

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA : Hon.
v. : Criminal No.: 11-
SUNG-ROK JOH : Title 18, United States Code,
Section 371

I N F O R M A T I O N

(Conspiracy to Unlawfully Produce an Identification
Document and to Commit Credit Card Fraud)

The defendant having waived in open court prosecution
by Indictment, the United States Attorney for the District of New
Jersey charges:

Introduction

1. At all times relevant to this Information:
 - a. Defendant SUNG-ROK JOH was a resident of Palisades Park, New Jersey.
 - b. Co-Conspirator S.H.P., an individual not named as a defendant herein, operated a criminal enterprise in Bergen County, New Jersey (hereinafter the "Criminal Enterprise") that engaged in identity theft and various types of fraud.

Overview of the Criminal Enterprise

2. The Criminal Enterprise fraudulently obtained and sold social security cards to customers. These social security cards began with the prefix "586," which prefix the United States government typically used on social security cards issued to individuals, usually from China, who worked in American

territories. The Criminal Enterprise and the customer then used the "586" social security cards either to obtain a genuine but fraudulently issued driver's license or produce a counterfeit driver's license (hereinafter collectively the "Fraudulent Identity").

3. After providing the Fraudulent Identity to the customer, the Criminal Enterprise engaged in the fraudulent "build up" of the credit score associated with that identity. This "credit build up" was accomplished by taking the Fraudulent Identity and attaching it to other co-conspirators' credit card accounts. By attaching the Fraudulent Identity to these credit card accounts, the Fraudulent Identity obtained a perfect or near perfect credit score. The Criminal Enterprise charged the customer a fee of between approximately \$5,000 and \$7,000 for the Fraudulent Identity and the corresponding credit build up.

4. Thereafter, the Criminal Enterprise directed, coached, and assisted the customer to use the Fraudulent Identity to open bank accounts and apply for loans and credit cards. The Criminal Enterprise and the customer then profited by using the fraudulently obtained credit cards to obtain merchandise, money, and other things of value.

The Conspiracy

5. From in or around October 2008 through on or about September 15, 2010, in Bergen County, in the District of New Jersey and elsewhere, defendant

SUNG-ROK JOH

knowingly and intentionally conspired and agreed with S.H.P. and others to commit offenses against the United States, namely:

(a) unlawfully producing an identification document, contrary to Title 18, United States Code, Sections 1028(a)(1) and 1028(c)(3)(A); and

(b) using, with intent to defraud, one or more unauthorized access devices during a one-year period for the purpose of obtaining things of value of \$1,000 or more, contrary to Title 18, United States Code, Section 1029(a)(2).

Objects of the Conspiracy

6. The objects of the conspiracy were for defendant SUNG-ROK JOH and his co-conspirators to unlawfully enrich themselves by: (a) unlawfully producing a Fraudulent Identity; and (b) using the Fraudulent Identity to obtain credits cards for the purpose of obtaining merchandise, money, and other things of value to which they were not entitled.

Manner and Means of the Conspiracy

7. It was part of the conspiracy that defendant SUNG-ROK JOH purchased and obtained from Co-Conspirator S.H.P. a "586" social security card in the name of an individual with the initials L.Z.

8. It was further part of the conspiracy that defendant SUNG-ROK JOH used the L.Z. identity to obtain a genuine but fraudulently issued identification card issued by the State of Illinois.

9. It was further part of the conspiracy that the Criminal Enterprise fraudulently "built-up" the credit score related to the L.Z. identity.

10. It was further part of the conspiracy that defendant SUNG-ROK JOH and members of the Criminal Enterprise used the L.Z. identity to open bank accounts and obtain credit cards in those identities. In total, the Criminal Enterprise and defendant SUNG-ROK JOH caused losses in excess of \$79,000 to various banks and credit card companies as a result of their scheme.

Overt Acts

11. In furtherance of the conspiracy and in order to effect the objects thereof, defendant SUNG-ROK JOH and his co-conspirators committed and caused to be committed the following overt acts, among others, in the District of New Jersey and elsewhere:

a. On or about October 27, 2008, defendant SUNG-ROK JOH obtained an identification card from the Illinois Department of Vehicle Services in the name of L.Z.

b. In or about April 2009, defendant SUNG-ROK JOH used the fraudulently obtained L.Z. identification card to obtain credit cards issued by Macy's, Bank of America, PNC Bank, GE Money Bank/Brooks Brothers, GE Money Bank/PC Richard, Home Depot, and HSBC/Saks Fifth Avenue.

All in violation of Title 18, United States Code, Section 371.



PAUL J. FISHMAN
United States Attorney

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INFORMATION FOR

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PAUL J. FISHMAN

U.S. ATTORNEY NEWARK, NEW JERSEY

ANTHONY MOSCATO
*ASSISTANT U.S. ATTORNEY
NEWARK, NEW JERSEY
973-645-2752*
