

**CREDIT UNION DEPARTMENT
STATE OF TEXAS**

IN THE MATTER OF:) No. 15-016-CUD
)
DOUGLAS RATCLIFFE) **PROHIBITION ORDER**
)
)

The Credit Union Commissioner of the State of Texas (“Commissioner”) has determined that Douglas Ratcliffe, while serving as branch manager of InTouch Credit Union, intentionally committed or participated in one or more criminal acts with the intent to injure or defraud InTouch Credit Union. In January 2015, Douglas Ratcliffe voluntarily entered into a Plea Agreement with United States District Court, District of Nevada, and plead guilty to one-count of Credit Union Theft. Based on this finding of misconduct, the Commissioner has determined that this Prohibition Order is necessary to prevent immediate or irreparable harm to the public or Credit Union or its depositors, creditors, or members.

Douglas Ratcliffe has violated the following laws, rules, or regulations:

18 U.S.C. § 657 *Lending, credit and insurance institutions;*

Douglas Ratcliffe’s violations have resulted in financial harm to InTouch Credit Union.

Therefore, in accordance with Section 122.258 of the TEXAS FINANCE CODE, the Commissioner issues the following:

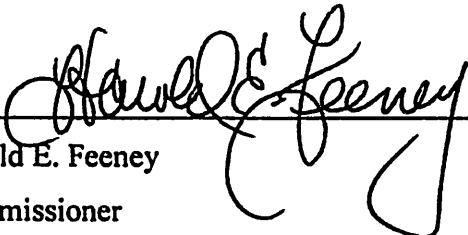
PROHIBITION ORDER

IT IS HEREBY ORDERED that Douglas Ratcliffe may no longer hold office in, be employed by, or participate in the affairs of a Texas state chartered Credit Union. Accordingly, Douglas Ratcliffe has no further right, duty, or authority of office or employment in a Texas state chartered Credit Union.

The provisions of this ORDER shall be binding upon all Texas state chartered Credit Unions, their directors, officers, employees, agents, and other persons participating in the conduct of the affairs of any Texas state chartered Credit Union.

This ORDER shall be effective immediately and remain effective and enforceable until such time it is rescinded.

SO ORDERED this 11th day of ~~FEBRUARY~~ 2015



Harold E. Feeney
Commissioner

NOTICE OF CONFIDENTIALITY

Section 122.261 of the TEXAS FINANCE CODE generally requires confidentiality of Department Orders and documents and records related thereto. However, this section permits the Commissioner to release information regarding the existence of a final order to the public if the Commissioner concludes that the release would enhance effective enforcement of the order.

NOTICE OF PENALTY

Pursuant to Section 122.260 of the TEXAS FINANCE CODE, if a credit union or other person designated in a final order does not comply with the order, the Commissioner, after giving notice, may assess an administrative penalty against the credit union, the designated person, or both in an amount of not less than \$100 or more than \$10,000 each for each day of the violation of the order. The credit union may not reimburse or indemnify a person for any part of the administrative penalty. The Commissioner may bring suit for injunction or to collect the administrative penalty in a district court of Travis County, in the state of Texas.

NOTICE OF OPPORTUNITY FOR HEARING

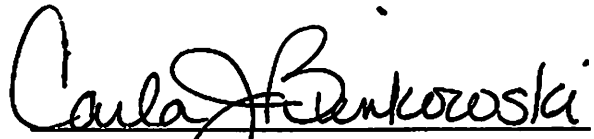
The Credit Union is advised that under 7 TEX. ADMIN. CODE § 93.401, this order is final, unless within ten (10) days of service of the order, the board of directors of the Credit Union or the person removed files a written request with the Commissioner for a hearing before the State Office of Administrative Hearings. The filing of an appeal does not suspend a removal order pursuant to Section 122.259 of the TEXAS FINANCE CODE. A written request to stay the effectiveness of part or all of the order until the appeal is heard must be made in accordance with 7 TEX. ADMIN. CODE § 93.402.

ORIGINAL of the foregoing filed this 11th day of FEBRUARY, 2015, in the office of:

Harold E. Feeney
Commissioner
Credit Union Department
State of Texas
914 East Anderson Lane
Austin, Texas 78752-1699

CERTIFICATE OF SERVICE

I certify that true and correct copies of the foregoing Prohibition Order has been sent by United States First Class Mail and by Certified Mail, return receipt requested article number **7005 1160 0000 0843 4021**, to Douglas Ratcliffe, located at 8716 Apiary Wind Street, Las Vegas NV 89131, the most recent address of record known to the Department; and sent by United States First Class Mail and by Certified Mail, return receipt requested article number **7005 1160 0000 0843 4038**, to Kent L. Lugrand, President/CEO, InTouch Credit Union located at PO Box 250169, Plano, Texas 75025-0169, on this 11th day of February, 2015.



Carla J. Bienkowski, Legal Assistant
Credit Union Department State of Texas