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Starting back as far as 15 years ago members that stopped paying, I would add to ~~them~~ their loans to make their pymts. Then there were loans that I knew we were going to suffer a loss so I created loans to pay them off and then try to make payments on the ones I created. Also there were checking accounts that were overdrawn that I had to advance on <sup>the loans</sup> to cover and they sometimes would come in and take care of it but usually not. In the beginning I would just add onto a delinquent loan <sup>the</sup> to make the delinquent payments but that got difficult because the examiners could see that so that is when I started making the loans to pay the loans I was the only one that was aware of what I was doing, no board member, employee supervisory committee member or Larry Tahinen's Associates or family member.

Margarite Cotell

1-23-14

The member stmts would be not mailed or I would go to the post office and pull them out which kept the Supervisory

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Exhibit C

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committee from getting them.

Marguerite Cofell  
1-23-14

There is money in some accounts that was put in from loans to pay on delinquent loans which is not the owners of the accounts money.

Marguerite Cofell  
1-23-14

Marguerite had called me while she was on her break crying and upset. Sherry from the NEUA need an aires file and she was not ready to give it to her. She asked me to call the Siredet Union and pretend to be from CURCS and explain to Sherry that we were working on getting the file fixed. Marguerite told me that Sherry would be back the following week for the file. I was not aware of what was on an Aires file and not understanding what was contained or going to be revealed in the file.

After Sherry and Julie were given the file and discovered what was incorrect or whatever was not accurate Marguerite just kept

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telling me that she was so sorry  
Sorry that she did this (whatever  
this was). She said that she  
would buy lottery tickets and would  
take care of this mess with the  
winnings. She told me she ~~was~~  
her plan was to start her vehicle  
on Monday and just end it then.  
She then told me she thought it  
wasn't fair that she created this  
mess and not be here to answer  
for it. She said ~~that she~~ something  
about telling her family and worried  
about what they would think.

Christi Zupko  
1-25-2014