

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA : **CRIMINAL NO.** _____
v. : **DATE FILED:** _____
CATHERINE PALMER : **VIOLATIONS:**
: **18 U.S.C. § 1344 (bank fraud - 1 count)**
: **18 U.S.C. § 2 (aiding and abetting)**

INFORMATION

COUNT ONE

THE UNITED STATES ATTORNEY CHARGES THAT:

1. At all times material to this indictment, Wachovia Bank was a financial institution, the deposits of which were federally insured by the Federal Deposit Corporation, certificate number 33869.

2. From in or about November 2003, through in or about January 2004, in Philadelphia, in the Eastern District of Pennsylvania, and elsewhere, defendant

CATHERINE PALMER

knowingly executed, and attempted to execute, and aided and abetted the execution of, a scheme to defraud Wachovia Bank, and to obtain monies owned by and under the care, custody, and control of that bank by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

It was part of the scheme that:

3. Defendant CATHERINE PALMER was a bank employee at the Roosevelt Mall branch of Wachovia Bank with access to account holder information.

4. Defendant CATHERINE PALMER was approached by a male, known to the United States Attorney, who offered defendant PALMER \$200 to \$300 for each account number and account holder name and information that defendant PALMER could provide to him.

5. Defendant CATHERINE PALMER provided 13 Wachovia bank account numbers with the accompanying identifying information of the account holder to the male.

6. Each of the true Wachovia bank account holders of the 13 bank accounts provided by defendant CATHERINE PALMER to the male conducted a legitimate banking transaction at the Roosevelt Mall branch of Wachovia bank in which defendant PALMER was the teller that processed the legitimate transaction.

7. After defendant CATHERINE PALMER conducted a legitimate transaction, she accessed the account later that day or the next day with no legitimate purpose.

8. The male met defendant CATHERINE PALMER at her home and paid her \$200 each time she provided an account.

9. Following defendant CATHERINE PALMER'S providing customer information to the male, all 13 Wachovia bank accounts suffered fraudulent and unauthorized transactions. In total, approximately \$114,615.94 was stolen or attempted to be stolen.

10. The following fraudulent and unauthorized transactions were attempted or completed on the 13 Wachovia bank accounts on which defendant CATHERINE PALMER

provided information to the male.

Victim	Account last 4 digits	Transaction Date	Amount sought or attempted	TOTAL LOSS
E.S	5583	12/29/03 12/30/03	\$2,800 \$2,900	\$5,700
A.I.	1908	1/6/04 1/6/04 1/7/04 1/7/04	\$2,500 \$2,700 \$3,000 \$3,000	\$11,200
S.S.	5795	12/16/03	\$2,800	\$2,800
J.Z.	7009	11/6/03	\$2,800	\$2,800
L.R.	9784	1/21/04 1/21/04	\$4,000 \$4,000	\$14,320.94
J.P.	6486	12/1/03 12/2/03	\$2,500 \$2,500	\$5,000
S.T.	3903	12/17/03 12/17/03 12/18/03	\$3,000 \$2,500 \$2,000	\$7,500
K.S.W.	0201	1/15/04 1/15/04 1/17/04 1/17/04 1/20/04	\$3,295 \$3,387.65 \$8,000 \$8,000 \$5,000	\$19,295
S.B.S.	4304	1/15/04 1/15/04 1/16/04 1/16/04 1/16/04	\$3,000 \$3,000 \$3,000 \$5,000 \$3,000	\$17,000
A.B.	6620	1/26/04 1/26/04 1/26/04	\$5,000 \$5,000 \$3,000	\$13,000
A.B & F.R.	8000	1/28/04 1/28/04	\$5,000 \$3,000	\$8,000
K.B.	7255	1/6/04	\$2,000	\$2,000

All in violation of Title 18, United States Code, Sections 1344 and 2.

PATRICK L. MEEHAN
UNITED STATES ATTORNEY