

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA	:	CRIMINAL NO.
v.	:	DATE FILED
BENJAMIN EASLEY, a/k/a "Shaft"	:	VIOLATIONS:
	:	18 U.S.C. § 1344 (bank fraud - 3 counts)
	:	18 U.S.C. § 1028A(a)(1) (aggravated identity theft - 3 counts)
	:	18 U.S.C. § 2 (aiding and abetting) Notice of forfeiture

INDICTMENT

COUNT ONE

THE GRAND JURY CHARGES THAT:

1. At all times material to this indictment, PNC Bank was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation, Certificate Number 6384.
2. From in or about July 2007 through in or about March 2011, in the Eastern District of Pennsylvania and elsewhere, defendant

**BENJAMIN EASLEY,
a/k/a "Shaft"**

knowingly executed, attempted to execute, and aided and abetted the execution of, a scheme to defraud PNC Bank and to obtain monies owned by and under the care, custody, and control of PNC Bank by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

3. Defendant BENJAMIN EASLEY and other co-schemers unknown to the

grand jury obtained confidential PNC Bank customer account information for PNC Bank customers who had large balances in their bank accounts.

4. Defendant BENJAMIN EASLEY and other co-schemers known and unknown to the grand jury, including Shaun Terrell Mays, charged elsewhere, recruited other persons known and unknown to the grand jury, referred to as “runners,” to pose as PNC Bank customers, enter PNC Bank branches, and access PNC Bank customer accounts, by promising to pay the runners a portion of the amounts they were able to successfully withdraw from the PNC Bank customer accounts.

5. Defendant BENJAMIN EASLEY instructed the runners to and arranged for them to have their passport photographs taken.

6. Defendant BENJAMIN EASLEY used the runners’ passport photographs to have false drivers’ licenses created containing the names of PNC Bank customers but with the runners’ photographs.

7. Defendant BENJAMIN EASLEY provided false drivers’ licenses containing the names of PNC Bank customers but with the runners’ photographs, as well as other means of identification and identity information, including the names, dates of birth, drivers’ license numbers, social security numbers, and bank account numbers of PNC Bank customers, to runners, including Tyrone Hill, charged elsewhere, Christopher Britt, charged elsewhere, Elbert Green, charged elsewhere, John Austin, charged elsewhere, Richard England Kelso, charged elsewhere, R.E., and other co-schemers known and unknown to the grand jury.

8. Defendant BENJAMIN EASLEY, Sean Terrell Mays, charged elsewhere, and Tyrone Hill drove other co-schemers known and unknown to the grand jury, including

Christopher Britt, Elbert Green, John Austin, Richard England Kelso, and R.E., to various PNC Bank branches within the Eastern District of Pennsylvania and elsewhere and instructed the co-schemers to cash fraudulent checks made payable to PNC Bank customers and withdraw specific amounts of money from the accounts of the PNC Bank customers by utilizing the means of identification, identity information, and drivers' licenses that defendant EASLEY had provided to them.

9. At the direction of defendant BENJAMIN EASLEY and using the means of identification and identity information defendant EASLEY provided, Tyrone Hill, Christopher Britt, Elbert Green, John Austin, Richard England Kelso, R.E., other co-schemers unknown to the grand jury cashed fraudulent checks and withdrew and attempted to withdraw large amounts of cash from the bank accounts of PNC Bank customers whose means of identification and identity information had been provided to them, all without the customers' knowledge and consent.

10. In furtherance of the scheme and at the direction of defendant BENJAMIN EASLEY, at various PNC Bank branches within the Eastern District of Pennsylvania and elsewhere, various runners known and unknown to the grand jury made and attempted to make withdrawals from, and cashed and attempted to cash fraudulent checks against, PNC Bank accounts of various PNC Bank customers, including the following, during each of which the runners used means of identification and identity information that had been provided to them by defendant EASLEY, and all of which collectively caused PNC Bank to suffer an actual loss of at least approximately \$133,300, with an intended loss of at least approximately \$147,500:

<u>DATE</u>	<u>LOCATION</u>	<u>FRAUDULENT TRANSACTION(S)</u>
7/3/07	Lansdowne, PA	Tyrone Hill cashed a fraudulent check in the amount of \$2,200 against the PNC Bank account of T.H. ending in 7329.
7/6/07	Wayne, PA	Tyrone Hill cashed a fraudulent check in the amount of \$2,200 against the PNC Bank account of T.H. ending in 7329.
7/9/07	Lansdowne, PA	Tyrone Hill cashed a fraudulent check in the amount of \$2,100 against the PNC Bank account of T.H. ending in 7329.
7/13/07	Prospect Park, PA	John Austin withdrew \$3,500 from the PNC Bank account of M.W. ending in 5989.
7/13/07	Wayne, PA	Tyrone Hill deposited a fraudulent check in the amount of \$2,700 into the PNC Bank account of T.H. ending in 7329, and then subsequently withdrew \$2,700 from PNC Bank customer T.H.'s account.
7/18/07	Philadelphia, PA	John Austin withdrew \$3,500 from the account of PNC Bank account of J.A. ending in 6844.
7/19/07	Wayne, PA	Tyrone Hill and John Austin attempted to withdraw \$2,700 cash from the PNC Bank account of T.H. ending in 7329.
8/7/07	Philadelphia, PA	John Austin withdrew \$3,000 from the PNC Bank account of C.H. ending in 2717.
8/7/07	Philadelphia, PA	John Austin withdrew \$4,000 from the PNC Bank account of J.M.M. ending in 0884.
8/9/07	Philadelphia, PA	John Austin withdrew \$4,600 from the PNC Bank account of J.A.J. ending in 7505.
8/14/07	Philadelphia, PA	John Austin withdrew \$3,500 from the PNC Bank account of J.M.M. ending in 0884.
8/14/07	Philadelphia, PA	John Austin withdrew \$4,600 from the PNC Bank account of P.J. ending in 9689.
8/20/07	Wilmington, DE	John Austin withdrew \$4,600 from the PNC Bank account of A.D. ending in 2230.
8/28/07	Wilmington, DE	John Austin withdrew \$3,200 from the PNC Bank account of G.F.D. ending in 7144.
8/31/07	Philadelphia, PA	John Austin withdrew \$3,500 from the PNC Bank account of G.F.D. ending in 7144.
9/12/07	Philadelphia, PA	John Austin withdrew \$4,000 from the PNC Bank account of D.E.J. ending in 7569.
9/13/07	Philadelphia, PA	John Austin attempted to withdraw \$3,500 from the PNC Bank account of D.E.J. ending in 7569.

<u>DATE</u>	<u>LOCATION</u>	<u>FRAUDULENT TRANSACTION(S)</u>
10/2/07	Philadelphia, PA	Christopher Britt withdrew \$3,500 from the PNC Bank account of J.G.J. ending in 8883.
10/3/07	Broomall, PA	Christopher Britt withdrew \$4,000 from the PNC Bank account of J.G.J. ending in 8883.
10/4/07	Media, PA	Christopher Britt withdrew \$3,000 from the PNC Bank account of J.G.J. ending in 8883.
10/10/07	Broomall, PA	Elbert Green withdrew \$4,000 from the PNC Bank account of D.A. ending in 9914.
10/11/07	Camden, NJ	Elbert Green withdrew \$4,000 from the PNC Bank account of D.A. ending in 9914.
10/12/07	Lansdowne, PA	Elbert Green withdrew \$4,000 from the PNC Bank account of W.S. ending in 4533.
10/12/07	Philadelphia, PA	Elbert Green withdrew \$4,000 from the PNC Bank account of D.A. ending in 9914.
10/13/07	S. 40 th Street in Philadelphia, PA	Elbert Green withdrew \$4,000 from the PNC Bank account of D.A. ending in 9914.
10/17/07	King of Prussia, PA	Christopher Britt withdrew \$4,000 from the PNC Bank account of W.D. ending in 3565.
10/18/07	Drexel Hill, PA	Christopher Britt withdrew \$4,000 from the PNC Bank account of W.D. ending in 3565.
10/18/07	Philadelphia, PA	Elbert Green withdrew \$4,000 from the PNC Bank account of Ed. P. ending in 2868.
10/18/07	Philadelphia, PA	Elbert Green withdrew \$4,000 from the PNC Bank account of Ed. P. ending in 2868.
10/19/07	Drexel Hill, PA	Christopher Britt withdrew \$4,100 from the PNC Bank account of W.D. ending in 3565.
10/20/07	Drexel Hill, PA	Elbert Green withdrew \$4,000 from the PNC Bank account of Eu. P. ending in 0398.
10/25/07	Philadelphia, PA	Elbert Green attempted to withdraw \$4,200 from the PNC Bank account of A.R. ending in 9464.
10/26/07	Philadelphia, PA	R.E. attempted to withdraw \$3,800 from the PNC Bank account of C.M.
11/7/07	Washington, D.C.	John Austin withdrew \$3,800 from the PNC Bank account of R.S. ending in 4797.
11/7/07	Columbia Road in Washington, D.C.	John Austin withdrew \$3,800 from the PNC Bank account of R.S. ending in 9104.

<u>DATE</u>	<u>LOCATION</u>	<u>FRAUDULENT TRANSACTION(S)</u>
3/10/11	Philadelphia, PA	Richard England Kelso withdrew \$4,800 from the PNC Bank account of R.R. ending in 6893.
3/12/11	Philadelphia, PA	Richard England Kelso withdrew \$5,500 from the PNC Bank account of R.R. ending in 6893.
3/15/11	Lansdowne, PA	Richard England Kelso withdrew \$4,600 from the PNC Bank account of R.R. ending in 6893.
3/16/11	Philadelphia, PA	Richard England Kelso withdrew \$5,000 from the PNC Bank account of R.R. ending in 6893.

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

COUNT TWO

THE GRAND JURY FURTHER CHARGES THAT:

1. At all times material to this information, Wells Fargo Bank was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation, Certificate Number 3511.

2. From in or about February 2011, through in or about June 2011, in the Eastern District of Pennsylvania and elsewhere, defendant

**BENJAMIN EASLEY,
a/k/a "Shaft"**

knowingly executed, attempted to execute, and aided and abetted the execution of, a scheme to defraud Wells Fargo Bank and to obtain monies owned by and under the care, custody, and control of Wells Fargo Bank by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

3. Defendant BENJAMIN EASLEY and other co-schemers known and unknown to the grand jury obtained confidential Wells Fargo Bank customer account information for Wells Fargo Bank customers who had large balances in their bank accounts.

4. Defendant BENJAMIN EASLEY and other co-schemers known and unknown to the grand jury including Shaun Terrell Mays, charged elsewhere, recruited other persons known and unknown to the grand jury, referred to as "runners," including Richard England Kelso, charged elsewhere, to pose as Wells Fargo Bank customers, enter Wells Fargo Bank branches, and access Wells Fargo Bank customer accounts, by promising to pay the runners a portion of the amounts they were able to successfully withdraw from the Wells Fargo

Bank customer accounts.

5. Defendant BENJAMIN EASLEY instructed the runners to and arranged for them to have their passport photographs taken.

6. Defendant BENJAMIN EASLEY used the runners' passport photographs to have false drivers' licenses created containing the names of Wells Fargo Bank customers but with the runners' photographs.

7. Defendant BENJAMIN EASLEY and Shaun Terrell Mays provided false drivers' licenses containing the names of Wells Fargo Bank customers but with the runners' photographs, as well as other means of identification and identity information, including the names, dates of birth, drivers' license numbers, social security numbers, and bank account numbers of Wells Fargo Bank customers, to runners they recruited, including Richard England Kelso, charged elsewhere, and other co-schemers known and unknown to the grand jury.

8. Defendant BENJAMIN EASLEY and Shaun Terrell Mays drove the runners, including Richard England Kelso, to various Wells Fargo Bank branches within the Eastern District of Pennsylvania and elsewhere and instructed the runners to cash fraudulent checks made payable to Wells Fargo Bank customers and withdraw specific amounts of money from the accounts of the Wells Fargo Bank customers by utilizing the means of identification, identity information, and drivers' licenses that defendant EASLEY and Mays had provided to them.

9. At the direction of defendant BENJAMIN EASLEY and Shaun Terrell Mays and using the means of identification and identity information they provided, Richard England Kelso and other runners cashed fraudulent checks and withdrew and attempted to

withdraw large amounts of cash from the bank accounts of Wells Fargo Bank customers whose means of identification and identity information had been provided to them, all without the customers' knowledge and consent.

10. In furtherance of the scheme, on or about February 19, 2011, defendant BENJAMIN EASLEY made a telephone call to Wells Fargo Bank during which he falsely identified himself as Wells Fargo Bank customer C.B., provided C.B.'s identification and identity information to the customer service representative to falsely verify his identity, and inquired as to the last check to clear and the outstanding balance available in C.B.'s account.

11. In furtherance of the scheme and at the direction of defendant BENJAMIN EASLEY, at various Wells Fargo Bank branches within the Eastern District of Pennsylvania and elsewhere, various runners known and unknown to the grand jury made and attempted to make withdrawals from, purchased cashier's checks from, and cashed cashier's checks against Wells Fargo Bank accounts of various Wells Fargo Bank customers, including the following, during each of which the runners used means of identification and identity information that had been provided to them by defendant EASLEY, and all of which collectively caused Wells Fargo Bank to suffer an actual loss of at least approximately \$99,270, with an intended loss of at least approximately \$133,670:

<u>DATE</u>	<u>LOCATION</u>	<u>FRAUDULENT TRANSACTION(S)</u>
2/14/11	Delran, NJ	Richard England Kelso withdrew \$4,600 from, and purchased a \$7,500 cashier's check, number 6768301022, made payable to C.T., with additional funds drawn from, the Wells Fargo Bank account of C.B. ending in 9343.

<u>DATE</u>	<u>LOCATION</u>	<u>FRAUDULENT TRANSACTION(S)</u>
2/15/11	Levittown, PA	Richard England Kelso withdrew \$4,000 from, and purchased a \$6,500 cashier's check, number 1403965371, made payable to C.T., with additional funds drawn from, the Wells Fargo Bank account of C.B. ending in 9343.
2/15/11	Ridley Park, PA	Richard England Kelso cashed a \$7,500 Wells Fargo Bank cashier's check, number 6768301022, made payable to C.T.
2/16/11	Trevoze, PA	Richard England Kelso cashed a \$6,500 Wells Fargo Bank cashier's check, number 1403965371, made payable to C.T.
2/16/11	Lawrenceville, NJ	Richard England Kelso withdrew \$4,800 from, and purchased a \$7,500 cashier's check, number 6758401045, made payable to C.B., with additional funds drawn from, the Wells Fargo Bank account of C.T. ending in 1815.
2/16/11	Bensalem, PA	Richard England Kelso cashed a \$7,500 Wells Fargo Bank cashier's check, number 6758401045, made payable to C.B.
2/16/11	Philadelphia, PA	Richard England Kelso attempted to withdraw \$4,800 from the Wells Fargo Bank account of C.B. ending in 9343.
2/17/11	Philadelphia, PA	Richard England Kelso withdrew \$4,400 from, and purchased a \$6,000 cashier's check, number 1403958862, made payable to C.B., with additional funds drawn from, the Wells Fargo Bank account of C.T. ending in 1815.
2/17/11	Norristown, PA	Richard England Kelso cashed a \$6,000 Wells Fargo Bank cashier's check, number 1403958862, made payable to C.B.
2/18/11	Devon, PA	Richard England Kelso withdrew \$4,800 cash from the Wells Fargo Bank account of C.T. ending in 1815.
2/18/11	Thorndale, PA	Richard England Kelso withdrew \$4,800 from the Wells Fargo Bank account of C.B. ending in 9343.
2/19/11	Bensalem, PA	Richard England Kelso withdrew a total of \$5,500 from the Wells Fargo Bank account of C.B. ending in 9343.
2/19/11	Bensalem, PA	Richard England Kelso withdrew \$4,500 from the Wells Fargo Bank account of C.T. ending in 1815.
2/22/11	Philadelphia, PA	Richard England Kelso attempted to withdraw \$6,000 from the Wells Fargo Bank account of C.B. ending in 9343.
2/22/11	Philadelphia, PA	Richard England Kelso withdrew \$3,000 from the Wells Fargo Bank account of C.B. ending in 9343.
3/2/11	Southampton, PA	Richard England Kelso attempted to withdraw \$5,700 from the Wells Fargo Bank account of L.Z. ending in 2767.

<u>DATE</u>	<u>LOCATION</u>	<u>FRAUDULENT TRANSACTION(S)</u>
3/3/11	Turnersville, NJ	Richard England Kelso attempted to withdraw \$6,400 from the Wells Fargo Bank account of R.D. ending in 6351.
3/10/11	Thorndale, PA	Richard England Kelso withdrew \$4,800 from the Wells Fargo Bank account of J.L. ending in 1186.
3/10/11	Devon, PA	Richard England Kelso withdrew \$4,800 from the Wells Fargo Bank account of R.R. ending in 2934.
3/11/11	Lafayette Hill, PA	Richard England Kelso withdrew \$4,700 from the Wells Fargo Bank account of R.R. ending in 2934.
3/15/11	Ridley Park, PA	Richard England Kelso withdrew \$4,000 from the Wells Fargo Bank account of R.R. ending in 2934.
3/28/11	Ridley Park, PA	Richard England Kelso attempted to withdraw \$5,000 from the Wells Fargo Bank account of D.I. ending in 0289.
6/7/11	Ridley Park, PA	Richard England Kelso attempted to withdraw \$6,500 from the Wells Fargo Bank account of J.D. ending in 7072.

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

COUNT THREE

THE GRAND JURY FURTHER CHARGES THAT:

1. At all times material to this indictment, Bank of America was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation, Certificate Number 3510.

2. From or before December 17, 2011 to on or about December 17, 2011, in the Eastern District of Pennsylvania and elsewhere, defendant

**BENJAMIN EASLEY,
a/k/a "Shaft"**

knowingly executed, attempted to execute, and aided and abetted the execution of, a scheme to defraud Bank of America and to obtain monies owned by and under the care, custody, and control of Bank of America by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

3. Defendant BENJAMIN EASLEY and other co-schemers known and unknown to the grand jury obtained confidential Bank of America customer account information for Bank of America customers who had large balances in their bank accounts.

4. Defendant BENJAMIN EASLEY recruited other persons known and unknown to the grand jury, referred to as "runners," to pose as Bank of America customers, enter Bank of America branches, and access Bank of America customer accounts, by promising to pay the runners a portion of the amounts they were able to successfully withdraw from the Bank of America customer accounts.

5. Defendant BENJAMINE EASLEY instructed the runners to and arranged

for them to have their passport photographs taken.

6. Defendant BENJAMIN EASLEY used the runners' passport photographs to have false drivers' licenses created containing the names of Bank of America customers but with the runners' photographs.

7. Defendant BENJAMIN EASLEY provided false drivers' licenses containing the names of Bank of America customers but with the runners' photographs, as well as other means of identification and identity information, including the names, dates of birth, drivers' license numbers, social security numbers, and bank account numbers of Bank of America customers, to runners he recruited, including C.L., and other co-schemers known and unknown to the grand jury.

8. Defendant BENJAMIN EASLEY drove other co-schemers known and unknown to the grand jury, including C.L., to various Bank of America Bank branches within the Eastern District of Pennsylvania and elsewhere and instructed the co-schemers to cash fraudulent checks made payable to Bank of America customers and withdraw specific amounts of money from the accounts of the Bank of America customers by utilizing the means of identification, identity information, and drivers' licenses that defendant EASLEY had provided to them.

9. At the direction of defendant BENJAMIN EASLEY and using the means of identification and identity information he provided, C.L. and other co-schemers known and unknown to the grand jury cashed fraudulent checks and withdrew and attempted to withdraw large amounts of cash from the bank accounts of Bank of America customers whose means of identification and identity information had been provided to them, all without the customers' knowledge and consent.

10. In furtherance of the scheme, defendant BENJAMIN EASLEY, C.L., and other co-schemers known and unknown to the grand jury, performed the following acts:

a. On or about December 17, 2011, defendant BENJAMIN EASLEY drove C.L. to a Bank of America branch in Paoli, Pennsylvania, C.L. attempted to withdraw \$4,000 cash from the Bank of America account of M.S. At the time he attempted to withdraw this cash, C.L. presented M.S.'s social security number and a Pennsylvania drivers' license in M.S.'s name but containing C.L.'s photograph.

b. On or about December 17, 2011, defendant BENJAMIN EASLEY drove C.L. to a Bank of America branch in Radnor, Pennsylvania, C.L. attempted to withdraw \$3,000 cash from the Bank of America account of M.S. At the time he attempted to withdraw this cash, C.L. presented a Pennsylvania drivers' license in M.S.'s name but containing C.L.'s photograph.

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

COUNT FOUR

THE GRAND JURY FURTHER CHARGES THAT:

On or about February 17, 2011, in the Eastern District of Pennsylvania, and elsewhere, defendant

**BENJAMIN EASLEY,
a/k/a "Shaft"**

knowingly and without lawful authority, possessed and used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and Wells Fargo Bank account number of C.T., during and in relation to bank fraud.

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(5), and 2.

COUNT FIVE

THE GRAND JURY FURTHER CHARGES THAT:

On or about February 19, 2011, in the Eastern District of Pennsylvania, and elsewhere, defendant

**BENJAMIN EASLEY,
a/k/a/ "Shaft"**

knowingly and without lawful authority, possessed and used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and Wells Fargo Bank account number of C.B., during and in relation to bank fraud.

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(5), and 2.

COUNT SIX

THE GRAND JURY FURTHER CHARGES THAT:

On or about December 17, 2011, in the Eastern District of Pennsylvania, and elsewhere, defendant

**BENJAMIN EASLEY,
a/k/a "Shaft"**

knowingly and without lawful authority, possessed and used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and Bank of America bank account number of M.S., during and in relation to bank fraud.

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(5), and 2.

NOTICE OF FORFEITURE

THE GRAND JURY FURTHER CHARGES THAT:

1. As a result of the violations of Title 18, United States Code, Section 1344 set forth in this indictment, defendant

**BENJAMIN EASLEY
a/k/a/ "Shaft"**

shall forfeit to the United States of America any property constituting, or derived from, proceeds obtained directly or indirectly from the commission of such offense, including but not limited to \$232,570 in United States currency (money judgment).

2. If any of the property described above, as a result of any actor omission of the defendant:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred to, sold to, or deposited with a third party;
- c. has been placed beyond the jurisdiction of this 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 18, United States Code, Section 982(b), 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 subject to forfeiture.

All pursuant to Title 18, United States Code, Sections 982(a)(2)(A), (a)(2)(B).

A TRUE BILL:

GRAND JURY FOREPERSON

Peter F Schenck for

ZANE DAVID MEMEGER
UNITED STATES ATTORNEY