

UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
SOUTHERN DIVISION

NO. 7:18-CR-84-1D(3)

FILED IN OPEN COURT
ON 4/24/18 BG
Peter A. Moore, Jr., Clerk
US District Court
Eastern District of NC

UNITED STATES OF AMERICA)
v.)
ELIZABETH ANN KRINER WILLIAMSON)
INDICTMENT)

The Grand Jury charges:

INTRODUCTION

At all times relevant to this Indictment:

1. The defendant, ELIZABETH ANN KRINER WILLIAMSON, was married to T.W. They lived in a neighborhood in Evergreen, North Carolina.

2. T.W.'s elderly parents, E.W. and J.W. (collectively "E&J"), lived in the same neighborhood. T.W. and defendant WILLIAMSON helped E&J manage their medications, bill payments, and other day-to-day tasks. Because T.W. was frequently away at work, defendant WILLIAMSON often provided the aforementioned assistance without T.W. E&J held four accounts at Branch, Banking and Trust Company ("BB&T"), but only three are relevant to this investigation: (1) E.W.'s business account ending in 7686; (2) J.W.'s personal account ending in 3309; and (3) E&J's joint account ending in 7791.

3. On January 29, 2016, T.W. obtained Power of Attorney ("POA") over E&J upon defendant WILLIAMSON's suggestion.

4. Beginning in or around April 2015, and continuing until in or around June 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T and PNC Bank, N.A., financial institutions whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institutions by means of materially false and fraudulent pretenses, representations, and promises, which scheme is further described below.

5. It was part of the scheme and artifice to defraud that defendant WILLIAMSON submitted T.W.'s POA to BB&T for use on E&J's bank accounts. Defendant WILLIAMSON stole E&J's checkbooks, wrote checks on each account that listed herself as payee, and forged E&J's signatures on the checks. Defendant WILLIAMSON cashed some of the fraudulent checks for immediate payment, and deposited other fraudulent checks into her personal banking account at the State Employees' Credit Union ("SECU") without E&J's authorization. At times, defendant WILLIAMSON requested cash advances for a portion of the check and deposited the remainder into her SECU account.

6. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON used E&J's bank account information to pay bills, shop online, and complete point-of-sale purchases.

7. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON submitted a fraudulent Change of Address Form to the United States Postal Service on January 11, 2017, rerouting E&J's mail from their home to her home. Prior to this submission, defendant WILLIAMSON stole E&J's mail upon delivery and kept it from them to conceal her fraudulent activity. On at least five occasions, defendant WILLIAMSON stole checks issued and mailed to E&J and deposited them into her SECU account.

8. E&J lost approximately \$96,500 as a result of defendant WILLIAMSON's scheme.

COUNT ONE

9. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

10. On or about May 31, 2016, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud PNC Bank, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial

institution by means of materially false and fraudulent pretenses, representations, and promises.

11. It was a part of the scheme and artifice to defraud that on or about May 31, 2016, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed a check from Western-Southern Life Assurance Company issued to E.W. in the amount of \$799.98, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

12. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$100.00 in U.S. Currency during the transaction, leaving \$699.98 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2) ..

COUNT TWO

13. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

14. On or about July 5, 2016, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance

Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

15. It was a part of the scheme and artifice to defraud that on or about July 5, 2016, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #671 from J.W.'s BB&T account ending in 3309, wrote the check to herself in the amount of \$450.00, forged J.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

16. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$250.00 in U.S. Currency during the transaction, leaving \$200.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT THREE

17. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

18. On or about August 1, 2016, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a

scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

19. It was a part of the scheme and artifice to defraud that on or about August 1, 2016, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #8933 from E&J's BB&T account ending in 7791, wrote the check to herself in the amount of \$500.00, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

20. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$300.00 in U.S. Currency during the transaction, leaving \$200.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT FOUR

21. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

22. On or about August 10, 2016, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

23. It was a part of the scheme and artifice to defraud that on or about August 10, 2016, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #8942 from E&J's BB&T account ending in 7791, wrote the check to herself in the amount of \$600.00, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

24. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$20.00 in U.S. Currency during the transaction, leaving \$580.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT FIVE

25. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

26. On or about November 4, 2016, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

27. It was a part of the scheme and artifice to defraud that on or about November 4, 2016, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #9117 from E&J's BB&T account ending in 7791, wrote the check to herself in the amount of \$850.00, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

28. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$50.00 in U.S. Currency during

the transaction, leaving \$800.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT SIX

29. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

30. Between on or about February 19, 2017, and on or about February 21, 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

31. It was a part of the scheme and artifice to defraud that between on or about February 19, 2017, and on or about February 21, 2017, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #3709 from E.W.'s BB&T account ending in 7686, wrote the check to herself in the amount of \$3,000.00, forged E.W.'s signature, endorsed the check with her

own signature, and presented the check to be deposited into her personal SECU account.

32. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$1,500.00 in U.S. Currency during the transaction, leaving \$1,500.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT SEVEN

33. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

34. On or about February 23, 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

35. It was a part of the scheme and artifice to defraud that on or about February 23, 2017, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check

#3710 from E.W.'s BB&T account ending in 7686, wrote the check to herself in the amount of \$2,500.00, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

36. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$2,000.00 in U.S. Currency during the transaction, leaving \$500.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT EIGHT

37. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

38. Between on or about March 5, 2017, and on or about March 6, 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

39. It was a part of the scheme and artifice to defraud that between on or about March 5, 2017, and on or about March 6, 2017, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #3712 from E.W.'s BB&T account ending in 7686, wrote the check to herself in the amount of \$975.00, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

40. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$900.00 in U.S. Currency during the transaction, leaving \$75.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT NINE

41. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

42. Between on or about April 3, 2017, and on or about April 4, 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money,

funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

43. It was a part of the scheme and artifice to defraud that between on or about April 3, 2017, and on or about April 4, 2017, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #9173 from E&J's BB&T account ending in 7791, wrote the check to herself in the amount of \$450.00, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

44. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$400.00 in U.S. Currency during the transaction, leaving \$50.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT TEN

45. Paragraphs 1 through 8 are re-alleged and incorporated herein as though fully set forth in this count.

46. On or about June 7, 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly execute, and attempted to execute, a

scheme and artifice to defraud BB&T, a financial institution whose deposits were then insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, and other things of value, owned by and under the custody and control of said financial institution by means of materially false and fraudulent pretenses, representations, and promises.

47. It was a part of the scheme and artifice to defraud that on or about June 7, 2017, in the Eastern District of North Carolina and elsewhere, defendant WILLIAMSON possessed blank check #9185 from E&J's BB&T account ending in 7791, wrote the check to herself in the amount of \$250.00, forged E.W.'s signature, endorsed the check with her own signature, and presented the check to be deposited into her personal SECU account.

48. It was further part of the scheme and artifice to defraud that defendant WILLIAMSON received \$225.00 in U.S. Currency during the transaction, leaving \$25.00 of the check amount to be deposited into her SECU account.

All in violation of Title 18, United States Code, Sections 1344(1) and (2).

COUNT ELEVEN

49. Paragraphs 1 through 8 are re-alleged and incorporated here as though fully set forth in this count.

50. On or about July 5, 2016, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, specifically J.W.'s name, during and in relation to a violation of Title 18, United States Code, Sections 1344(1) and (2), as charged in Count Two of this Indictment and incorporated herein.

All in violation of Title 18, United States Code, Sections 1028A(a)(1) and (c)(5).

COUNT TWELVE

51. Paragraphs 1 through 8 are re-alleged and incorporated here as though fully set forth in this count.

52. Between on or about February 19, 2017, and on or about February 21, 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, specifically E.W.'s name, during and in relation to a violation of Title 18, United States Code, Sections 1344(1) and (2), as charged in Count Six of this Indictment and incorporated herein.

All in violation of Title 18, United States Code, Sections 1028A(a)(1) and (c)(5).

COUNT THIRTEEN

53. Paragraphs 1 through 8 are re-alleged and incorporated here as though fully set forth in this count.

54. Beginning on or about January 11, 2017, and continuing through in or about June 2017, in the Eastern District of North Carolina and elsewhere, the defendant, ELIZABETH ANN KRINER WILLIAMSON, did steal, take, abstract, and by fraud and deception obtain, letters and mail matter belonging to E&J from and out of a mail receptacle, mail route, and other authorized depositories for mail matter, by filing a fraudulent Change of Address Form with the United States Postal Service diverting all mail from E&J's home to defendant WILLIAMSON's home, in violation of Title 18, United States Code, Section 1708.

(REMAINDER OF PAGE INTENTIONALLY LEFT BLANK)

FORFEITURE NOTICE

Upon conviction of the offenses set forth in this Indictment, the defendant shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982, any property constituting, or derived from, proceeds obtained directly or indirectly as a result of such violation(s).

The forfeitable property includes, but is not limited to, the gross proceeds of the offenses described above in Counts One through Ten which were actually obtained by the defendant in the amount of at least ninety-six thousand five hundred dollars (\$96,500) in U.S. currency.

If any of the above-described forfeitable property, as a result of any act or omission of the defendant,

- (1) cannot be located upon the exercise of due diligence;
- (2) has been transferred or sold to, or deposited with, a third person;
- (3) has been placed beyond the jurisdiction of the court;
- (4) has been substantially diminished in value; or
- (5) has been commingled with other property which cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of said defendant up to the value of the above forfeitable property.

A TRUE BILL


FOREPERSON

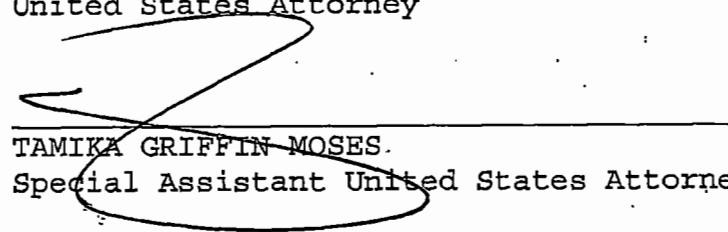
REDACTED VERSION

Pursuant to the E-Government Act and the federal rules, the unredacted version of this document has been filed under seal.

4-24-18

DATE

ROBERT J. HIGDON, JR.
United States Attorney


TAMIKA GRIFFIN MOSES
Special Assistant United States Attorney