

Department of Justice

United States Attorney William J. Hochul, Jr.
Western District of New York

FOR IMMEDIATE RELEASE
AUGUST 17, 2012
www.usdoj.gov/usao/nyw

CONTACT: BARBARA BURNS
PHONE: (716) 843-5817
FAX: (716) 551-3051

LOCKPORT WOMAN PLEADS GUILTY TO CREDIT CARD FRAUD

BUFFALO, N.Y. - U.S. Attorney William J. Hochul, Jr. announced today that Nicole R. Culver, 31, of Lockport, N.Y., pleaded guilty to knowingly using an unauthorized access device. The charge carries a maximum penalty of 10 years in prison, a fine of \$250,000 or both.

Assistant U.S. Attorney Russell T. Ippolito, Jr., who is handling the case, stated that between September 22, 2011, and January 6, 2012, Culver conspired with three others to defraud American Express ("AMEX") by obtaining 42 fraudulent AMEX credit cards in the names of thirty-seven true persons who resided outside the state of New York. Culver and others then used the cards to make unauthorized ATM withdrawals at local area banks and unauthorized purchases at various retail stores in the Lockport area.

Culver and her co-conspirators illegally obtained cash and merchandise totaling approximately \$50,654.53.

Co-defendants Ellen Flack, Joshua Dunkelberger and Krista Dunkelberger were also convicted of knowingly using an unauthorized access device.

The plea is the culmination of an investigation by the U.S. Postal Inspection Service, under the direction of Inspector-in-Charge Robert Bethel.

Sentencing is scheduled on November 29, 2012 at 1:00 PM before Judge Arcara.