



Department of Justice

United States Attorney David E. Nahmias
Northern District of Georgia

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CONTACT: Patrick Crosby

(404)581-6016

FAX (404)581-6160

THREE GEORGIA WOMEN INDICTED FOR BANK FRAUD CONSPIRACY AND AGGRAVATED IDENTITY THEFT

Wachovia Bank Employee Sold Customers' Bank Account Numbers

Atlanta, GA -YOLANDA DENISE SCOTT, 31, of Hampton, Georgia, and GERMAINE MONROE, 57, of Atlanta, Georgia, have made initial appearances in court after being indicted by a federal grand jury on July 28, 2009, on charges of conspiracy to commit bank fraud. A third defendant charged in the same indictment, SCHNIKIA SCRUGGS, 37, of Duluth, Georgia, is now scheduled to make her initial appearance before a United States Magistrate Judge on August 14, 2009. SCOTT and SCRUGGS were also indicted on four counts each of aggravated identity theft; MONROE was indicted on two counts of aggravated identity theft.

United States Attorney David E. Nahmias said, "This bank employee allegedly abused the trust placed in her by the bank and its customers by stealing account numbers and then selling and otherwise making them available to the other two defendants, who unlawfully accessed and drained thousands of dollars from the accounts. Some of the victims whose accounts were plundered were minor children with trust accounts. Identity theft can ruin lives, and we are committing to pursuing and prosecuting those whose greed victimizes both honest citizens and the financial institutions entrusted with their income and assets."

Jeffrey T. Gilbert, Special Agent in Charge of the United States Secret Service Atlanta Field Office, said of the case, "The Secret Service takes an aggressive approach towards the prevention and investigation of aggravated identity theft and bank fraud. As an investigative priority, we strive to maintain the safety, public trust and integrity of our banking system. This case demonstrates both the wide-reaching effects of bank fraud, its impact on innocent victims, and the importance of cooperation among our law enforcement partners."

According to United States Attorney Nahmias, the indictment and information presented in court: SCOTT worked in the Exceptions Department of Wachovia Bank in Atlanta. In the course of her employment, SCOTT had access to customer account information, including account numbers, signature cards, related accounts, and personal

identifying information of the account holders. Over a period of several months in 2007, SCOTT allegedly provided Wachovia bank routing and customer account information to SCRUGGS, who was an acquaintance and did not work for the bank. SCRUGGS allegedly electronically transferred thousands of dollars from the accounts to her PayPal account and bank accounts in her name, and paid utility bill and retail accounts online with the account funds. SCRUGGS also allegedly provided information on at least one of the bank accounts to MONROE, who transferred funds into a PayPal account and paid bills electronically using the accounts.

The indictment charges one count of conspiracy against all defendants, four counts each of aggravated identity theft against SCOTT and SCRUGGS, and two counts of aggravated identity theft against MONROE. The conspiracy charge carries a maximum sentence of 30 years in prison and a fine of up to \$1,000,000. The aggravated identity theft charge carries a minimum mandatory sentence of two years, to be served consecutively to any sentence imposed on the conspiracy charge. In determining the actual sentence, the Court will consider the United States Sentencing Guidelines, which are not binding but provide appropriate sentencing ranges for most offenders.

Members of the public are reminded that the indictment only contains charges. The defendant is presumed innocent of the charges and it will be the government's burden to prove the defendant's guilt beyond a reasonable doubt at trial.

This case is being investigated by Special Agents of the United States Secret Service, with assistance from the Forsyth County Sheriff's Department.

Assistant United States Attorney Teresa D. Hoyt is prosecuting the case.

For further information please contact David E. Nahmias (pronounced NAH-me-us), United States Attorney, or Charysse L. Alexander, Executive Assistant United States Attorney, through Patrick Crosby, Public Affairs Officer, U.S. Attorney's Office, at (404) 581-6016. The Internet address for the HomePage for the U.S. Attorney's Office for the Northern District of Georgia is www.usdoj.gov/usao/gan.