

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION

FILED

SEP 25 2019

U.S. CLERK'S OFFICE
EVANSVILLE, INDIANA

UNITED STATES OF AMERICA,)
)
Plaintiff,)
)
v.)
)
ANGELES PALACIOS,)
)
Defendant.)

CAUSE NO. 1:19-cr- 311 - JMS - DML

INDICTMENT

GENERAL ALLEGATIONS

Scheme to Defraud Person E.M.

1. Between on or about February 1, 2018 and March 1, 2019, persons known and unknown to the Grand Jury targeted person E.M., an elderly man residing in Levittown, Pennsylvania, as part of a scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises. One or more of the individuals involved in the scheme pretended to be a woman named "Elizabeth Stevens" on an internet dating site known as OurTime. E.M. developed a relationship with "Stevens," causing E.M. to believe that she was his girlfriend. On multiple occasions, "Stevens" requested that E.M. send her money. In response to these requests, E.M. sent "Stevens" United States currency via mail and funds by wire transfers.

2. In or around November 2018, "Stevens" told E.M. that she needed money. "Stevens" directed E.M. to wire funds to ANGELES PALACIOS, one of her personal bankers.

E.M. Wires Funds to PALACIOS

3. On or about November 9, 2018, E.M. wired \$30,000 from his bank account at Citizens Bank, in Pennsylvania, to PALACIOS' bank account at Fifth Third Bank.

4. On or about November 20, 2018, E.M. wired \$20,000 from his bank account at Citizens Bank, in Pennsylvania, to PALACIOS' bank account at Fifth Third Bank.

5. PALACIOS withdrew, or attempted to withdraw, these funds at Fifth Third Bank branch locations in and around Indianapolis, Indiana.

Scheme to Defraud Person M.T.

6. In or around November 2018, persons known and unknown to the Grand Jury targeted person M.T., who resides in Reynoldsburg, Ohio, as part of a scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises. An individual named "Mark Leo" contacted M.T., and asked him to replace the roof on a residence "Leo" was purchasing. "Leo" purported to pay for the work via a series of credit card payments. These payments, which total \$23,500, are detailed in the chart below.

Date	Amount
11/5/2018	\$2,000
11/5/2018	\$3,000
11/9/2018	\$2,500
11/12/2018	\$2,500
11/12/2018	\$3,500
11/14/2018	\$3,000
11/14/2018	\$4,000
11/27/2018	\$3,000

7. On four occasions, after making payments via credit card, “Leo” told M.T. that he needed money to pay fees associated with the purchase of the subject home. “Leo” asked M.T. to take some of the funds M.T. received via the credit card payments, and send them back to “Leo.”

M.T. Transfers Funds to PALACIOS

8. Pursuant to directions provided by “Leo,” M.T. traveled to a Fifth Third Bank branch in Ohio, and deposited funds into PALACIOS’ bank account at Fifth Third Bank, via checks that were made out to PALACIOS and drawn on M.T.’s business account at Chase Bank. These deposits, which total \$13,900, are detailed in the chart below.

Date	Amount	Check Number
11/7/2018	\$2,900	3738
11/13/2018	\$2,500	3744
11/14/2018	\$3,500	3748
11/15/2018	\$5,000	3749

9. PALACIOS withdrew, or attempted to withdraw, these funds at Fifth Third Bank branch locations in and around Indianapolis, Indiana.

10. All of the credit card payments made by “Leo” to M.T. were later discovered to be fraudulent, and were disallowed by the credit card processor.

SPECIFIC OFFENSES

COUNT 1

[Wire Fraud – 18 U.S.C. § 1343]

The Grand Jury charges that:

- 11. The General Allegations are re-alleged and incorporated herein as if set out in full.
- 12. On or about November 9, 2018, in the Southern District of Indiana, and elsewhere,

ANGELES PALACIOS,

the defendant herein, for purposes of executing the scheme as to person E.M., and attempting to do so, did knowingly transmit or cause to be transmitted by means of wire communication in interstate commerce, a writing, sign, signal, picture, or sound, that is, the electronic funds transfer of \$30,000 from Citizens Bank to Fifth Third Bank, and aided and abetted others in so doing.

All of which is in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT 2

[Wire Fraud – 18 U.S.C. § 1343]

The Grand Jury further charges that:

13. The General Allegations are re-alleged and incorporated herein as if set out in full.
14. On or about November 20, 2018, in the Southern District of Indiana, and elsewhere,

ANGELES PALACIOS,

the defendant herein, for purposes of executing the scheme as to person E.M., and attempting to do so, did knowingly transmit or cause to be transmitted by means of wire communication in interstate commerce, a writing, sign, signal, picture, or sound, that is, the electronic funds transfer of \$20,000 from Citizens Bank to Fifth Third Bank, and aided and abetted others in so doing.

All of which is in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT 3

[Wire Fraud – 18 U.S.C. § 1343]

The Grand Jury further charges that:

15. The General Allegations are re-alleged and incorporated herein as if set out in full.
16. On or about November 7, 2018, in the Southern District of Indiana, and elsewhere,

ANGELES PALACIOS,

the defendant herein, for purposes of executing the scheme as to person M.T., and attempting to do so, did knowingly transmit or cause to be transmitted by means of wire communication in interstate commerce, a writing, sign, signal, picture, or sound, that is, the electronic funds transfer of \$2,900 from Chase Bank to Fifth Third Bank, and aided and abetted others in so doing.

All of which is in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT 4

[Wire Fraud – 18 U.S.C. § 1343]

The Grand Jury further charges that:

17. The General Allegations are re-alleged and incorporated herein as if set out in full.
18. On or about November 13, 2018, in the Southern District of Indiana, and elsewhere,

ANGELES PALACIOS,

the defendant herein, for purposes of executing the scheme as to person M.T., and attempting to do so, did knowingly transmit or cause to be transmitted by means of wire communication in interstate commerce, a writing, sign, signal, picture, or sound, that is, the electronic funds transfer of \$2,500 from Chase Bank to Fifth Third Bank, and aided and abetted others in so doing.

All of which is in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT 5

[Wire Fraud – 18 U.S.C. § 1343]

The Grand Jury further charges that:

19. The General Allegations are re-alleged and incorporated herein as if set out in full.
20. On or about November 14, 2018, in the Southern District of Indiana, and elsewhere,

ANGELES PALACIOS,

the defendant herein, for purposes of executing the scheme as to person M.T., and attempting to do so, did knowingly transmit or cause to be transmitted by means of wire communication in interstate commerce, a writing, sign, signal, picture, or sound, that is, the electronic funds transfer of \$3,500 from Chase Bank to Fifth Third Bank, and aided and abetted others in so doing.

All of which is in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT 6

[Wire Fraud – 18 U.S.C. § 1343]

The Grand Jury further charges that:

21. The General Allegations are re-alleged and incorporated herein as if set out in full.
22. On or about November 15, 2018, in the Southern District of Indiana, and elsewhere,

ANGELES PALACIOS,

the defendant herein, for purposes of executing the scheme as to person M.T., and attempting to do so, did knowingly transmit or cause to be transmitted by means of wire communication in interstate commerce, a writing, sign, signal, picture, or sound, that is, the electronic funds transfer of \$5,000 from Chase Bank to Fifth Third Bank, and aided and abetted others in so doing.

All of which is in violation of Title 18, United States Code, Sections 1343 and 2.

FORFEITURE

1. The allegations in this Indictment are realleged as if fully set forth here, for the purpose of giving the defendant notice, pursuant to Rule 32.2 of the Federal Rules of Criminal Procedure, that the United States intends to pursue forfeiture of property pursuant to Title 18, United States Code, Sections 981(a)(1)(C), 1956(c)(7)(A), 1961(1) and Title 28, United States Code, Section 2461(c), as part of any sentence imposed.

2. Upon conviction of the offense set forth in this Indictment, the defendant shall forfeit to the United States, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the offense. The property to be forfeited includes, but is not limited to, any and all funds in the defendant's checking account at Fifth Third Bank (Account Number 79XXXXXXXXXX).

3. If any of the property described above, as a result of any act or omission of the defendant:

- A. cannot be located upon the exercise of due diligence;
- B. has been transferred or sold to, or deposited with, a third party;
- C. has been placed beyond the jurisdiction of the court;
- D. has been substantially diminished in value; or
- E. has been commingled with other property which cannot be divided without difficulty,

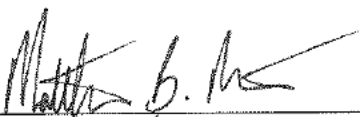
the United States shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c). In keeping with the foregoing, it is the intent of the United States to seek forfeiture of any other property of the defendant up to the value of all forfeitable property as described above in paragraph 2.

A TRUE BILL:



FOREPERSON

JOSH J. MINKLER
United States Attorney

By: 
Matthew B. Miller
Assistant United States Attorney