

UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
OFFICE OF THE COMPTROLLER OF THE CURRENCY

In the Matter of)	
)	
SARA ROMAN , Former Employee)	OCC AA-EC-2020-11
(Atlanta, Georgia branch))	
)	
Wells Fargo Bank, National Association)	
Sioux Falls, South Dakota)	

NOTICE OF CHARGES FOR ORDER OF PROHIBITION

Take notice that on a date to be determined by the Administrative Law Judge, a hearing will commence in the District of South Dakota, or such other location to be determined by the Administrative Law Judge, pursuant to 12 U.S.C. § 1818(e), concerning the charges set forth herein to determine whether an Order should be issued by the Comptroller of the Currency (“Comptroller”) against Sara Roman (“Respondent”), a former employee at Wells Fargo Bank, National Association, Sioux Falls, South Dakota (“Bank”). Such order would prohibit Respondent from participating in any manner in the conduct of the affairs of any federally insured depository institution or any other institution, credit union, agency or entity referred to in 12 U.S.C. § 1818(e).

The hearing afforded Respondent shall be open to the public unless the Comptroller, in his discretion, determines that holding an open hearing would be contrary to the public interest.

In support of this Notice of Charges for Prohibition (“Notice”), the Office of the Comptroller of the Currency (“OCC”) charges the following:

ARTICLE I
JURISDICTION

At all times relevant to the charges set forth below:

- (1) The Bank was an “insured depository institution” as defined in 12 U.S.C. § 1813(c)(2).
- (2) Respondent was an employee of the Bank and was an “institution-affiliated party” of the Bank as that term is defined in 12 U.S.C. § 1813(u), having served in such capacity within six (6) years from the date hereof. *See* 12 U.S.C. § 1818(i)(3).
- (3) The Bank is a national banking association within the meaning of 12 U.S.C. § 1813(q)(1)(A), and is chartered and examined by the OCC. *See* 12 U.S.C. § 1 *et seq.*
- (4) The OCC is the “appropriate Federal banking agency” as that term is defined in 12 U.S.C. § 1813(q) and is therefore authorized to initiate and maintain this prohibition action against Respondent pursuant 12 U.S.C. § 1818(e).

ARTICLE II
BACKGROUND

- (5) This Article repeats and re-alleges all previous Articles in this Notice.
- (6) Respondent was an employee of the Bank from April 2014 until her employment was terminated on or about July 2015.
- (7) As a Bank employee, Respondent was obligated to comply with all applicable laws, and to carry out her duties and responsibilities in a safe and sound manner.
- (8) From at least September 2014 until at least February 28, 2015, Respondent was in contact with Person A.¹

¹ The identity of Person A will be separately disclosed to Respondent.

ARTICLE III

RESPONDENT VIOLATED THE LAW, AND ENGAGED IN UNSAFE OR UNSOUND PRACTICES, BY CASHING FRAUDULENT CHECKS IN EXCHANGE FOR FINANCIAL COMPENSATION

- (9) This Article repeats and re-alleges all previous Articles in this Notice.
- (10) As described herein, Respondent violated the law, and engaged in unsafe or unsound practices, by cashing three fraudulent checks in exchange for financial compensation.
- (11) On or about February 23, 2015, Respondent cashed a check in the amount of \$4,725.37 (“Check #1”).
- (12) Check #1 was a fraudulent check.
- (13) On or about April 23, 2015, Respondent cashed a check in the amount of \$4,750.71 (“Check #2”).
- (14) Check #2 was a fraudulent check.
- (15) On or about May 1, 2015, Respondent cashed a check in the amount of \$4,836.44 (“Check #3”).
- (16) Check #3 was a fraudulent check.
- (17) On July 10, 2015, Respondent signed a written statement admitting to cashing three checks for Person A and to receiving financial compensation in the amount of at least \$1,000 from Person A in exchange for cashing the checks.
- (18) On or about May 6, 2015, the Bank charged off a loss in the amount of \$4,725.37 in connection with Check #1.
- (19) On or about July 2, 2015, the Bank charged off a loss in the amount of \$4,750 in connection with Check #2.

(20) On or about July 9, 2015, the Bank charged off a loss in the amount of \$4,836.44 in connection with Check #3.

ARTICLE IV

LEGAL BASES FOR REQUESTED RELIEF

(21) This Article repeats and re-alleges all previous Articles in this Notice.

(22) By reason of Respondent's misconduct as described in Article III, the OCC seeks an Order of Prohibition against Respondent pursuant to 12 U.S.C. § 1818(e) on the following grounds:

- (a) Respondent violated the law, including 18 U.S.C. § 656, and/or engaged in unsafe or unsound practices in conducting the affairs of the Bank;
- (b) By reason of Respondent's misconduct, the Bank suffered financial loss or other damage and/or Respondent received financial gain or other benefit; and
- (c) Respondent's violations and unsafe or unsound practices involved personal dishonesty and/or demonstrated a willful disregard for the safety or soundness of the Bank.

ARTICLE VII

ANSWER AND OPPORTUNITY FOR HEARING

Respondent is directed to file a written Answer to this Notice within twenty (20) days from the date of service of this Notice in accordance with 12 C.F.R. § 19.19(a) and (b). The original and one copy of any Answer shall be filed with the Office of Financial Institution Adjudication, 3501 North Fairfax Drive, Arlington, VA 22226-3500. Respondent is encouraged to file any Answer electronically with the Office of Financial Institution Adjudication at ofia@fdic.gov. A copy of any Answer shall also be filed with the Hearing Clerk, Office of the

Chief Counsel, Office of the Comptroller of the Currency, 400 7th Street, SW, Washington, D.C. 20219, HearingClerk@occ.treas.gov, and with the attorney whose name appears on the accompanying certificate of service. **Failure to Answer within this time period shall constitute a waiver of the right to appear and contest the allegations contained in this Notice, and shall, upon the OCC's motion, cause the Administrative Law Judge or the Comptroller to find the facts in this Notice to be as alleged, upon which an appropriate order may be issued.**

PRAYER FOR RELIEF

The OCC prays for relief in the form of the issuance of an Order of Prohibition against Respondent pursuant to 12 U.S.C. § 1818(e).

Witness, my hand on behalf of the OCC, given this 6th day of March 2020.

//s// Digitally Signed, Date: 2020.03.06

Mark Richardson
Deputy Comptroller
Large Bank Supervision