, or moral turpitude and the charge under such foreign law is equivalent to a felony charge under state or federal law, the office may enter an emergency order suspending such financial institution-affiliated party or restricting or prohibiting participation by such financial institution-affiliated party in the affairs of that particular state financial institution, subsidiary, or service corporation or any other financial institution, subsidiary, or service corporation, upon service of the order upon the state financial institution, subsidiary, or service corporation and the financial institution-affiliated party so charged.

9. Although it is unnecessary to find or demonstrate that the reasons for

concluding that the procedures employed herein are fair under the circumstances, since this action is in the context of an emergency suspension and prohibition pursuant to the provisions of Sections 655.031 and 655.037(6)(b), Florida Statutes, the Office nevertheless finds that the procedures used are fair, since the Office has used the very procedures contained within the provisions of Sections 655.031 and 655.037(6)(b), Florida Statutes.

10. The Office concludes, pursuant to Section 655.0321, Florida Statutes, that this Emergency Order shall be a public document, and should Peterson request a post-suspension hearing or appeal this Emergency Order, said hearings and proceedings shall be conducted as public proceedings, and that all documents related to such hearing will be public documents unless subject to a protective order or made confidential pursuant to federal or Florida law.

AGENCY ACTION

11. Based on the foregoing Statement of Facts and Conclusions of Law, it is ORDERED that:

- a. Peterson is hereby IMMEDIATELY suspended from any and all positions she holds at any state financial institution, subsidiary, or service corporation.
- b. Peterson is hereby IMMEDIATELY suspended from serving in the capacity of a financial institution-affiliated party, as the term is defined in Section 655.005(1)(i), Florida Statutes, for any state financial institution, subsidiary, or service corporation.
- c. Peterson is hereby IMMEDIATELY prohibited from serving in the capacity of a financial institution-affiliated party, as the term is defined in Section 655.005(1)(i), Florida Statutes, for any state financial institution, subsidiary, or service corporation.

d. Peterson is hereby IMMEDIATELY prohibited from participation in any manner in the affairs of any state financial institution, subsidiary, or service corporation. This prohibition includes, but is not limited to, matters of corporate governance and the following prohibitions regarding stock ownership, transfer, and voting:

(1) Peterson shall not vote any stock she owns or controls in any state financial institution, subsidiary, or service corporation, without the prior written permission of the Office.

(2) Peterson shall not solicit, procure, vote, or attempt to vote any proxy, consent, or authorization with respect to any voting rights in any state financial institution, subsidiary, or service corporation.

(3) Peterson shall not solicit or procure any additional stock in any other state financial institution, subsidiary, or service corporation.

(4) Peterson shall not transfer or attempt to transfer: a) any stock she owns or controls in any state financial institution, subsidiary, or service corporation, without the prior written permission of the Office; or b) any proxy, consent, or authorization with respect to any voting rights in any state financial institution, subsidiary, or service corporation, without the prior written permission of the Office.

e. Peterson is hereby IMMEDIATELY suspended from serving as a consultant or independent contractor for any state financial institution, subsidiary, or service corporation.

f. Peterson is hereby IMMEDIATELY prohibited from serving as a consultant or independent contractor, or other similar position, for any state financial institution, subsidiary, or service corporation, unless, prior to accepting appointment with, and prior

to providing any services to, any state financial institution, subsidiary, or service corporation as a consultant or independent contractor, or other similar position:

(1) Peterson provides a copy of this Emergency Order to the chief executive officer of the state financial institution, subsidiary, or service corporation, with which Peterson seeks to serve as a consultant or independent contractor, or other similar position; and

(2) Peterson, and the chief executive officer and the chairman of the board of directors of the state financial institution, subsidiary, or service corporation with which Peterson seeks to serve as a consultant or independent contractor, or other similar position, provides written notification to the Office describing in detail the duties and responsibilities of the services Peterson desires to provide to the state financial institution, subsidiary, or service corporation; and

(3) Peterson is authorized by the Office, at its sole discretion, to accept the appointment with the state financial institution, subsidiary, or service corporation, as a consultant or independent contractor, or other similar position.

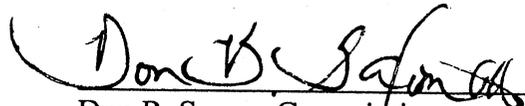
g. The Office will only rescind or otherwise modify this Emergency Order upon the issuance of an Office Order finding that Peterson has demonstrated through a post-suspension hearing that his service to or participation in the affairs of any state financial institution, subsidiary, or service corporation does not pose a threat to the interests of the state financial institution's depositors, members, or stockholders, or threaten to impair public confidence in the state financial institution or the financial institution system.

h. This Emergency Order will remain in effect, unless otherwise rescinded or modified by Office Order, until the criminal charges are disposed of.

i. This Emergency Order shall become final if Peterson is convicted or pleads guilty or *nolo contendere* to any felony involving fraud, currency transaction reporting, money laundering, theft, or moral turpitude, whether or not an adjudication of guilt is entered by the Court.

j. This Emergency Order will dissolve in the event of an acquittal, or the final, unappealed dismissal of all charges against Peterson. However, such dissolution does not prohibit the Office from instituting proceedings under Section 655.037(1), Florida Statutes.

DONE AND ORDERED in Tallahassee, Florida, this 21ST day of July, 2008.


Don B. Saxon, Commissioner
Office of Financial Regulation

NOTICE OF RIGHTS

NOTICE IS HEREBY provided that the foregoing Emergency Order is entered pursuant to section 655.037(6)(b), Florida Statutes, and is accordingly effective immediately. Peterson is entitled to seek judicial review pursuant to section 120.68, Florida Statutes. Review proceedings are governed by the Florida Rules of Appellate Procedure, and are commenced by filing the original notice of appeal with the Clerk of the Office of Financial Regulation, Legal Services Office, The Fletcher Building, Suite 526, 200 East Gaines Street, Tallahassee, Florida 32399-0379, and a copy of the notice of appeal, accompanied by the filing fees prescribed by law, with the First District Court of

Appeal, 301 Martin Luther King, Jr. Blvd., Tallahassee, Florida 32399, or the District Court of Appeal in the appellate district where the party resides, or as otherwise provided by law. The notice of appeal must be filed within thirty (30) days of rendition of the Emergency Order.

Peterson may also request a post-suspension hearing, to be conducted in accordance with the provisions of sections 120.569 and 120.57, Florida Statutes.

Requests for such a post-suspension hearing must comply with the provisions of Rule 28-106.104, Florida Administrative Code, and must be filed with:

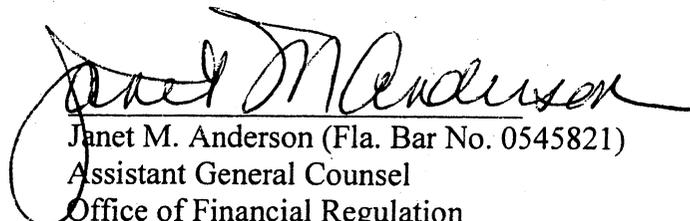
Clerk
Office of Financial Regulation
Legal Services Offices
The Fletcher Building, Suite 526
200 East Gaines Street
Tallahassee, Florida 32399-0379
(850) 410-9896

within twenty-one (21) days after Peterson, or her agent or representative, receives a copy of this Emergency Order. Should Peterson request a post-suspension hearing, she will have the right to be represented by counsel or other qualified representative; to offer testimony, either written or oral; to call and cross-examine witnesses; and to have subpoenas and subpoenas duces tecum issued on Peterson's behalf. Failure to respond within twenty-one (21) days of receipt of this Emergency Order shall be deemed to be a waiver of all rights to a post-suspension hearing, and this Emergency Order shall, without further notice, remain in effect until the criminal charges are disposed of. If Peterson is convicted of or pleads guilty or *nolo contendere* to the charges alleged, regardless of whether an adjudication of guilt is entered by the court, the Emergency Order shall become final.

Note that the acquittal of the financial institution-affiliated party charged, or the final unappealed dismissal of all charges against such person, will dissolve the Emergency Order, but will not prohibit the Office from instituting proceedings under section 655.037(1), Florida Statutes. Pursuant to section 120.573, Florida Statutes, Peterson is advised that mediation is not available.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Emergency Order of Suspension and Prohibition with Notice of Rights has been furnished via certified U.S. Mail, return receipt requested, delivery to addressee only, to Ms. April Peterson , 11285 Belmont Oaks Drive, Jacksonville, Florida 32220 and via certified U.S. Mail, return receipt requested, to Jacksonville Fireman's Credit Union, through Thomas Smith, President at 2205 Haines Street, Jacksonville, Florida 32206, this 21 of July, 2008.


Janet M. Anderson (Fla. Bar No. 0545821)
Assistant General Counsel
Office of Financial Regulation
The Fletcher Building
200 East Gaines Street, Suite 526
Tallahassee, Florida 32399-0379

STATE OF FLORIDA

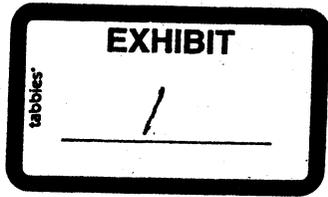
Spring Term, in the year two thousand seven

vs.

CLERK NO.:

APRIL E. PETERSON

DIVISION: CRE



INFORMATION FOR:

- 1) GRAND THEFT

IN THE NAME OF AND BY AUTHORITY OF THE STATE OF FLORIDA, HARRY L. SHORSTEIN, State Attorney for the Fourth Judicial Circuit of the State of Florida, in and for Duval County, charges that:

COUNT 1

APRIL E. PETERSON on or between June 1, 2006 and July 1, 2007, in the County of Duval and the State of Florida, did knowingly obtain or use or endeavor to obtain or use money and/or U.S. currency, the value of \$20,000.00 or more but less than \$100,000.00, the property of Jacksonville Fireman's Credit Union, with intent to either temporarily or permanently deprive Jacksonville Fireman's Credit Union of a right to the property or benefit therefrom, or with the intent to appropriate the property to her own use or to the use of any person not entitled thereto, contrary to the provisions of Section 812.014(2)(b), Florida Statutes.

HARRY L. SHORSTEIN, STATE ATTORNEY
FOURTH JUDICIAL CIRCUIT

By: RAYMOND H. CARLSON BAR # 979198
Assistant State Attorney
Fourth Judicial Circuit of Florida, in and for Duval County

STATE OF FLORIDA }
COUNTY OF DUVAL }

Personally appeared before me, RAYMOND H. CARLSON BAR # 979198, Assistant State Attorney, for the Fourth Judicial Circuit of the State of Florida, in and for Duval County, who is personally known to me, and who being first duly sworn, says that the allegations as set forth in the foregoing information are based upon facts that have been sworn to as true, and which, if true, would constitute the offense therein charged, and that this prosecution is instituted in good faith, and hereby certifies that testimony under oath has been received from the material witness(es) for the offense.

Sworn to and subscribed before me this 16th day of July, 2007.

By: [Signature]

JIM FULLER, Clerk of the Circuit Court, Fourth Judicial Circuit of Florida, in and For Duval County, and Clerk of the County Court, in and For Duval County, Florida.

LED THIS _____

BY DEPUTY CLERK [Signature]

Case No. 2007-028680
S
[Redacted]

AD July 30, 2007
S/W
Sex Female

DOB [Redacted]

CL NO.(S): S812.014(2)(b), F2