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United States Attorney

Eastern District of Pennsylvania

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October 21, 2009

## **SUSPECTED MEMBERS OF IDENTITY THEFT RING CHARGED**

### **Ring has ties to bank employees with attempts to steal more than \$1 million**

PHILADELPHIA - A group of five Philadelphia residents were indicted<sup>1</sup> today and charged with running an identity theft ring that involved 24 others in attempts to obtain more than \$1 million from the bank accounts of their victims, announced United States Attorney Michael L. Levy. According to the indictment, between September 1, 2005 and November 30, 2008, Miguel Bell, Christopher Russell, Kareem Russell, Michael Merin, and Tamika Brown, obtained names, dates of births, addresses, social security numbers, and bank account numbers of customers of Citizens Bank, PNC Bank, Wachovia Bank, M&T Bank, Provident Bank, Sun Trust Bank, Commerce Bank, and Sovereign Bank. The information was used to impersonate those customers and cash fraudulent checks and make fraudulent withdrawals against the victims' bank accounts. Joining in today's announcement were U.S. Postal Inspection Service Inspector-in-Charge Teresa Thome and U.S. Secret Service Special Agent-in-Charge Robert Slama. Also on hand were members of the recently created Southeastern Pennsylvania Identity Crimes Task Force.

"Anyone who has been the victim of identity theft has experienced the excruciating process involved in restoring a very precious commodity: their good standing," said Levy. "What this case illustrates is that those who engage in these schemes will, and do, get caught."

"Since law enforcement agencies hold different pieces of the identity theft puzzle, these investigations demand that we work together," said Thome. "In this case, numerous law enforcement agencies including the US Postal Inspection Service worked together to dismantle a very extensive and far reaching identity theft ring."

"The Task Force concept allows for a highly effective partnership between law enforcement, corporations and academia to proactively identify, analyze and suppress emerging trends in criminal activity," said Slama.

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<sup>1</sup>An Indictment or Information is an accusation. A defendant is presumed innocent unless and until proven guilty.

The indictment alleges that defendant Miguel Bell, identified as the ringleader, and defendant Michael Merin recruited bank employees to provide them with customers' personal information and account numbers. According to the indictment, Bell sometimes accomplished this by initiating a romantic relationship with the information holders, who included bank workers and an insurance company employee. It is further alleged that Bell and defendant Christopher Russell verified balances in the accounts they targeted by calling the banks' automated services line and accessing the account information. Bell then allegedly arranged for phony driver's licenses to be made for "check runners" that he and the Russells recruited. Many of these check runners, who are charged elsewhere, were drug addicts who were recruited by Christopher Russell and Kareem Russell. Once the check runners cashed the fraudulent checks, Bell would collect the proceeds and pay the check runners. Christopher Russell, at times, also collected the proceeds, passed the ill-gotten gains on to defendant Bell, and then paid the check runners. The indictment alleges that Christopher Russell was Bell's right-hand man. Defendant Kareem Russell is identified in the indictment as a middle man who recruited check runners, provided the check runners with phony driver's licenses and fraudulent checks, and collected their proceeds after they cashed the fraudulent checks.

Defendant Michael Merin is alleged to have recruited bank employees who provided confidential identifying information about bank customers and their accounts. He also, according to the indictment, recruited at least one bank employee, charged elsewhere, who he directed to cash large dollar fraudulent checks that check runners brought into the employee's branch. Defendant Tamika Brown is alleged to have provided check runners with clothing for their driver's license photos and for their trips to cash checks at the banks, and to have accompanied the check runners and Christopher Russell on trips to cash checks at the banks.

Ten of the bank employees, the car dealership employee, the insurance company employee, and the eight check runners have all been charged elsewhere.

#### INFORMATION REGARDING THE DEFENDANTS

NAME	ADDRESS	AGE OR YEAR OF BIRTH
Miguel Bell	Philadelphia	34
Christopher Russell	Philadelphia	34
Kareem Russell	Philadelphia	31
Michael Merin	Philadelphia	31
Tamika Brown	Philadelphia	32

If convicted of all charges: defendant Miguel Bell faces a maximum possible sentence of

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331 years in prison with a two year mandatory minimum, a possible fine of \$16,750,000, and restitution in the amount of \$1,300,000; defendant Christopher Russell faces a maximum possible sentence of 293 years with a two year mandatory minimum, a possible fine of \$14,250,000, and restitution in the amount of \$1,300,000; defendant Kareem Russell faces a maximum possible sentence of 69 years in prison with a two year mandatory minimum, a possible fine of \$2,750,000, and restitution in the amount of \$1,300,000; defendant Michael Merin faces a maximum possible sentence of 51 years in prison with a two year mandatory minimum, a possible fine of \$3,250,000, and restitution in the amount of \$1,300,000; and defendant Tamika Brown faces a maximum possible sentence of 213 years in prison with a two year mandatory minimum, a possible fine of \$9,750,000, and restitution in the amount of \$1,300,000.

The case was investigated by the United States Postal Inspection Service and the United States Secret Service. It is being prosecuted by Assistant United States Attorney K.T. Newton.

This case is part of the Southeastern Pennsylvania Identity Crimes Task Force, a multi-agency cooperative effort involving federal, state, and local law enforcement agencies pooling their knowledge and resources to crackdown on identity theft. Members of the task force were on hand for today's announcement to share in the recognition and as an illustration of this recently created initiative.

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