



*United States Attorney  
Southern District of New York*

FOR IMMEDIATE RELEASE  
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CONTACT: U.S. ATTORNEY'S OFFICE  
YUSILL SCRIBNER,  
EDELI RIVERA,  
JESSIE ERWIN  
(212) 637-2600

DOS-DSS  
E.R. ANDERSON  
(571) 345-2507

DANY  
ERIN DUGGAN  
(212) 335-9400

USSS  
PEDRO ESCANDON  
(718) 840-1144

FBI  
JIM MARGOLIN,  
RICHARD KOLKO  
(212) 384-2720, 2715

HSI  
KHAALID WALLS  
(646) 313-2716

NYPD  
PAUL BROWNE  
(646) 610-8989

**MANHATTAN U.S. ATTORNEY CHARGES 37 DEFENDANTS INVOLVED  
IN GLOBAL BANK FRAUD SCHEMES THAT USED "ZEUS TROJAN"  
AND OTHER MALWARE TO STEAL MILLIONS OF DOLLARS FROM  
U.S. BANK ACCOUNTS**

*Defendants Allegedly Compromised Dozens Of Accounts, And  
Transferred More Than \$3 Million In Stolen Funds To Hundreds Of  
Accounts Opened Under False Identities*

PREET BHARARA, the United States Attorney for the Southern District of New York, CYRUS R. VANCE, JR., the District Attorney for New York County ("DANY"), JANICE K. FEDARCYK, the Assistant Director-in-Charge of the New York Field Office of the Federal Bureau of Investigation ("FBI"), RAYMOND W. KELLY, the Police Commissioner for the City of New York, CHRISTOPHER PAUL, the Special Agent-in-Charge of the New York Field Office of the U.S. Department of State, Bureau of Diplomatic Security Service ("DSS"), JAMES T. HAYES, JR., Special Agent-in-Charge of the New York Office of Homeland Security Investigation ("HSI"), and BRIAN G. PARR, the Special Agent-in-Charge of the New York Field Office of the United States Secret Service ("USSS"), announced charges against 37 defendants, in 21 separate cases, for their roles in

global bank fraud schemes that allegedly used hundreds of false-name bank accounts to steal over \$3 million from dozens of U.S. accounts that were compromised by malware attacks.

Manhattan U.S. Attorney PREET BHARARA said: "The digital age brings with it many benefits, but also many challenges for law enforcement and our financial institutions. As today's arrests show, the modern, high-tech bank heist does not require a gun, a mask, a note, or a getaway car. It requires only the Internet and ingenuity. And it can be accomplished in the blink of an eye, with just a click of the mouse. But today's coordinated operation demonstrates that these 21<sup>st</sup> Century bank robbers are not completely anonymous; they are not invulnerable. Working with our colleagues here and abroad, we will continue to attack this threat, and bring cyber criminals to justice."

District Attorney CYRUS VANCE, JR. said: "This advanced cybercrime ring is a disturbing example of organized crime in the 21st Century - high tech and widespread. The 36 defendants indicted by our office stole from ordinary citizens and businesses using keyboards - not a gun. The far-reaching results of this investigation to date represent what people deserve: successful cooperation between city, state, federal and foreign law enforcement officials, who worked together for a common goal - to identify and prosecute individuals who commit fraud against New Yorkers and the rest of the nation."

FBI Assistant Director-in-Charge JANICE K. FEDARCYK stated: "The Zeus Trojan allegedly allowed the hackers, from thousands of miles away, to get their hands on other peoples' money - with far less exertion than a safecracker or a bank robber. But their scheme didn't eliminate risk. Like the money mules, many, if not all, will end up behind bars."

NYPD Commissioner RAYMOND W. KELLY said: "After NYPD detectives entered a Bronx bank in February to investigate a suspicious \$44,000 withdrawal, it soon became evident that it was just the tip of an international iceberg. I want to commend those detectives and our federal partners for coming to the rescue of unwitting depositors who were put at risk in this latest form of transnational thievery."

DSS Special Agent-in-Charge CHRISTOPHER PAUL said: "The charges announced today send a strong message: Diplomatic Security is committed to collaborating with our law enforcement partners to make sure that those who commit fraud face consequences for their criminal actions. Diplomatic Security's strong relationship with the U.S. Attorney's Office and other law

enforcement agencies around the world continues to be essential in the pursuit of justice."

HSI Special Agent-in-Charge JAMES T. HAYES, JR., said: "Protecting our nation's financial infrastructure is a primary mission for HSI and the El Dorado Task Force. We will continue to work with our law enforcement partners to identify and disrupt these international organizations."

USSS Special Agent-in-Charge BRIAN G. PARR said: "As the incidence of transnational cybercrimes continues to rise, the Secret Service remains actively engaged in fighting this type of illegal activity. The results of this investigation clearly demonstrate how the Secret Service is forging strong partnerships with other law enforcement agencies, successfully combating cyberfraud, and bringing high-tech perpetrators to justice."

According to Complaints unsealed today in Manhattan federal court, the cyber-attacks began in Eastern Europe, and included the use of a malware known as the "Zeus Trojan," which was typically sent as an apparently-benign email to computers at small businesses and municipalities in the United States. Once the email was opened, the malware embedded itself in the victims' computers, and recorded their keystrokes - including their account numbers, passwords, and other vital security codes - as they logged into their bank accounts online. The hackers responsible for the malware then used the stolen account information to take over the victims' bank accounts, and made unauthorized transfers of thousands of dollars at a time to receiving accounts controlled by the co-conspirators.

These receiving accounts were set up by a "money mule organization" responsible for retrieving the proceeds of the malware attacks and transporting or transferring the stolen money overseas. To carry out the scheme, the money mule organization recruited individuals who had entered the United States on student visas, providing them with fake foreign passports, and instructing them to open false-name accounts at U.S. banks. Once these false-name accounts were successfully opened and received the stolen funds from the accounts compromised by the malware attacks, the "mules" were instructed to transfer the proceeds to other accounts, most of which were overseas, or to withdraw the proceeds and transport them overseas as smuggled bulk cash.

The defendants charged in Manhattan federal court include managers of and recruiters for the money mule organization, an individual who obtained the false foreign

As part of the coordinated takedown earlier today, federal and local law enforcement officers arrested 10 of the defendants. Another 10 were previously arrested. The defendants taken into custody in New York today are expected to be presented in Manhattan federal court later this afternoon. Seventeen defendants are still being sought here and abroad.

### The Cases

The cases announced today are described in greater detail below. The charges against each defendant and the corresponding maximum potential penalties are contained in charts attached to this press release.

#### United States v. Artem Tsygankov, et al.

Four defendants are charged in a Complaint with one count of conspiracy to commit bank fraud and one count of conspiracy to possess false identification documents. In addition, two of the defendants - MAXIM PANFEROV and KRISTINA IZVEKOVA - are each charged with one count of false use of passports.

According to the Complaint, the defendants are Russian nationals who were members of the money mule organization that was responsible for retrieving the proceeds of the Zeus Trojan virus attack and transporting or transferring the money overseas. The Complaint alleges that ARTEM TSYGANKOV was a leader of the mule organization, who recruited mules and managed their activities, such as instructing the mules to withdraw the proceeds of fraudulent wire transfers to the mules' accounts.

SOFIA DIKOVA is alleged to have been both the individual who obtained the fake passports for the mule organization and also served herself as a mule. DIKOVA opened at least one account at Chase Bank into which \$14,500 was wired from a victim's account at Total Bank and from which DIKOVA withdrew over \$12,000. A false Yugoslavian passport for an individual named "Vesna Jelkovic," but which bore DIKOVA's photograph, was intercepted at Newark Liberty International Airport by agents with the Department of Homeland Security in a shipment of false passports in January 2010.

The Complaint further alleges that MAXIM PANFEROV and KRISTINA IZVEKOVA were two mules in the same mule organization. PANFEROV allegedly opened at least four accounts at TD Bank with false foreign passports under the aliases "Vytautus Norkes," "Arturas Nastajus," "Maxim Demis," and "Andris Porkes," into

which nearly \$30,000 was wired fraudulently and from which PANFEROV withdrew approximately \$23,000.

United States v. Artem Semenov, et al.

Four defendants are charged in a Complaint with one count of conspiracy to commit bank fraud and one count of conspiracy to possess false identification documents. In addition, two of the defendants - ARTEM SEMENOV and ALMIRA RAKMATULINA - are each charged with one count of false use of passports.

According to the Complaint, ARTEM SEMENOV, ALMIRA RAKMATULINA, and JULIA SHPIRKO are Russian nationals who all applied for and received J1 Visas to enter the United States. SEMENOV received a J1 visa in 2009 that was valid until September 30, 2009, but has not left the United States. RAKMATULINA and SHPIRKO received visas that were valid from May 2010 through October 1, 2010.

As alleged in the Complaint, ARTEM SEMENOV is an experienced money mule who recruited RAKMATULINA and SHPIRKO to be mules and thereafter managed their activities by, among other things, transporting them between banks to withdraw money that had been fraudulently transferred into their accounts. According to the Complaint, SEMENOV was arrested in December 2009 by the New York City Police Department while attempting to open an account in a false name at a Bank of America Branch in Manhattan.

Following his arraignment on state charges of identity theft and possession of a forged instrument, SEMENOV was released on bail, absconded, and, just four days later, opened an account under a different false name at another bank. The Complaint alleges that SEMENOV opened at least seven accounts at TD Bank and Bank of America under at least six aliases: "Valentin Kulakov," "Alexey Michinnik," "Arvind Shah," "Fred Teschemacher," "Tokin Waaran," and "David Warren." According to the Complaint, approximately \$70,000 from the accounts of five different victims was fraudulently wired into the accounts SEMENOV opened, out of which SEMENOV withdrew at least \$28,000 before the accounts were closed by the banks.

According to the Complaint, RAKMATULINA and SHPIRKO were recruited by SEMENOV. RAKMATULINA has allegedly opened four accounts under two different aliases, into which approximately \$30,000 from the accounts of two different victims was fraudulently transferred and from which RAKMATULINA succeeded in

withdrawing approximately \$20,000.

United States v. Maxim Miroschnichenko, et al.

MAXIM MIROSHNICHENKO and JULIA SIDORENKO are charged in a Complaint with one count of conspiracy to commit bank fraud and one count of conspiracy to possess false identification documents. In addition, SIDORENKO is charged with one count of false use of passports.

According to the Complaint, MIROSHNICHENKO and SIDORENKO are Russian nationals who were recruited to join a money mule organization that had over two dozen participants and had contacts with computer hackers and individuals who could provide fake passports. MIROSHNICHENKO has allegedly opened at least five accounts under his own name and under the alias "Petr Iankov" at TD Bank, Chase Bank, Bank of America, and Wachovia, as well as four accounts under two different aliases, into which approximately \$12,000 was fraudulently wired from the account of one victim and from which the same amount was withdrawn. SIDORENKO allegedly opened eight accounts at the same four banks under the names "Mariana Fedorova" and "Svetlana Kapralova."

United States v. Marina Oprea, et al.

Four defendants are charged in a Complaint with one count of conspiracy to commit bank fraud and one count of conspiracy to possess false identification documents.

According to the complaint, the four defendants - MARINA OPREA, CATALINA CORTAC, ION VOLOSCIUC, and LILIAN ADAM - are all citizens from the Republic of Moldova who spent the past summer in the United States. While here, they were all recruited into the same money mule organization. OPREA allegedly opened at least six accounts under her own name, under two aliases, and under the business name "Marina Trade Center LLC," into which over \$250,000 from four victims, including a municipality in New Jersey, was fraudulently deposited, and from which approximately \$15,000 was successfully withdrawn. CORTAC allegedly opened at least four accounts under her own name and under two aliases, into which approximately \$14,570 was fraudulently wired from a victim's bank account, and from which approximately \$10,000 was withdrawn. VOLOSCIUC allegedly opened at least four accounts under his own name and under two aliases, into which approximately \$14,700 was fraudulently wired from a victim's bank account, and from which approximately \$14,676 was withdrawn. ADAM allegedly opened at least three accounts under his own name and under one alias, into which approximately \$14,620 was

fraudulently wired from a victim's bank account, and from which approximately \$7,900 was withdrawn.

United States v. Kristina Svechinskaya, et al.

KRISTINA SVECHINSKAYA and STANISLAV RASTORGUEV are charged in a Complaint with one count of conspiracy to commit bank fraud and one count of false use of passports.

According to the Complaint, SVECHINSKAYA and RASTORGUEV are Russian nationals who were recruited to join a mule organization that had over two dozen participants and had contacts with computer hackers and individuals who could provide fake passports. SVECHINSKAYA has allegedly opened at least five accounts under her own name and under the aliases "Anastasia Opokina" and "Svetlana Makarova" at Bank of America and Wachovia, into which over \$35,000 was fraudulently deposited, affecting three victims, and from which approximately \$11,000 was successfully withdrawn. RASTORGUEV has allegedly opened at least two accounts under the alias "Petr Rubashkin" at Bank of America and J.P. Morgan Chase, into which over \$38,000 was fraudulently deposited, from two victims, and from which approximately \$15,500 was successfully withdrawn.

United States v. Margarita Pakhomova

MARGARITA PAKHOMOVA is charged in a Complaint with one count of conspiracy to commit bank fraud and one count of false use of passports.

According to the Complaint, PAKHOMOVA is a Russian national who was recruited to join a mule organization that had over two dozen participants and had contacts with computer hackers and individuals who could provide fake passports. PAKHOMOVA has allegedly opened at least eleven accounts under the aliases "Ritta Kostos," "Ritta Brown," "Elena Fillimonova," and "Alla Borisova" at TD Bank, Bank of America, and Wachovia, into which over \$80,000 was fraudulently deposited, from eight victims, and from which approximately \$54,700 was successfully withdrawn.

United States v. Ilya Karasev

ILYA KARASEV is charged in a Complaint with one count of conspiracy to commit bank fraud, one count of conspiracy to possess false identification documents, and one count of false use of passports.

According to the Complaint, KARASEV is a Russian national who was recruited to join a money mule organization that had over two dozen participants and had contacts with computer hackers and individuals who could provide fake passports. KARASEV has allegedly opened at least nine accounts under the aliases "Goran Dobric," "Alexis Herris," "Fransoise Lewenstadd," "Fortune Binot," and "Diman Karasev" at TD Bank, Bank of America, and J.P. Morgan Chase, into which over \$80,000 was fraudulently deposited, affecting seven victims, and from which approximately \$56,100 was successfully withdrawn.

United States v. Marina Misyura

MARINA MISYURA is charged in a Complaint with one count of conspiracy to commit bank fraud, one count of conspiracy to possess false identification documents, and one count of false use of passports.

According to the Complaint, MISYURA is a Russian national who was recruited to join a money mule organization that had over two dozen participants and had contacts with computer hackers and individuals who could provide fake passports. MISYURA has allegedly opened at least four accounts under the aliases "Sibilla Moller," "Valeri Puigrinier" and "Ana Tiraksa" at TD Bank and Bank of America, into which over \$21,000 was fraudulently deposited, from two victims, and from which approximately \$20,400 was successfully withdrawn.

United States v. Nikolai Garifulin, et al.

NIKOLAI GARIFULIN and DMITRY SAPRUNOV are charged in a Complaint with one count of conspiracy to commit bank fraud. In addition, SAPRUNOV is charged with one count of false use of passports.

According to the Complaint, GARIFULIN and SAPRUNOV are Russian nationals who were recruited to join a money mule organization that had over two dozen participants and had contacts with computer hackers and individuals who could provide fake passports. GARIFULIN, who is also known as "Robert," has, among other things, allegedly been involving in transporting approximately \$150,000 from the United States to Russia to pay these computer hackers. SAPRUNOV has allegedly opened at least four accounts under the aliases "Lean Marc Garrot" and "Bazil Kozloff" at TD Bank and Bank of America, into which over \$38,000 was fraudulently deposited, from four victims, and from which approximately \$13,940 was successfully withdrawn.



United States v. Dorin Codreanu

DORIN CODREANU is charged in a one-count Complaint with conspiracy to commit bank fraud.

According to the Complaint, CODREANU is a Moldovan national who is a money mule who also recruited and managed other mules. As alleged in the Complaint, CODREANU recruited two mules into the organization, explaining, among other things, that mules keep ten percent of the money they withdraw. CODREANU also provided the mules with fake foreign passports. In addition, CODREANU opened at least two accounts in connection with the mule organization, including an account in the fake business name of "Key Marius Import LLC."

United States v. Victoria Opinca, et al.

VICTORIA OPINCA and ALINA TURUTA are charged in a Complaint with one count of bank fraud.

According to the Complaint, OPINCA and TURUTA are Moldovan nationals who were money mules. OPINCA allegedly opened at least five accounts at three different banks and received approximately \$25,000 in fraudulent wire transfers. TURUTA allegedly opened at least four accounts at three different banks and received approximately \$12,380 in fraudulent wire transfers.

United States v. Alexander Kireev

ALEXANDER KIREEV is charged in a Complaint with one count of money laundering.

According to the Complaint, KIREEV is a money mule who opened three accounts at three different banks, into which over \$100,000 in fraudulent wire transfers were deposited from the accounts of four victims, including a municipal entity in Massachusetts.

United States v. Kasum Adigyuzelov

KASUM ADIGYUZELOV is charged in a Complaint with one count of conspiracy to commit bank fraud and one count of transferring false identification documents.

According to the Complaint, ADIGYUZELOV is a Russian national who recruited and managed money mules. Among other things, ADIGYUZELOV is alleged to have placed advertisements on a Russian language websites seeking students with a J-1 visa;

described the money mules' role to prospective mules; obtained fake passports for the mules; and driven the mules to and from banks to withdraw the proceeds of fraudulent wire transfers.

United States v. Sabina Rafikova

SABINA RAFIKOVA is charged in a Complaint with one count of bank fraud, one count of production of false identification documents, and one count of possession of false immigration documents.

According to the Complaint, RAFIKOVA is a Russian national and money mule who initially arrived in the United States on a J1 visa. RAFIKOVA alleged opened three accounts at two different banks using two fake identities and received approximately \$25,000 in fraudulent wire transfers.

United States v. Konstantin Akobirov

KONSTANTIN AKOBIROV is charged in a Complaint with one count of bank fraud and with one count of false use of a passport.

According to the Complaint, AKOBIROV is a money mule who, using a false name, opened three accounts at three different banks into one of which approximately \$14,150 was fraudulently transferred.

United States v. Adel Gataullin

ADEL GATAULLIN is charged in a Complaint with one count of bank fraud, one count of possession of false identification documents and one count of false use of passports.

According to the Complaint, GATAULLIN is a Russian national who allegedly opened eight accounts at three different banks using five aliases. In January 2010, the account held by a hospital at a California bank was compromised, resulting in wire transfers of a total of approximately \$130,000 being send to various accounts, including approximately \$35,000 which was transferred to three of the accounts opened by GATAULLIN.

United States v. Ruslan Kovtanyuk

RUSLAN KOVTANYUK is charged in a Complaint with one count of bank fraud and one count of false use of passports.

According to the Complaint, KOVTANYUK is a Russian national who was both a money mule and a manager of other mules. KOVTANYUK allegedly opened at least six accounts at four different banks using three aliases, into which a total of approximately \$86,000 in fraudulent wire transfers were deposited.

United States v. Yulia Klepikova, et al.

YULIA KLEPIKOVA and NATALIA DEMINA are charged in a Complaint with one count of conspiracy to commit bank fraud and one count of conspiracy to possess false identification documents. In addition, KLEPIKOVA is charged with one count of false use of passports.

According to the Complaint, KLEPIKOVA and DEMINA are Russian nationals who were recruited into a money mule organization. KLEPIKOVA allegedly opened at least seven accounts at two different banks using five aliases, into which a total of approximately \$42,375 in fraudulent wire transfers were deposited. DEMINA allegedly opened at least four accounts at two different banks using five aliases, into which a total of approximately \$28,000 in fraudulent wire transfers were deposited.

United States v. Alexandr Sorokin

ALEXANDR SOROKIN is charged in a one-count Information with money laundering.

According to a previously-filed Complaint, in the early fall of 2009, SOROKIN, a Russian national, was recruited online to be a money mule. He thereafter opened an account in the name "Ashwin Patel," into which a wire transfer of \$8,000 was fraudulently deposited.

United States v. Alexander Fedorov

ALEXANDER FEDOROV is charged in a one-count Information with conspiracy to commit bank fraud.

According to a previously-filed Complaint, FEDOROV is a Russian national who was based in Los Angeles, California, where he coordinated the activities of money mules through Russian social networking websites.

United States v. Anton Yuferitsyn

ANTON YUFERITSYN is charged in a one-count Information with conspiracy to commit bank fraud.

According to a previously-filed Complaint, YUFERITSYN is a Russian national who managed at least one other money mule.

United States v. Jamal Beyrouti, et al.

Three defendants are charged in a Complaint with one count of conspiracy to commit wire fraud and one count of conspiracy to launder the proceeds of wire fraud.

According to the Complaint, the defendants were members of a money mule organization that was responsible for retrieving the proceeds of breaches of brokerage accounts at E\*Trade Financial Corporation and TD Ameritrade, Inc., that had been electronically breached. One or more hackers either executed unauthorized sales of securities in the hacked accounts, linked the hacked accounts to shell company accounts, then transferred funds from the sale of securities to the shell accounts, or directly transferred cash in the hacked accounts to shell accounts. In the overwhelming majority of cases, the victim account holders experienced continuous calls to the phone numbers registered with their account profiles that, when picked up, were either silent or played a recorded message to prevent the brokerage firms from confirming the transactions.

According to the Complaint, JAMAL BEYROUTI, LORENZO BABBO, and VINCENZO VITELLO, each opened accounts in the name of shell companies that received the funds from certain of the hacked accounts. In total, the defendants' shell accounts received approximately \$1.2 million in stolen funds. The defendants then directly wire transferred the funds to bank accounts located in Asia or through other accounts they controlled. They also withdrew a portion of the funds through ATMs in the New York City area.

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Today's takedown is the culmination of a year-long investigation conducted by the United States Attorney's Office for the Southern District of New York, the New York County District Attorney's Office, the FBI, the NYPD, the Department of State Diplomatic Security Service, HSI, and USSS.

Mr. BHARARA thanked all of the law enforcement agencies for their outstanding work. Mr. BHARARA also thanked Bank of America, TD Bank, JPMorgan Chase Bank, Wachovia, and HSBC Bank for their assistance in the investigation. He added that the investigation is continuing.

The investigation and prosecution of these cases is being overseen by the Office's Complex Frauds Unit, which handles the Office's cybercrime enforcement efforts. The cases are being prosecuted by Assistant U.S. Attorneys JOSEPH P. FACCIPONTI, ANDREW BAUER, SARAH LAI, THOMAS G.A. BROWN, and JUSTIN ANDERSON.

The charges contained in the various charging instruments discussed above are merely accusations, and the defendants are presumed innocent unless and until proven guilty.

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**United States v. Artem Tsygankov, et al. (10 Mag. 2126)**

<b>Defendant</b>	<b>Age</b>
ARTEM TSYGANKOV	22
SOFIA DIKOVA	20
MAXIM PANFEROV	23
KRISTINA IZVEKOVA	22

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	ARTEM TSYGANKOV, SOFIA DIKOVA, MAXIM PANFEROV, KRISTINA IZVEKOVA	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Conspiracy to Possess False Identification Documents	ARTEM TSYGANKOV, SOFIA DIKOVA, MAXIM PANFEROV, KRISTINA IZVEKOVA	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
3	False Use of Passport	MAXIM PANFEROV	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
4	False Use of Passport	KRISTINA IZVEKOVA	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

**United States v. Artem Semenov, et al. (10 Mag. 2154)**

<b>Defendant</b>	<b>Age</b>
ARTEM SEMENOV	23
ALMIRA RAKHMATULINA	20
JULIA SHPIRKO	20

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	ARTEM SEMENOV ALMIRA RAKHMATULINA JULIA SHPIRKO	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Conspiracy to Possess False Identification Documents	ARTEM SEMENOV ALMIRA RAKHMATULINA JULIA SHPIRKO	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
3	False Use of Passport	ARTEM SEMENOV	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
4	False Use of Passport	ALMIRA RAKHMATULINA	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

**United States v. Maxim Miroschnichenko, et al. (10 Mag. 2141)**

<b>Defendant</b>	<b>Age</b>
MAXIM MIROSHNICHENKO	22
JULIA SIDORENKO	22

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	MAXIM MIROSHNICHENKO JULIA SIDORENKO	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Conspiracy to Possess False Identification Documents	MAXIM MIROSHNICHENKO JULIA SIDORENKO	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
3	False Use of Passport	JULIA SIDORENKO	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution



**United States v. Marina Oprea (10 Mag. 2142)**

<b>Defendant</b>	<b>Age</b>
MARINA OPREA	20
CATALINA CORTAC	21
ION VOLOSCIUC	19
LILIAN ADAM	21

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	MARINA OPREA CATALINA CORTAC ION VOLOSCIUC LILIAN ADAM	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Conspiracy to Possess False Identification Documents	MARINA OPREA CATALINA CORTAC ION VOLOSCIUC LILIAN ADAM	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Kristina Svechinskaya, et al. (10 Mag. 2137)

<b>Defendant</b>	<b>Age</b>
KRISTINA SVECHINSKAYA	21
STANISLAV RASTORGUEV	22

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	KRISTINA SVECHINSKAYA, STANISLAV RASTORGUEV	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	False Use of Passport	KRISTINA SVECHINSKAYA, STANISLAV RASTORGUEV	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Margarita Pakhomova (10 Mag. 2136)

<b>Defendant</b>	<b>Age</b>
MARGARITA PAKHOMOVA	21

<b>Ct</b>	<b>Charge</b>	<b>Defendant</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	MARGARITA PAKHOMOVA	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	False Use of Passport	MARGARITA PAKHOMOVA	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Ilya Karasev (10 Mag. 2127)

<b>Defendant</b>	<b>Age</b>
ILYA KARASEV	22

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	ILYA KARASEV	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Conspiracy to Possess False Identification Documents	ILYA KARASEV	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
3	False Use of Passport	ILYA KARASEV	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Marina Misyura (10 Mag. 2125)

<b>Defendant</b>	<b>Age</b>
MARINA MISYURA	22

<b>Ct</b>	<b>Charge</b>	<b>Defendant</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	MARINA MISYURA	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	False Use of Passport	MARINA MISYURA	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Nikolai Garifulin, et al. (10 Mag. 2138)

<b>Defendant</b>	<b>Age</b>
NIKOLAI GARIFULIN	21
DMITRY SAPRUNOV	22

<b>Ct</b>	<b>Charge</b>	<b>Defendant(s)</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	NIKOLAI GARIFULIN, DMITRY SAPRUNOV	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	False Use of Passport	DMITRY SAPRUNOV	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Dorin Codreanu (10 Mag. 2152)

<b>Defendant</b>	<b>Age</b>
DORIN CODREANU	21

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	DORIN CODREANU	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution

United States v. Victoria Opinca, et al. (10 Mag. 2153)

<b>Defendant</b>	<b>Age</b>
VICTORIA OPINCA	21
ALINA TURUTA	21

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	VICTORIA OPINCA ALINA TURUTA	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution

United States v. Alexander Kireev (10 Mag. 1356)

<b>Defendant</b>	<b>Age</b>
ALEXANDER KIREEV	22

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Money Laundering	ALEXANDER KIREEV	10 years in prison; fine of \$250,000 or twice the gross gain or loss, or twice the amount laundered; and restitution



United States v. Kasum Adigyuzelov (10 Mag. 1622)

<b>Defendant</b>	<b>Age</b>
KASUM ADIGYUZELOV	25

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	KASUM ADIGYUZELOV	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Transfer of False Identification Documents	KASUM ADIGYUZELOV	5 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

**United States v. Sabina Rafikova (10 Mag. 1623)**

<b>Defendant</b>	<b>Age</b>
SABINA RAFIKOVA	23

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Bank Fraud	SABINA RAFIKOVA	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Production of False Identification Documents	SABINA RAFIKOVA	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
3	Possession of False Immigration Documents	SABINA RAFIKOVA	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Konstantin Akobirov (10 Mag. 1659)

<b>Defendant</b>	<b>Age</b>
KONSTANTIN AKOBIROV	25

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Bank Fraud	KONSTANTIN AKOBIROV	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	False Use of Passport	KONSTANTIN AKOBIROV	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Adel Gataullin (10 Mag. 1680)

<b>Defendant</b>	<b>Age</b>
ADEL GATAULLIN	22

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Bank Fraud	ADEL GATAULLIN	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Production of False Identification Documents	ADEL GATAULLIN	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
3	False Use of Passport	ADEL GATAULLIN	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

**United States v. Ruslan Kovtanyuk (10 Mag. 1827)**

<b>Defendant</b>	<b>Age</b>
RUSLAN KOVTANYUK	24

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Bank Fraud	RUSLAN KOVTANYUK	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	False Use of Passport	RUSLAN KOVTANYUK	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

**United States v. Yulia Klepikova, et al. (10 Mag. 1753)**

<b>Defendant</b>	<b>Age</b>
YULIA KLEPIKOVA	22
NATALIA DEMINA	23

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Bank Fraud	YULIA KLEPIKOVA NATALIA DEMINA	30 years in prison; fine of \$1,000,000 or twice the gross gain or loss; and restitution
2	Conspiracy to Produce False Identification Documents	YULIA KLEPIKOVA NATALIA DEMINA	15 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
3	False Use of Passport	YULIA KLEPIKOVA	10 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution

United States v. Alexandr Sorokin (10 Cr. 437 (RWS))

<b>Defendant</b>	<b>Age</b>
ALEXANDR SOROKIN	23

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Money Laundering	ALEXANDR SOROKIN	20 years in prison; fine of \$500,000 or twice the amount laundered; and restitution

On June 16, 2010, ALEXANDR SOROKIN pleaded guilty in Manhattan Federal Court to a one-count Information charging him with money laundering. SOROKIN is scheduled to be sentenced by U.S. District Judge ROBERT W. SWEET on October 4, 2010.

**United States v. Alexander Fedorov (10 Cr. 873 (KTD))**

<b>Defendant</b>	<b>Age</b>
ALEXANDER FEDOROV	24

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Money Laundering	ALEXANDER FEDOROV	20 years in prison; fine of \$500,000 or twice the amount laundered; and restitution

On September 27, 2010, ALEXANDER FEDOROV pleaded guilty in Manhattan Federal Court to a one-count Information charging him with money laundering. FEDOROV is scheduled to be sentenced by U.S. District Judge THOMAS K. DUFFY on January 5, 2011.



United States v. Anton Yuferitsyn (10 Cr. 134 (JGK))

<b>Defendant</b>	<b>Age</b>
ANTON YUFERITSYN	26

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Money Laundering	ANTON YUFERITSYN	20 years in prison; fine of \$500,000 or twice the amount laundered; and restitution

On February 19, 2010, ANTON YUFERITSYN pleaded guilty in Manhattan Federal Court to a one-count Information charging him with money laundering. On June 25, 2010, U.S. District Judge JOHN G. KOELTL sentenced ANTON YUFERITSYN to a term of imprisonment of 10 months and to pay \$38,413 in restitution.

United States v. Jamal Beyrouti et al. (10 Mag. 2134)

<b>Defendant</b>	<b>Age</b>
JAMAL BEYROUTI	53
LORENZO BABBO	20
VINCENZO VITELLO	29

<b>Ct</b>	<b>Charge</b>	<b>Defendants</b>	<b>Maximum Penalties</b>
1	Conspiracy to Commit Wire Fraud	JAMAL BEYROUTI LORENZO BABBO VINCENZO VITELLO	20 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution
2	Conspiracy to Commit Money Laundering	JAMAL BEYROUTI LORENZO BABBO VINCENZO VITELLO	20 years in prison; fine of \$250,000 or twice the gross gain or loss; and restitution