



STATE OF FLORIDA
OFFICE OF FINANCIAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS

IN RE:

MARKINA C. COHEN,

OFR Admin No. 0961-FI-11/12

_____ /

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 MARKINA C. COHEN (hereinafter "COHEN"), 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 (2012), against COHEN, immediately suspending COHEN from serving as a financial institution-affiliated party of Vystar Credit Union and any other state financial institution, subsidiary, or service corporation, and immediately prohibiting COHEN from participation in any manner in the affairs of Vystar Credit Union and any other state financial institution, subsidiary, or service corporation.

STATEMENT OF FACTS AND CONCLUSIONS OF LAW

1. Vystar Credit Union is a Florida state-chartered credit union, charter number 670, with its principal place of business at 4949 Blanding Boulevard, Jacksonville, Florida 32210, and thus a financial institution, as that term is defined in Section 655.005(1)(i), Florida Statutes.

2. During the period of February 22, 2012 to May 14, 2012, and at all times

material hereto, COHEN was an employee of Vystar. Thus, COHEN is a financial institution-affiliated party, as that term is defined in Section 655.005(1)(j), Florida Statutes.

3. On or about February 22, 2012, while employed in her official capacity as a teller with Vystar, COHEN participated in a scheme involving the negotiation of fraudulent U.S. Treasury income tax refund checks.

4. On May 14, 2012, COHEN was terminated from Vystar.

5. On July 17, 2012, an Information was filed against COHEN in the Circuit Court of the Fourth Judicial Circuit, in and for Duval County, Florida, in the case styled State of Florida v. Markina Chalette Cohen, Case No. 12-CF-040623AD. The Information charged COHEN with one felony count violation of Section 655.0322(6), Florida Statutes, for defrauding a financial institution by schemes, false or fraudulent pretenses, promises, or representations. The Information, which is attached as Exhibit 1, is hereby incorporated by reference as if set forth in its entirety.

6. A violation of Section 655.0322(6), Florida Statutes, is a second degree felony punishable by a fine of up to \$10,000, imprisonment for up to 15 years, or both.

7. A violation of Section 655.0322(6), Florida Statutes, involves fraud, theft or moral turpitude and is a prohibited act or practice per Section 655.037(1)(b), Florida Statutes.

8. On November 19, 2012, the Court ordered COHEN to pay restitution for the benefit of the victims in the total amount of \$3,000.00. The court's Judgment and Restitution Order, which is attached as Exhibit 2, is hereby incorporated by reference as if set forth in its entirety.

9. The Office is the agency of the State of Florida responsible for the

enforcement of the laws governing financial institutions authorized or chartered by the State of Florida, including credit unions, and financial institution-affiliated parties associated with such institutions, their subsidiaries, and service corporations, including officers and employees. See Chapters 655 and 657, Florida Statutes, and Chapter 69U, Florida Administrative Code.

10. COHEN's resignation, termination of employment or participation, or separation from Vystar, does not affect the jurisdiction and authority of the Office to issue any notice and to proceed against COHEN 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.

11. Section 655.037(6)(b), Florida Statutes, 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.

12. The possibility of COHEN again gaining employment as a financial institution-affiliated party of a state financial institution, subsidiary or service corporation

poses a threat to the interests of the state financial institution and the interests of the state financial institution's depositors, members, or stockholders. Furthermore, COHEN again gaining employment as a financial institution-affiliated party of a state financial institution, subsidiary, or service corporation would impair public confidence in the financial institutions of this state, and the state financial institution system in general.

13. 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 merely used the procedures contained within the provisions or Sections 655.031 and 655.037(6)(b), Florida Statutes.

14. The Office concludes that this Emergency Order is appropriate and authorized pursuant to Section 655.037(6)(b), Florida Statutes, because COHEN was arrested and information was served for a felony violation involving defrauding a financial institution while she was a financial institution-affiliated party.

15. The Office further concludes, pursuant to Section 655.0321, Florida Statutes, that this Emergency Order shall be a public document, and should COHEN 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 be public documents unless subject to a protective order or made confidential pursuant to federal or Florida law.

AGENCY ACTION

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

a. COHEN is hereby IMMEDIATELY suspended from any and all positions she holds at any state financial institution, subsidiary, or service corporation.

b. COHEN 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)(j), Florida Statutes, for any state financial institution, subsidiary, or service corporation.

c. COHEN 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)(j), Florida Statutes, for any state financial institution, subsidiary, or service corporation.

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

(2) COHEN 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, or any subsidiary, or service corporation.

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

(4) COHEN shall not transfer or attempt to transfer: a) any stock she owns or controls in any state financial institution, or any 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, or any subsidiary, or service corporation, without the prior written permission of the Office.

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

f. COHEN is hereby IMMEDIATELY prohibited from serving as a consultant or independent contractor, or other similar position, for any state financial institution, or any 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) COHEN provides a copy of this Emergency Order to the chief executive officer of the state financial institution, subsidiary, or service corporation, with which COHEN seeks to serve as a consultant or independent contractor, or other similar position; and

(2) COHEN, and the chief executive officer and the chairman of the board of directors of the state financial institution, or subsidiary, or service corporation, with which COHEN 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 COHEN desires to provide to the state financial institution, or subsidiary, or service corporation; and

(3) the Office, in its sole discretion, authorizes COHEN to accept appointment with the state financial institution, or 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 COHEN has demonstrated through a post suspension hearing that her 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.

i. This Emergency Order will dissolve in the event of an acquittal, or the final, unappealed dismissal of all charges against COHEN. 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 28th day of December, 2012.


DREW J. BREAKSPEAR, 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. COHEN IS ENTITLED TO JUDICIAL REVIEW PURSUANT TO SECTION 120.68, FLORIDA STATUTES. REVIEW PROCEEDINGS ARE GOVERNED BY THE FLORIDA RULES OF APPELLATE PROCEDURE. SUCH PROCEEDINGS ARE COMMENCED BY FILING THE ORIGINAL NOTICE OF APPEAL WITH THE AGENCY CLERK FOR THE OFFICE OF FINANCIAL REGULATION AS FOLLOWS:

By Mail or Facsimile

Agency Clerk
Office of Financial Regulation
P.O. Box 8050
Tallahassee, Florida 32314-8050
Phone: (850) 410-9880
Fax: (850) 410-9548

By Hand Delivery

Agency Clerk
Office of Financial Regulation
General Counsel's Office
The Fletcher Building, Suite 526
Tallahassee, Florida 32399-0379
Phone: (850) 410-9889

A COPY OF THE NOTICE OF APPEAL, ACCOMPANIED BY THE FILING FEES AS REQUIRED BY LAW, MUST ALSO BE FILED WITH THE DISTRICT COURT OF APPEAL, FIRST DISTRICT, 2000 DRAYTON DRIVE, TALLAHASSEE, FLORIDA 32399-0950, OR WITH THE DISTRICT COURT OF APPEAL IN THE APPELLATE DISTRICT WHERE THE PARTY RESIDES. **THE NOTICE OF APPEAL MUST BE FILED WITH BOTH THE AGENCY CLERK FOR THE OFFICE OF FINANCIAL REGULATION AND THE DISTRICT COURT OF APPEAL WITHIN 30 DAYS OF THE RENDITION OF THE ORDER TO BE REVIEWED.**

COHEN 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 RULES 28-106.104(2) AND RULE 28-106.2015(5), FLORIDA ADMINISTRATIVE CODE, AND MUST BE FILED WITH:

By Mail or Facsimile

Agency Clerk
Office of Financial Regulation
P.O. Box 8050
Tallahassee, Florida 32314-8050
Phone: (850) 410-9880
Fax: (850) 410-9548

By Hand Delivery

Agency Clerk
Office of Financial Regulation
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The Fletcher Building, Suite 526
Tallahassee, Florida 32399-0379
Phone: (850) 410-9889

WITHIN TWENTY-ONE (21) DAYS AFTER COHEN, OR HER AGENT OR REPRESENTATIVE, RECEIVES THIS ORDER. SHOULD COHEN REQUEST A POSTSUSPENSION 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 HER BEHALF. FAILURE TO RESPOND WITHIN TWENTY ONE (21) DAYS OF RECEIPT OF THIS EMERGENCY ORDER SHALL BE DEEMED A WAIVER OF ALL RIGHTS TO A POSTSUSPENSION HEARING AND THIS EMERGENCY ORDER SHALL, WITHOUT FURTHER NOTICE REMAIN IN EFFECT.

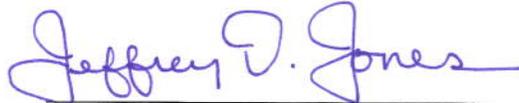
NOTE THAT THE ACQUITTAL OF THE FINANCIAL INSTITUTION-AFFILIATED PARTY CHARGED, OR THE FINAL UNAPPEALED DISMISSAL OF ALL CHARGES AGAINST SUCH PERSON, WILL DISSOLVE THE EMERGENCY ORDER, BUT WILL NOT PROHIBIT THE OFFICE FROM INSTITUTING PROCEEDINGS UNDER SECTION 655.037(1). FLORIDA STATUTES.

PURSUANT TO SECTION 120.73, FLORIDA STATUTES, COHEN 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 Markina Chalette Cohen, 8825 6th Avenue, Jacksonville, Florida 32208, and by U.S. Mail to Terry West, President and Chief Executive Officer, Vystar Credit Union, 4949 Blanding Boulevard, Jacksonville, Florida 32210 on this 28th of December, 2012.



Jeffrey D. Jones, Fla. Bar No. 0622192
Assistant General Counsel
Office of Financial Regulation
The Fletcher Building
200 East Gaines Street, Suite 624
Tallahassee, Florida 32399-0371
Tel: (850) 410-9800
Fax: (850) 410-9548

cc: National Credit Union Administration

S.A. CASE NO.: 12CF040623AD

IN THE CIRCUIT COURT OF THE FOURTH JUDICIAL
CIRCUIT IN AND FOR DUVAL COUNTY, FLORIDA

STATE OF FLORIDA

Spring Term, in the year two thousand twelve

vs.

CLERK NO.: 162012CF006660AXXXMA

MARKINA CHALETTE COHEN

DIVISION: CRA

INFORMATION FOR:

- 1) DEFRAUD FINANCIAL INSTITUTION BY SCHEMES/FALSE/FRAUDULENT
PRETENSES/PROMISES/REPRESENTATION

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

COUNT 1

MARKINA CHALETTE COHEN on February 22, 2012, in the County of Duval and the State of Florida, did execute
or attempt to execute, a scheme or artifice to defraud a financial institution, subsidiary, or service corporation, to-wit: Vystar
Credit Union, authorized by law to extend credit, or to obtain any of the monies, funds, credits, assets, securities, or other
property owned by, or under the custody or control of, a financial institution, subsidiary, service corporation, or any other entity
authorized by law to extend credit, by means of false or fraudulent pretenses, representations, or promises, contrary to the
provisions of Section 655.0322(6), Florida Statutes.

ANGELA B. COREY, STATE ATTORNEY
FOURTH JUDICIAL CIRCUIT

By: [Signature]
Assistant State Attorney
Fourth Judicial Circuit of Florida, in and for Duval County

STATE OF FLORIDA }
COUNTY OF DUVAL }

RICHARD G. HENNINGER BAR #161366

Personally appeared before me, RICHARD G. HENNINGER BAR #161366, 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 17th day of July, 2012.



By: [Signature: Chris M. Cooper]

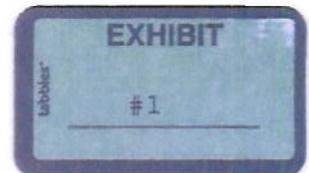
JIM FULLER, Clerk of the Circuit Court, Fourth Judicial Circuit of Florida, In and For Duval County, and Clerk of
the County Court, in and For Duval County, Florida.

JUL 17 2012

FILED THIS _____

BY DEPUTY CLERK [Signature: Lore Denaie]

JM



S. A. CASE NO.: 12CF040623AD

IN THE CIRCUIT COURT OF THE FOURTH
JUDICIAL CIRCUIT, IN AND FOR DUVAL COUNTY,
FLORIDA

CLERK NO.: 162012CF006660AXXXMA

DIVISION: CRA

STATE OF FLORIDA

Plaintiff,

vs.

MARKINA CHALETTE COHEN,

Defendant,



RACE: Black
SEX: Female
DOB:
SSN: XXXXXXXXXX

JUDGMENT AND RESTITUTION ORDER
[F.S. 775.089]

THIS CAUSE having come on to be heard upon the State's Motion for an Order requiring that the defendant, pursuant to Section 775.089, Florida Statutes, pay restitution costs for the benefit of the victim, herein namely:

- A. IRS-RACS
Attn: Mail Stop 6261, Restitution
333 W. Pershing Ave.
Kansas City, MO 64108

- B. Victim Compensation Trust Fund
Office of the Attorney General
The Capitol
Tallahassee, Florida 32399-1050

FILED
IN COMPUTER
J. BAILEY

* If Victim Compensation has compensated the victim in part or in whole, then payments shall be made and distributed first to the victim, and when fully compensated, to Victim Compensation for reimbursement.

On the evidence presented it is adjudged,

1. That the State's Motion is hereby granted and the Defendant shall pay restitution for the benefit of the above-named victim in the total sum of **\$3,000.00**; that shall bear interest at the legal rate, for which let execution issue. Said amount is to be offset by any monies paid to the victim by responsible co-defendants.

2. Payment shall be made to the victim through the Clerk of Court (Felony or Misdemeanor as applicable). If the Defendant is released from prison to supervision under the Department of Corrections, payments and disbursements shall be made through the Department for the length of such supervision. Upon completion of supervision, payments and disbursements on any outstanding balance shall be made directly through the Clerk of the Court. The Clerk of Court is authorized to collect a \$3.50 fee per payment, pursuant to Section 26.24(26)(a), Florida Statutes.

PAR_Judgment & Restitution Order



3. Payment Schedule: [Check applicable instructions(s)]
- Total sum shall be paid immediately.
 - Total sum shall be paid in installment payments of \$ _____, payable on a weekly monthly basis. Payments shall be applied first to interest and the balance, if any, to principal.
 - Other, specified schedule: _____

4. (a) The Court may require that the defendant make restitution under this section within a specified period or in specified installments.
- (b) The end of such period or the last such installment shall not be later than:
1. The end of the period of probation if probation is ordered;
 2. Five years after the end of the term of imprisonment imposed if the Court does not order probation; or
 3. Five years after the date of sentencing in any other case; or
- (c) If not otherwise provided by the Court under this subsection, restitution must be made immediately.

5. If a defendant is placed on probation or paroled, complete satisfaction of any restitution ordered under this section shall be a condition of such probation or parole. The Court may revoke probation, and the Parole Commission may revoke parole, if the defendant fails to comply with such order.

6. That the Clerk of the Court shall provide to the victim named herein a copy hereof, in order for the victim to record the judgment as a lien, pursuant to Section 55.10, Florida Statutes.

DONE AND ORDERED in Jacksonville, Duval, Florida, on this 19th day of November, 2012

Mark H. [Signature]
Judge of the Circuit Court

NOTICE OF CONFIDENTIAL INFORMATION WITHIN COURT FILING

Pursuant to Florida Rule of Judicial Administration 2.420(d)(2), the filer of this court record indicates that confidential information is included within the document being filed; to-wit: Social Security Number, § 119.0714.

Copies furnished by Clerk to:

- Victim
- Assistant State Attorney
- Defendant and/or Defense Counsel

NOTE: The victim shall notify the Clerk of the Court, in writing, of any address changes.

S. A. CASE NO.: 12CF040623AD

IN THE CIRCUIT COURT OF THE FOURTH
JUDICIAL CIRCUIT, IN AND FOR DUVAL COUNTY,
FLORIDA

CLERK NO.: 162012CF006660AXXXMA

DIVISION: CRA

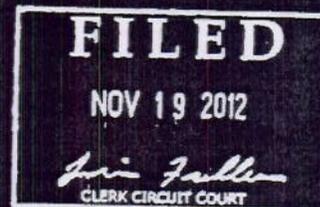
STATE OF FLORIDA

Plaintiff,

vs.

MARKINA CHALETTE COHEN,

Defendant,



RACE: Black
SEX: Female
DOB:
SSN:

JUDGMENT AND RESTITUTION ORDER
[F.S. 775.089]

THIS CAUSE having come on to be heard upon the State's Motion for an Order requiring that the defendant, pursuant to Section 775.089, Florida Statutes, pay restitution costs for the benefit of the victim, herein namely:

- A. IRS-RACS
Attn: Mail Stop 6261, Restitution
333 W. Pershing Ave.
Kansas City, MO 64108

- B. Victim Compensation Trust Fund
Office of the Attorney General
The Capitol
Tallahassee, Florida 32399-1050

FILED
IN COMPUTER
J. BAILEY

* If Victim Compensation has compensated the victim in part or in whole, then payments shall be made and distributed first to the victim, and when fully compensated, to Victim Compensation for reimbursement.

On the evidence presented it is adjudged,

1. That the State's Motion is hereby granted and the Defendant shall pay restitution for the benefit of the above-named victim in the total sum of **\$3,000.00**; that shall bear interest at the legal rate, for which let execution issue. Said amount is to be offset by any monies paid to the victim by responsible co-defendants.

2. Payment shall be made to the victim through the Clerk of Court (Felony or Misdemeanor as applicable). If the Defendant is released from prison to supervision under the Department of Corrections, payments and disbursements shall be made through the Department for the length of such supervision. Upon completion of supervision, payments and disbursements on any outstanding balance shall be made directly through the Clerk of the Court. The Clerk of Court is authorized to collect a \$3.50 fee per payment, pursuant to Section 28.24(26)(a), Florida Statutes.

3. Payment Schedule: [Check applicable instructions(s)]
- Total sum shall be paid immediately.
 - Total sum shall be paid in installment payments of \$ _____, payable on a weekly monthly basis. Payments shall be applied first to interest and the balance, if any, to principal.
 - Other, specified schedule: _____

4. (a) The Court may require that the defendant make restitution under this section within a specified period or in specified installments.
- (b) The end of such period or the last such installment shall not be later than:
1. The end of the period of probation if probation is ordered;
 2. Five years after the end of the term of imprisonment imposed if the Court does not order probation; or
 3. Five years after the date of sentencing in any other case; or
- (c) If not otherwise provided by the Court under this subsection, restitution must be made immediately.

5. If a defendant is placed on probation or paroled, complete satisfaction of any restitution ordered under this section shall be a condition of such probation or parole. The Court may revoke probation, and the Parole Commission may revoke parole, if the defendant fails to comply with such order.

6. That the Clerk of the Court shall provide to the victim named herein a copy hereof, in order for the victim to record the judgment as a lien, pursuant to Section 55.10, Florida Statutes.

DONE AND ORDERED in Jacksonville, Duval, Florida, on this 19th day of November, 2012

Mark [Signature]
Judge of the Circuit Court

NOTICE OF CONFIDENTIAL INFORMATION WITHIN COURT FILING

Pursuant to Florida Rule of Judicial Administration 2.420(d)(2), the filer of this court record indicates that confidential information is included within the document being filed; to-wit: Social Security Number, § 119.0714.

Copies furnished by Clerk to:

- Victim
- Assistant State Attorney
- Defendant and/or Defense Counsel

NOTE: The victim shall notify the Clerk of the Court, in writing, of any address changes.