

NEWS

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Oaklyn Man Admits Using Stolen Identity Information to Defraud Nine Financial Institutions

(More)

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CAMDEN – An Oaklyn man pleaded guilty today to a federal charge of bank fraud, admitting he used stolen personal identifying information of others to open credit accounts, Acting U.S. Attorney Ralph J. Marra, Jr., announced.

Joseph DeForge, 64, pleaded guilty before U.S. District Judge Jerome B. Simandle to a one-count Information that charges him with bank fraud. Judge Simandle release the defendant on a \$50,000 bond pending sentencing, which is scheduled for Sept. 24.

At his plea hearing, DeForge admitted that from June 1999 until December 2008, he devised and operated a scheme to defraud nine financial institutions through materially false and fraudulent pretenses.

DeForge admitted that when he applied to the financial institutions (listed below) to open credit card accounts, he used stolen personal identifying information of other people, such as names, Social Security numbers, and dates of birth.

DeForge provided his own mailing address in conjunction with the credit card account applications, he admitted. As a result, when a bank opened a credit card account in the name of an identity theft victim, it sent all correspondence for that account to DeForge's address.

According to the Information, to which DeForge pleaded guilty, he used the credit cards associated with the following fraudulently obtained credit accounts to obtain cash advances and to make purchases that totaled the amounts listed for each financial institution;

- Advanta Bank Corp., \$13,874;
- J.P. Morgan Chase Bank, N.A., \$81,614;
- Discover Bank, \$9,932;
- Bank of America Corporation, \$32,291;
- Citigroup Inc., \$23,413;
- Capital One Bank (USA), N.A., \$2,023;
- Credit One Bank, N.A., \$357;
- HSBC Bank USA, N.A., \$548;
- Washington Mutual Bank, \$7,203.

The charge of bank fraud carries a maximum penalty of 30 years in prison and a fine of \$1 million or twice the aggregate loss to the victims or gain to the defendant.

In determining an actual sentence, Judge Simandle will consult the advisory U.S. Sentencing Guidelines, which provide appropriate sentencing ranges that take into account

the severity and characteristics of the offense, the defendant's criminal history, if any, and other factors. The judge, however, is not bound by those guidelines in determining a sentence.

Parole has been abolished in the federal system. Defendants who are given custodial terms must serve nearly all that time.

Marra credited Postal Inspectors with the U.S. Postal Inspection Service, under the direction of Inspector in Charge David L. Collins, in Newark, and the U.S. Secret Service, under the direction of Special Agent in Charge Robert Slama in Philadelphia, with the investigation leading to the guilty plea.

The government is represented by Assistant U.S. Attorney R. Stephen Stigall of the Criminal Division in Camden.

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Defense Attorney: Maggie F. Moy, Esq. Assistant Federal Public Defender