

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

UNITED STATES OF AMERICA

v.

JAYNE CARBONE,

Defendant

) Criminal No. *20cr10048*

) Violations:

) Counts One - Four: Wire Fraud  
) (18 U.S.C. § 1343)

) Counts Five - Eight: Aggravated Identity Theft  
) (18 U.S.C. § 1028A(a)(1))

) Forfeiture Allegation:  
) (18 U.S.C. § 981(a)(1)(C) and  
) 28 U.S.C. § 2461  
)

INDICTMENT

At all times relevant to this Indictment:

General Allegations

1. The defendant, JAYNE CARBONE, was a resident of Saugus, Massachusetts.
2. Victim 1 was a resident of Chelsea, Massachusetts and CARBONE's uncle.
3. CARBONE managed Victim 1's personal finances.
4. Victim 1 held a personal non-qualified annuity policy account at Nationwide Mutual Insurance Company ("Nationwide") and a checking account at Citizens Bank.
5. CARBONE held checking accounts at Citizens Bank and North Shore Bank.

Scheme to Defraud

6. Beginning in or about at least January 2017 and continuing through in or about September 2018, CARBONE devised and executed a scheme and artifice to defraud Victim 1, and for obtaining money and property from Victim 1's Nationwide and Citizens Bank accounts.

7. As part of the scheme, in or about January 2017, CARBONE caused two official Citizens Bank checks totaling \$34,960, drawn on Victim 1's Citizens Bank account and made payable to CARBONE, to be deposited into CARBONE's North Shore Bank account.

8. Between approximately July 2017 and July 2018, CARBONE caused eight withdrawals, ranging in amounts between \$7,000 and \$30,000 and totaling \$162,000, to be made from Victim 1's Nationwide account. To effect the withdrawals, CARBONE caused withdrawal forms to be submitted via fax to Nationwide, purportedly on Victim 1's behalf. CARBONE caused two of the resulting eight Nationwide distribution checks, totaling \$57,000, to be deposited into her Citizens Bank account. CARBONE caused the remaining six checks, totaling \$105,000, to be deposited into Victim 1's Citizens Bank account.

9. Between approximately October 2017 and August 2018, CARBONE caused a total of approximately \$380,740 to be electronically transferred from Victim 1's Citizens Bank account to CARBONE's Citizens Bank account.

10. CARBONE also caused a total of approximately \$4,100 to be electronically transferred from Victim 1's Citizens Bank account to an account held by CARBONE's son.

11. In addition, CARBONE caused personal checks totaling \$30,000 to be issued from Victim 1's Citizens Bank account to CARBONE.

12. Victim 1 did not knowingly consent to the transfers of his funds to CARBONE and members of her family.

13. To conceal the scheme, CARBONE provided Victim 1 with falsified Nationwide and Citizens Bank account statements reflecting inflated account balances.

14. As a result of the scheme, CARBONE stole more than \$400,000 from Victim 1. CARBONE used the stolen funds for personal expenses, including for retail purchases and to pay her home mortgage.

COUNTS ONE THROUGH FOUR

Wire Fraud  
(18 U.S.C. § 1343)

The Grand Jury charges:

15. The Grand Jury re-alleges and incorporates by reference paragraphs 1-14 of this Indictment.

16. On or about the dates set forth below, in the District of Massachusetts and elsewhere, the defendant,

JAYNE CARBONE,

having devised and intending to devise a scheme and artifice to defraud, and for obtaining money and property by means of materially false and fraudulent pretenses, representations, and promises, did transmit and cause to be transmitted by means of wire communications in interstate and foreign commerce, writings, signs, signals, pictures, and sounds for the purpose of executing the scheme to defraud, as set forth below:

<b>Count</b>	<b>Approximate Date</b>	<b>Description</b>
1	July 6, 2017	Fax of withdrawal form from Boston, Massachusetts to Nationwide processing facility in Grove City, Ohio
2	July 31, 2017	Fax of withdrawal form from Boston, Massachusetts to Nationwide processing facility in Grove City, Ohio
3	August 21, 2017	Fax of withdrawal form from Boston, Massachusetts to Nationwide processing facility in Grove City, Ohio
4	September 7, 2017	Fax of withdrawal form from Boston, Massachusetts to Nationwide processing facility in Grove City, Ohio

All in violation of Title 18, United State Code, Section 1343.

**COUNTS FIVE THROUGH EIGHT**

**Aggravated Identity Theft  
(18 U.S.C. § 1028A(a)(1))**

The Grand Jury further charges:

17. The Grand Jury re-alleges and incorporates by reference paragraphs 1-14 of this Indictment.

18. On or about the dates set forth below, in the District of Massachusetts and elsewhere, the defendant,

JAYNE CARBONE,

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, the name and social security number of Victim 1, during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), that is, wire fraud, in violation of Title 18, United States Code, Section 1343, as charged in Counts One through Four of this Indictment, as set forth below:

<b>Count</b>	<b>Approximate Date</b>
5	July 6, 2017
6	July 31, 2017
7	August 21, 2017
8	September 7, 2017

All in violation of Title 18, United States Code, Section 1028A(a)(1).

FORFEITURE ALLEGATION  
(18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c))

19. Upon conviction of one or more of the offenses in violation of Title 18, United States Code, Section 1343, set forth in Counts One through Four of this Indictment, the defendant,

JAYNE CARBONE,

shall forfeit to the United States, pursuant to Title 18, United States Code, Section 981(a)(1)(C), and Title 28, United States Code, Section 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the offenses. The property to be forfeited includes, but is not limited to, a sum of money equal to the total amount of money involved in the offense, which may be entered in the form of a forfeiture money judgment.

20. If any of the property described in paragraph 19 above as being forfeitable pursuant to Title 18, United States Code, Section 981(a)(1)(C), and Title 28, United States Code, Section 2461(c), as a result of any act or omission of the defendant:

- 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 divided without difficulty;

it is the intention of the United States, pursuant to Title 28, United States Code, Section 2461(c), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant up to the value of the property described in paragraph 19 above.

All pursuant to Title 18, United States Code, Section 981(a)(1)(C), and Title 28, United States Code, Section 2461(c).

A TRUE BILL

  
FOREPERSON

  
LESLIE A. WRIGHT  
ASSISTANT UNITED STATES ATTORNEY  
DISTRICT OF MASSACHUSETTS

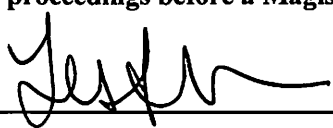
District of Massachusetts: February 18, 2020  
Returned into the District Court by the Grand Jurors and filed.

  
DEPUTY CLERK  
2/18/2020 2:15pm



**Criminal Case Cover Sheet****U.S. District Court - District of Massachusetts**Place of Offense: \_\_\_\_\_ Category No. II Investigating Agency FBI, USPISCity Chelsea Related Case Information:County Suffolk Superseding Ind./ Inf. \_\_\_\_\_ Case No. \_\_\_\_\_  
Same Defendant X New Defendant \_\_\_\_\_  
Magistrate Judge Case Number 19-MJ-4524-DHH  
Search Warrant Case Number \_\_\_\_\_  
R 20/R 40 from District of \_\_\_\_\_**Defendant Information:**Defendant Name Jayne Carbone Juvenile: ☐ Yes ☒ NoIs this person an attorney and/or a member of any state/federal bar: ☐ Yes ☒ NoAlias Name Jayne MorencyAddress (City & State) Saugus, MABirth date (Yr only): 1967 SSN (last4#): 6505 Sex F Race: White Nationality: U.S.Defense Counsel if known: Julie-Ann Olson Address Federal Public Defender OfficeBar Number 661464 51 Sleeper Street, 5th Floor  
Boston, Massachusetts 02210**U.S. Attorney Information:**AUSA Leslie A. Wright Bar Number if applicable IL 6307355Interpreter: ☐ Yes ☒ No List language and/or dialect: \_\_\_\_\_Victims: ☒ Yes ☐ No If yes, are there multiple crime victims under 18 USC§3771(d)(2) ☐ Yes ☒ NoMatter to be SEALED: ☐ Yes ☒ No☐ Warrant Requested☒ Regular Process☐ In Custody**Location Status:**Arrest Date 12/10/2019☐ Already in Federal Custody as of \_\_\_\_\_ in \_\_\_\_\_☐ Already in State Custody at \_\_\_\_\_ ☐ Serving Sentence ☐ Awaiting Trial☒ On Pretrial Release: Ordered by: Judge David H. Hennessy on 12/10/2019Charging Document: ☐ Complaint ☐ Information ☒ IndictmentTotal # of Counts: ☐ Petty \_\_\_\_\_ ☐ Misdemeanor \_\_\_\_\_ ☐ Felony 8

Continue on Page 2 for Entry of U.S.C. Citations

☒ I hereby certify that the case numbers of any prior proceedings before a Magistrate Judge are accurately set forth above.Date: 2/18/2020Signature of AUSA: 

District Court Case Number (To be filled in by deputy clerk): \_\_\_\_\_

Name of Defendant Jayne Carbone

		U.S.C. Citations	
	<u>Index Key/Code</u>	<u>Description of Offense Charged</u>	<u>Count Numbers</u>
Set 1	<u>18 U.S.C. § 1343</u>	<u>Wire fraud</u>	<u>4</u>
Set 2	<u>18 U.S.C. § 1028A(a)(1)</u>	<u>Aggravated identity theft</u>	<u>4</u>
Set 3	_____	_____	_____
Set 4	_____	_____	_____
Set 5	_____	_____	_____
Set 6	_____	_____	_____
Set 7	_____	_____	_____
Set 8	_____	_____	_____
Set 9	_____	_____	_____
Set 10	_____	_____	_____
Set 11	_____	_____	_____
Set 12	_____	_____	_____
Set 13	_____	_____	_____
Set 14	_____	_____	_____
Set 15	_____	_____	_____

ADDITIONAL INFORMATION: \_\_\_\_\_