

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA : HON.
 :
 : Criminal No. 12-
 v. :
 : 18 U.S.C. § 1344
 JOCELYN RUSSO : 18 U.S.C. § 2
 : 18 U.S.C. § 981(a)(1)(C)
 : 28 U.S.C. § 2461(c)

INFORMATION

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

Bank Fraud

(18 U.S.C. § 1344)

Background

1. At all times relevant to this Information, defendant JOCELYN RUSSO resided in or near Jersey City, New Jersey.
2. In or about May of 2011, the defendant moved in with her aunt JB at JB's apartment in Jersey City, New Jersey. JB passed away on or about May 20, 2011.
3. At all times relevant to this Information, Bank of America, JPMorgan Chase, and Provident Bank were all financial institutions within the meaning of Title 18, United States Code, Section 20, whose deposits were insured by the Federal Deposit Insurance Corporation ("FDIC").

The Fraud

4. From in or about May of 2011, through in or about August of 2011, in Hudson County, in the District of New Jersey, and elsewhere, the defendant

JOCELYN RUSSO

did knowingly execute, and attempt to execute, a scheme and artifice to defraud three financial institutions, namely Bank of America, JPMorgan Chase, and Provident Bank, and to obtain money, funds, credits, assets, securities, and other property owned by, and under the custody or control of three financial institutions, namely Bank of America, JPMorgan Chase, and Provident Bank, by means of materially false and fraudulent pretenses, representations, and promises.

Object of the Scheme and Artifice to Defraud

5. It was the object of the scheme for defendant RUSSO to use JB's credit cards and bank accounts without authorization for her personal benefit, including the purchase of personal items such as clothing, shoes, and jewelry.

Manner and Means of the Fraud

6. It was part of the scheme and artifice that after JB's death, defendant RUSSO utilized JB's social security number, and other personal identifying information, to fraudulently add herself to JB's credit accounts at Bank of America and JPMorgan Chase and to open up a deposit account at Bank of America. To

accomplish these ends, defendant RUSSO contacted Bank of America and JPMorgan Chase by phone and claimed to be JB, providing personal identifying information to verify JB's identity.

Defendant RUSSO then added herself to JB's credit card accounts as an authorized signer and utilized the cards.

7. It was further part of the scheme and artifice to defraud that defendant RUSSO fraudulently gained access to JB's Provident Bank account. To accomplish this end, defendant RUSSO utilized JB's debit card to access JB's Provident Bank account without authorization. Provident Bank suffered a loss because it refunded JB's estate for this fraudulent activity.

8. Ultimately, defendant RUSSO spent large amounts of money on JB's credit cards that she did not pay back and withdrew all of the funds from JB's bank accounts with Provident Bank and Bank of America. In total, defendant RUSSO defrauded Bank of America of \$17,549.07, JPMorgan Chase of \$9,641.48, and Provident Bank of \$7,055.

In violation of Title 18, United States Code, Section 1344 and Section 2.

FORFEITURE ALLEGATIONS

9. The allegations contained in all paragraphs of this Information are hereby realleged and incorporated by reference for the purpose of noticing forfeitures pursuant to Title 28, United States Code, Section 2461(c).

10. The United States hereby gives notice to the defendant charged in this Information that, upon conviction of the offense charged in this Information, the government will seek forfeiture in accordance with Title 28, United States Code, Section 2461(c), and Title 18, United States Code, Section 981(a)(1)(C), of any and all property, real or personal, that constitutes or is derived from proceeds traceable to the violation of Title 18, United States Code, Section 1344, alleged in this Information, including but not limited to a sum of money equal to at least \$34,245.55 in United States currency.

11. If by any act or omission of the defendant, any of the property subject to forfeiture described in paragraph 2 herein:

- 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 subdivided without difficulty, the United States of America will be entitled to forfeiture of substitute property up to the value of the property described above in paragraph 2, pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).



PAUL J. FISHMAN
United States Attorney

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