

AO 91 (Rev. 11/11) Criminal Complaint

UNITED STATES DISTRICT COURT

for the

Middle District of Florida

United States of America
v.
CONNIE MOORMAN WILLIS

Case No.
5:17-mj-1008-PRL

Defendant(s)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of Feb. 4, 2011 through Jan. 25, 2016 in the county of Marion in the
Middle District of Florida, the defendant(s) violated:

Table with 2 columns: Code Section, Offense Description. Rows include 18 U.S.C. Sec. 656 (Theft by a Bank Employee) and 18 U.S.C. Sec. 1341 (Mail Fraud).

This criminal complaint is based on these facts:

See attached affidavit.

Continued on the attached sheet.

Handwritten signature of Charles Johnsten

Complainant's signature

Charles Johnsten, U.S. Postal Inspector

Printed name and title

Sworn to before me and signed in my presence.

Date: 2-7-2017

Handwritten signature of Philip R. Lammens

Judge's signature

City and state: Ocala, Florida

Philip R. Lammens, U.S. Magistrate Judge

Printed name and title

STATE OF FLORIDA

CASE NO. 5:17-mj-1008-PRL

COUNTY OF MARION

AFFIDAVIT IN SUPPORT OF A CRIMINAL COMPLAINT

I, Charles Johnsten, being duly sworn, state as follows:

INTRODUCTION

1. I am a United States Postal Inspector and have been so employed since December 2016. I am currently assigned to the Orlando, Florida, Domicile. Prior to December 2016, I was a Special Agent with the United States Secret Service assigned to the Orlando Field Office. Among my duties as a Postal Inspector, I am charged with the investigation of financial crimes including theft by a bank or credit union employee, bank fraud, wire fraud, identity fraud, credit card fraud, and the use of counterfeit and fraudulent access devices, such as credit cards, debit cards, and gift cards.

2. I make this affidavit in support of an arrest warrant for the defendant, CONNIE MOORMAN WILLIS (WILLIS), for violations of 18 U.S.C. § 656 (Theft by a Bank Employee) and 18 U.S.C. § 1341 (Mail Fraud). As detailed herein, WILLIS is a former employee of both Wells Fargo and SunTrust banks, both of which are insured by the Federal Deposit Insurance Corporation (FDIC).

3. The information in this affidavit is based upon my personal knowledge, information obtained from other law enforcement personnel, information obtained from corporate investigators, and information obtained from financial and other

banking institutions. The information set forth in this affidavit is provided solely for the purpose of establishing probable cause in support of the criminal complaint. Because this affidavit is submitted for the limited purpose of establishing such probable cause, it does not include all of the details of this investigation of which I am aware.

EMPLOYMENT BACKGROUND FOR WILLIS

4. WILLIS was hired by Wells Fargo in July 1995. She left her employment with the bank on October 30, 2009. After a break of slightly more than a year, WILLIS began working for SunTrust Bank on February 4, 2011. She eventually obtained the position of a “business banker” and was charged with handling business accounts for the bank. This position was higher in authority than that of an ordinary bank teller. WILLIS resigned her position on January 25, 2016.

INITIAL INVESTIGATION BY THE OCALA POLICE DEPARTMENT

5. In August 2015, an elderly victim, M.N., contacted the Ocala Police Department and informed Detective Wayne Greene (Detective Greene) that her niece, WILLIS, had engaged in several instances of fraud and theft while employed at the Wells Fargo Bank, 2001 SW 17th Street, Ocala. This address is located in Marion County, within the Middle District of Florida. M.N. told Detective Greene that in August 2015 she had discovered two Wells Fargo credit cards, a Capital One credit card and a Citibank credit card that had been opened years earlier (2010-2011) without her authorization. All of these accounts fraudulently had been set up using M.N.’s personal identifying information. These credit card accounts are further described below.

CITIBANK CREDIT CARD ACCOUNT

6. Investigators obtained and reviewed records relating to the Citibank credit card number ending in 2489. This account had been opened in M.N.'s name on or about September 30, 2011. The account information contained M.N.'s correct date of birth and social security number, though it listed the address of record as 470 SE 150th Street, Summerfield, Florida. Investigators subsequently determined that this address is property owned by WILLIS. Furthermore, the email address associated with the account, conniew1964@live.com, corresponded to WILLIS's name and year of birth—1964. It was not an email address that ever had been used by M.N.

7. Since the mailing address on the fraudulent Citibank credit card account was actually WILLIS's property, M.N never received any of the credit card account statements from Citibank. The false address, therefore, had caused the account statements to be mailed to WILLIS, concealing her fraudulent activity. Citibank account records also showed that between November 9, 2011, and August 25, 2015, 19 payments had been made to the fraudulent Citibank account from a Wells Fargo bank account in the name of WILLIS and her husband. Nine additional payments had been made from their jointly held SunTrust Bank account. 14 other payments also had been made from a Wells Fargo bank account bearing the names of both M.N. and WILLIS.

8. Further investigation showed that on August 25, 2015, another \$125.61 payment had been made to the fraudulent Citibank credit card account from a SunTrust bank account number ending in 5388. As described later in this affidavit, this SunTrust account subsequently was determined to be a fraudulent bank account set up by WILLIS during her employment at a Marion County branch of SunTrust Bank, 203 E. Silver Springs Blvd., Ocala. The fraudulent bank account falsely listed two other victims, J.F and R.E., as its owners.¹

CAPITAL ONE CREDIT CARD ACCOUNT

9. Investigators also examined account records associated with the Capital One credit card that fraudulently had been opened in M.N.'s name. The credit card account (ending in 8163) had been opened on June 13, 2010. It correctly listed M.N.'s name, date of birth and social security number, but again had WILLIS's property address (470 SE 150th Street, Summerfield) for all correspondence. As with the Citibank credit card account, the use of this false address had caused all of the account statements to be mailed to WILLIS, concealing her fraudulent activity. Records showed that this credit card had been used until July 30, 2012. As of February 2016, the account had a past-due balance of \$29,321.88.

10. Capital One credit card payment records for this account revealed between August 19, 2010 and February 13, 2016, 18 payments had been made from the same Wells Fargo bank account belonging to WILLIS and her husband. Another

¹ Wells Fargo, Citibank, and SunTrust are federally insured financial institutions that conduct financial transactions that affect both interstate and foreign commerce.

four payments had been made from their joint SunTrust Bank account. 15 electronic checks from the other fraudulent SunTrust bank account (ending in 5388) also had been used to make payments.

ADDITIONAL VICTIMS DISCOVERED

11. As investigators looked into WILLIS's activities, they soon discovered that she had defrauded a number of other victims, some of whom were elderly, during the course of her employment at the Marion County branch of SunTrust Bank (2011-2016). WILLIS had defrauded the victims by moving funds out of their accounts without authorization for her own benefit. WILLIS also set up false bank accounts at SunTrust in the names of some of the victims in an effort to disguise her illegal activity. Once WILLIS had moved the stolen funds into the fraudulent bank accounts, she could then withdraw them or further transfer the money for her own purposes. The victims of these activities included: 83-year-old E.B. of Anthony, Florida; 70-year-old J.F. of Ocala; 67-year-old R.E. of Belleview; and I.D. and T.D. of Reddick, along with their business, D.D.A. of Ocala.

12. As mentioned in Paragraphs 8 and 10 above, a SunTrust Bank account number ending in 5388 had been used to make some of the payments on M.N.'s fraudulent Citibank and Capital One credit card accounts. Detective Greene met with listed holders of that SunTrust account, victims J.F. and R.E., both of whom admitted that they had known WILLIS for several years. Notably, neither J.F. nor R.E. had any knowledge of the existence of this particular SunTrust account. Furthermore,

while J.F. and R.E. knew each other professionally, they both explained that they never had held a joint account and would not ever have had any reason to do so.

13. SunTrust Bank corporate security investigators provided records showing that this account had been opened on January 30, 2013. They were able to identify the employee who had opened the account, WILLIS, because her unique user ID (UFCW101) had been used to create and to access the account. Eventually, investigators determined from bank records that this account had been used by WILLIS to launder or disguise other funds that she had stolen from legitimate accounts belonging to victims J.F. and I.D. Transactions involving the account had been accomplished using banking “tickets” (written transfer requests) authored by WILLIS. WILLIS had used her position at SunTrust to obtain approval for the unauthorized transactions.

14. Investigators learned that J.F. had two legitimate SunTrust Bank accounts. A review of those records showed that between April 16, 2013, and December 2, 2013, 22 unauthorized electronic transfers (totaling \$112,350) had taken place from one of the legitimate accounts (ending in 5553) to the fraudulent account ending in 5388. All of these transfers had been accomplished by WILLIS’s use of the ticketing process described above. The funds in the fraudulent account had then been used by WILLIS for her own purposes, such as withdrawing the money as cash or using it to pay her bills or make purchases.

A FRAUDULENT LOAN

15. As the investigation progressed, investigators discovered additional fraud on the second legitimate account held by J.F. (ending in 4061). Specifically, on August 27, 2015, a SunTrust Bank cashier's check had been issued on the account in the amount of \$140,005.33. The cashier's check had been made payable to Wells Fargo Bank for the payoff of a particular loan (ending in 0001) at that institution. Marion County Clerk of Court records show that this loan was a mortgage established in 2008 under the name of first victim, M.N. M.N., however, had no knowledge of the mortgage. Indeed, as detailed below, WILLIS actually had received the proceeds from that mortgage. The corresponding SunTrust debit request for the cashier's check used to pay off the loan indicated that it had been prepared by WILLIS with her printed name and signature.

16. Investigators also located unauthorized transfer requests on the same J.F. account dating between July 31, 2015, to November 17, 2015. In that span, there were seven SunTrust unauthorized fund transfer requests totaling \$72,250. These funds had been deposited by WILLIS into the fraudulent J.F. and R.E. joint SunTrust account using either the unique online account identifiers (username/password) or the internal ticketing process. When coupled with the fraudulent cashier's check that had been used to pay off the Wells Fargo mortgage, the acts brought the total loss to this second J.F. account to \$212,255.33.

FRAUDULENT ACTIVITY AGAINST D.D.A.

17. Victims I.D. and T.D. have a personal account and a business account (D.D.A.) with SunTrust Bank. A records search revealed that I.D. and T.D.'s personal account (ending in 6193) had been fraudulently accessed by WILLIS between April 18, 2014 and September 10, 2015. The unauthorized activity involved 25 debits and 7 bank checks totaling \$135,311.60 that had been processed, removing the money from the account without the knowledge of the account holders. All of the handwritten SunTrust debit requests were prepared in the name "C. Willis."

18. Many of the debit requests had the name of another victim, "R.T.", on them. When investigators spoke with R.T. about the debit requests, he acknowledged that he knew WILLIS from her employment at SunTrust bank. He did not, however, know the other two victims, I.D. or T.D., nor had he authorized his name to be placed on the debit or credit authorization forms. 25 of these debits eventually made their way to the fraudulent J.F. and R.E. account ending in 5388 that was controlled by WILLIS.

FRAUDULENT ACTIVITY AGAINST VICTIM E.B.

19. Another victim, E.B., has a SunTrust Bank account ending in 7663. Investigators discovered fraudulent activity relating to this account as well. Specifically, on September 29, 2015, a handwritten SunTrust Bank debit ticket prepared by "C. Willis" was completed transferring \$31,000 from E.B.'s account into the personal account (ending in 6193) of I.D. and T.D. On October 19, 2015, another handwritten SunTrust bank debit ticket prepared by "C. Willis" was completed

transferring an additional \$31,000 from victim E.B.'s account into the I.D. and R.D. personal account (ending in 6193). Neither of these transfers were authorized by the respective account owners.

20. After these funds had been removed, investigators tracked "reimbursements" to E.B.'s account in the total amount of the missing funds. For instance, investigators located two handwritten SunTrust Bank debit tickets prepared by "C. Willis." The first, completed on October 27, 2015, transferred \$30,000 back into E.B.'s from an account belonging to D.D.A. (ending in 6785). The second, dated November 9, 2015, moved another \$32,000 in the same manner. These transfers likewise had not been authorized by the account holders. Based on my training and experience, I believe that WILLIS completed these "reimbursements" to hide her previous unauthorized removals of funds from E.B.'s account.

21. When interviewed, E.B. informed investigators that he had known WILLIS for nearly her entire life. He even identified WILLIS in a photographic lineup. E.B. could not offer any legitimate explanation for the \$62,000 worth of debits that had been taken from his account without his knowledge. He further explained that he did not know either I.D. or R.D.

FRAUDULENT ACTIVITY AGAINST VICTIM R.E.

22. SunTrust investigators soon learned of fraudulent activity relating to another victim, R.E. When interviewed, R.E. acknowledged that WILLIS previously had approached him and asked him to open accounts with SunTrust Bank, where she worked. R.E. had complied with her request and had opened an account ending in

5765. Investigators then asked R.E. whether he was familiar with another SunTrust account ending in 5388 which also bore his name as the account holder. R.E., however, had no knowledge of this second account.

23. The signature card for account ending in 5388 shows that WILLIS, not R.E., had opened the account. Also, several handwritten SunTrust Bank debit tickets associated with this account were prepared by "C. Willis." In approximately July 2012, WILLIS transferred \$80,000 from R.E.'s legitimate account ending in 5765 to the fraudulent account ending in 5388. WILLIS then ordered a debit card for the fraudulent account and had it shipped to her SunTrust bank branch. From July 10, 2012, to February 18, 2014, there were 99 ATM withdrawals from the account ending in 5388 totaling \$67,100. Investigators identified WILLIS in a photograph from one of the ATM transactions as the person obtaining this money.

ADDITIONAL EVIDENCE AND STATEMENTS

24. Investigators obtained additional information linking WILLIS to these unauthorized transactions. For instance, with respect to the fraudulent J.F. and R.E. account ending in 5388, investigators identified WILLIS on a surveillance video making a cash deposit of \$390 into the account on November 17, 2015. WILLIS's SunTrust Bank user ID appears on the bank record for the opening of that same account.

25. Detective Greene also interviewed one of WILLIS's SunTrust co-workers, L.R. L.R. told Detective Greene that she had approved many of the internal SunTrust Bank credit/debit tickets prepared by the WILLIS for the impacted accounts.

She acknowledged that WILLIS had brought the prepared banking tickets for these accounts to her for approval on several occasions.

26. L.R. also recounted how WILLIS had produced a letter from I.D. that had been dated February 23, 2016. The letter stated that WILLIS would be going to work for D.D.A. It requested that WILLIS be allowed to pick up bank statements concerning I.D.'s accounts at SunTrust Bank. In their interviews, however, I.D. and T.D both confirmed that they never had authorized WILLIS to do anything of this nature.

27. Supporting SunTrust bank documents also show that multiple payments were made to M.N.'s unauthorized credit cards (Capital One and Citibank) with funds that had been stolen from the assorted accounts of the SunTrust victims. Prior to making the credit card payments, these stolen funds had been routed through the fraudulent 5388 account by WILLIS. In addition, investigators discovered that the S.F. and R.E. bank statements were being mailed directly to WILLIS's address—470 SE 150th Street, Summerfield. Based on my training and experience, it is my belief that WILLIS sent the statements to her address in order to conceal her illegal activity from the listed account holders.

28. Investigators also determined that whenever victims contacted WILLIS regarding a lack of monthly bank statements for their accounts, WILLIS had altered account statements prepared and sent to them. The altered statements concealed from the victims WILLIS's fraudulent transactions and the resulting discrepancies in the

account balances. In particular, WILLIS followed this practice to conceal her unauthorized activity in accounts belonging to victims S.F., I.D. and T.D.

INTERVIEW OF THE DEFENDANT

29. On January 25, 2016, Detective Greene conducted a recorded interview with WILLIS regarding the thefts from the first victim, M.N., while WILLIS had been an employee of Wells Fargo Bank.² WILLIS was told that the interview was consensual and that she was free to leave whenever she wanted. Thereafter, WILLIS agreed to speak with Detective Greene.

30. In this interview, WILLIS admitted that she had used one of M.N.'s credit cards without permission and that she had been paying on the account balance until she had left her employment with SunTrust Bank. When asked whether she had recently paid off a mortgage, WILLIS admitted that she had paid off a \$140,000 mortgage in October 2015. She falsely claimed, however, that she had borrowed all of the money for the payoff from her in-laws.

LOSS AMOUNTS


31. A thorough review of WILLIS's unauthorized account activity at SunTrust Bank reveals losses far in excess of \$1,000. SunTrust documents place their loss at \$591,545.33. Separately, the loss to M.N. in her Wells Fargo accounts comes to at least \$157,592.24.

² As Detective Greene did not yet know about WILLIS's fraudulent activity at SunTrust Bank, that topic was not addressed in the interview.

CONCLUSION

32. Based on my training, experience, and the facts as set forth in this affidavit, I respectfully submit that there is probable cause to believe that WILLIS has violated 18 U.S.C. § 656 (Theft by a Bank Employee) and 18 U.S.C. § 1341 (Mail Fraud). I respectfully request the issuance of a warrant for her arrest.

This concludes my affidavit.



CHARLES JOHNSTEN
UNITED STATES POSTAL INSPECTOR

Sworn and subscribed before me
this 7 day of February, 2017.



THE HONORABLE PHILIP R. LAMMENS
UNITED STATES MAGISTRATE JUDGE