

NEWS

United States Department of Justice
U.S. Attorney, District of New Jersey
401 Market Street, Fourth Floor
Camden, New Jersey 08101



Christopher J. Christie, U.S. Attorney

More Information? Contact the Assistant U.S. Attorney or other contact listed below to see if more information is available.

News on the Internet: News Releases, related documents and advisories are posted short-term at our website, along with links to our archived releases at the Department of Justice in Washington, D.C. **Go to:** <http://www.usdoj.gov/usao/nj/press/>

Assistant U.S. Attorney
HOWARD WIENER
856-968-4926

trul0130.rel
FOR IMMEDIATE RELEASE
Jan. 30, 2007

Camden County Man Indicted for Identity Theft and Bank Fraud Scheme

(More)

Greg Reinert, PAO
Public Affairs Office

856-757-5233
973-645-2888

Breaking News (NJ) <http://www.usdoj.gov/usao/nj/press/>

CAMDEN – A Camden County man was indicted today for running a fraud scheme in which he used unsuspecting individuals' identities to secure credit cards to defraud financial institutions of more than \$450,000, U.S. Attorney Christopher J. Christie announced.

Kevin Truluck, 49, who does not have a permanent address, 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. At that time, U.S. District Judge Robert B. Kugler ordered that the defendant be detained pending trial.

The Indictment describes a scheme in which the defendant, along with other unindicted co-conspirators, used the personal identifying information of other people to apply for and secure 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 companies that issued the credit lines.

According to the Indictment, from approximately September 2003 until September 2006, Truluck used the names, Social Security numbers and dates of birth of unsuspecting individuals to secure the credit cards. Instead of using the actual mailing addresses of his victims, Truluck used the mailing addresses of various accomplices, according to the Indictment. 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.

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

The defendant is charged with 12 counts of bank fraud. Each count 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, the judge to whom the case is assigned would, upon a conviction, 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.

Despite indictment, the defendant is presumed innocent unless proven guilty beyond a reasonable doubt.

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.

– end –