

NEWS

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Camden County Man Sentenced to 125 Months in Prison for Stealing Identities and Committing Bank Fraud

(More)

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CAMDEN – A Camden County man was sentenced to 125 months in federal prison today for running a fraud scheme in which he used unsuspecting individuals’ identities to obtain credit cards and in turn defrauded financial institutions of more than \$450,000, U.S. Attorney Christopher J. Christie announced.

U.S. District Judge Joseph E. Irenas also ordered Kevin Truluck, 50, who does not have a permanent address, to pay \$451,755 in restitution and to serve 5 years of supervised release upon the completion of his prison term.

Truluck was arrested on Sept. 2, 2006, by Special Agents of the FBI’s Cherry Hill Resident Agency and Postal Inspectors of the U.S. Postal Inspection Service on a criminal Complaint. The defendant has been detained without bail since his arrest. Truluck pleaded guilty to 12 counts of bank fraud before Judge Irenas on Feb 23, 2007.

The 12-count Indictment, returned on Jan. 30, 2007, describes a scheme in which the defendant, along with other unindicted co-conspirators, used the personal identifying information of unsuspecting people to apply for and obtain credit cards from 12 financial institutions, including Commerce Bank and MBNA. After receiving the credit cards at mailing addresses that Truluck controlled, he and others used the credit cards to defraud the financial institutions that issued the credit lines.

At his plea hearing, Truluck admitted that from September 2003 until September 2006, he defrauded financial institutions of more than \$450,000. Truluck admitted he used the names, Social Security numbers and dates of birth of unsuspecting individuals to obtain the credit cards. Instead of using the actual mailing addresses of his victims, Truluck admitted that he used the mailing addresses of various accomplices. As a result, when a financial institution opened a credit card account in the name of an identity theft victim, the company sent all correspondence for that account – including periodic statements – to a mailing address that Truluck controlled.

Truluck admitted that once the credit cards were received, he and other individuals, who were acting at his direction, used the cards to obtain substantial quantities of merchandise. Truluck then fenced the merchandise and compensated his co-conspirators, he admitted.

In determining an actual sentence, Judge Irenas consulted 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. In addition, defendants convicted of bank fraud cannot be given probationary sentences.

Christie credited Special Agents of the FBI's Cherry Hill Resident Agency, under the direction of Special Agent in Charge J.P. Weis in Philadelphia, and Postal Inspectors with the U.S. Postal Inspection Service, under the direction of Inspector in Charge Thomas C. Van De Merlen in Newark, with the investigation leading to the Indictment.

The government is represented by Assistant U.S. Attorney Howard Wiener of the Criminal Division in Camden.

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Defense Attorney: Mark Catanzaro, Esq. Moorestown