

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

**UNITED STATES OF AMERICA** : **CRIMINAL NO. \_\_\_\_\_**  
**v.** : **DATE FILED:**  
**SHUKRI TEMIROV** : **VIOLATIONS:**  
: **18 U.S.C. § 1344 (bank fraud - 4 counts)**  
: **18 U.S.C. § 2 (aiding and abetting)**  
: **Notice of forfeiture**

**INFORMATION**

**COUNT ONE**

**THE UNITED STATES ATTORNEY CHARGES THAT:**

1. At all times material to this information, Citizens Bank was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation, Certificate Number 57282.

2. From on or about December 14, 2009, to on or about January 3, 2010, in the Eastern District of Pennsylvania and elsewhere, defendant

**SHUKRI TEMIROV**

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

3. On or about December 14, 2009, at a Citizens Bank branch in Philadelphia, Pennsylvania, defendant SHUKRI TEMIROV deposited into his Citizens Bank business checking account ending in 5042 a check dated December 9, 2009, in the amount of \$16,637.36, issued by "New York Life Insurance Company," made payable to "YPI Energy

Square LLC,” and drawn on Chase Bank, knowing that the payee, “YPI Energy Square LLC,” had not endorsed the check and that the check was either stolen or fraudulently endorsed.

4. On or about December 18, 2009, at a Citizens Bank branch in Philadelphia, Pennsylvania, defendant SHUKRI TEMIROV deposited into his Citizens Bank business checking account ending in 5042 a check dated December 9, 2009, in the amount of \$13,005.32, issued by “New York Life Insurance Company,” made payable to “AT&T,” and drawn on Chase Bank, knowing that the payee, “AT&T,” had not endorsed the check and that the check was either stolen or fraudulently endorsed.

5. Between December 15, 2009 and January 3, 2010, defendant SHUKRI TEMIROV made several withdrawals, wrote several checks, transferred money, and paid several bills from his Citizens Bank business checking account ending in 5042, resulting in the withdrawal of more than \$37,000, all in an effort to defraud Citizens Bank by withdrawing money before Citizens Bank discovered that the \$16,637.36 and \$13,005.32 checks he had deposited were either stolen or fraudulently endorsed, including:

a. On or about December 14, 2009, using an ATM at a Citizens Bank branch in Philadelphia, Pennsylvania, defendant TEMEROV withdrew \$203.

b. On or about December 14, 2009, defendant TEMEROV electronically transferred \$400 to a checking account ending in 2827.

c. On or about December 15, 2009, defendant TEMIROV withdrew a total of \$10,000 in the form of \$1,000 cash and a \$9,000 cashier’s check made payable to his company, “Sevilla Trucking, Inc.”

d. On or about December 15, 2009, defendant TEMIROV withdrew \$500.

- e. On or about December 15, 2009, defendant TEMIROV wrote check number 1146 in the amount of \$2,365.
- f. On or about December 16, 2009, defendant TEMIROV made an on-line bill payment of \$500 to a Bank of America credit card account.
- g. On or about December 17, 2009, using an ATM at a Citizens Bank branch in Philadelphia, Pennsylvania, defendant TEMIROV withdrew \$500.
- h. On or about December 17, 2009, at the Caesars Hotel and Casino in Atlantic City, New Jersey, defendant TEMIROV made a payment of \$418.95 using his debit card.
- i. On or about December 17, 2009, using an ATM in Atlantic City, New Jersey, defendant TEMIROV withdrew \$405.
- j. On or about December 18, 2009, defendant TEMIROV made an on-line bill payment of \$350 to a Chase Bank credit card account.
- k. On or about December 20, 2009, at a Citizens Bank branch in Southampton, Pennsylvania, defendant TEMIROV made four separate ATM withdrawals for a total of \$2,000.
- l. On or about December 21, 2009, at a Citizens Bank branch in Philadelphia, Pennsylvania, defendant TEMIROV made four separate ATM withdrawals for a total of \$2,000.
- m. On or about December 21, 2009, defendant TEMIROV electronically transferred \$14,000 to a checking account ending in 2827.
- n. On or about December 21, 2009, defendant TEMIROV made an on-line bill payment of \$500 to a Capital One credit card account.

o. On or about December 21, 2009, in Philadelphia, Pennsylvania, defendant TEMIROV made a payment of \$175.80 using his debit card.

p. On or about December 28, 2009, defendant TEMIROV wrote check number 1147 in the amount of \$10,000.

q. On or about December 29, 2009, defendant TEMIROV made an on-line bill payment of \$561.80 to a Chase Bank credit card account.

r. On or about January 3, 2010, defendant TEMIROV wrote check number 1148 in the amount of \$834.

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

## COUNT TWO

### **THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:**

1. At all times material to this information, TD Bank was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation, Certificate Number 18409.

2. From on or about December 16, 2009, to on or about September 1, 2010, in the Eastern District of Pennsylvania and elsewhere, defendant

### **SHUKRI TEMIROV**

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

3. On or about December 16, 2009, at a TD Bank branch in Huntington Valley, Pennsylvania, defendant SHUKRI TEMIROV deposited into his TD Bank business checking account ending in 9471 a check dated December 9, 2009, in the amount of \$56,891.10, issued by "New York Life Insurance Company," of New York, New York, made payable to "Verizon" of Dallas, Texas, and drawn on Chase Bank, knowing that the payee, "Verizon," had not endorsed the check and that the check was either stolen or fraudulently endorsed.

4. Between December 17, 2009 and December 20, 2009, defendant SHUKRI TEMIROV made several withdrawals, wrote several checks, transferred money, and paid several bills from his TD Bank business checking account ending in 9471, resulting in the withdrawal of \$58,227.43 from that account, all in an effort to defraud TD Bank by withdrawing money before TD Bank discovered that the \$56,891.10 check he had deposited on December 16, 2009 was either stolen or fraudulent, including:

- a. On or about December 17, 2009, defendant TEMIROV transferred \$231 to a TD Bank business checking account ending in 0367.
  - b. On or about December 17, 2009, defendant TEMIROV made two separate withdrawals of \$9,500 each, for a total of \$19,000.
  - c. On or about December 17, 2009, defendant TEMIROV check number 1066, in the amount of \$8,500.
  - d. On or about December 17, 2009, defendant TEMIROV transferred \$6,000 to a TD Bank checking account ending in 0367.
  - e. On or about December 17, 2009, defendant TEMIROV made an on-line bill payment of \$2,000 to a credit card ending in 7662.
  - f. On or about December 17, 2009, defendant TEMIROV transferred \$995.35 to Fleetway Capital.
  - g. On or about December 17, 2009, defendant TEMIROV made an on-line bill payment of \$101.08 to Macy's.
  - h. On or about December 18, 2009, defendant TEMIROV made two separate withdrawals of \$8,000 and \$3,500, respectively.
  - i. On or about December 18, 2009, defendant TEMIROV wrote check number 1082, in the amount of \$8,600.
  - j. On or about December 20, 2009, defendant TEMIROV wrote check number 1082, in the amount of \$20,135.
5. On or before August 30, 2010, defendant SHUKRI TEMIROV gave Martin Shirman, charged elsewhere, a check dated June 30, 2010, in the amount of \$24,410

issued by “Friedman & Harfenist” of “Lake Success, NY,” made payable to someone with the initials “M.T.,” and drawn on The First National Bank of Long Island, knowing that the payee, M.T., had not endorsed the check.

6. On or about August 30, 2010, at a TD Bank branch in Southampton, Pennsylvania, Martin Shirman deposited into his TD Bank business checking account ending in 2579 the check dated June 30, 2010, in the amount of \$24,410 issued by issued by “Friedman & Harfenist” of “Lake Success, NY,” made payable to someone with the initials “M.T.,” which Shirman had received from defendant SHUKRI TEMIROV.

7. On or about August 31, 2010, Martin Shirman electronically transferred \$24,101 from his TD Bank business checking account ending in 2579 to his TD Bank personal checking account ending in 2561, knowing that his TD Bank business checking account had insufficient funds in it to cover such a transfer and intending to defraud TD Bank by withdrawing cash from his TD Bank personal checking account.

8. Between August 31, 2010 and September 1, 2010, Martin Shirman withdrew a total of \$24,100 cash from his TD Bank personal checking account ending in 2561 in the form of five separate withdrawals of \$8,300, \$8,000, \$5,000, \$3,500, and \$600, respectively, all in an effort to defraud TD Bank by withdrawing the \$24,410 he had deposited into his TD Bank business checking account ending in 2579 on August 30, 2010 before TD Bank discovered that the \$24,410 check was fraudulently endorsed.

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

### **COUNT THREE**

#### **THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:**

1. At all times material to this information, PNC Bank was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation, Certificate Number 6384.

2. From on or about March 15, 2011, to on or about March 17, 2011, in the Eastern District of Pennsylvania and elsewhere, defendant

#### **SHUKRI TEMIROV**

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.

3. On or about March 15, 2011, at a PNC Bank branch in Trenton, New Jersey, defendant SHUKRI TEMIROV deposited into his PNC Bank business checking account ending in 0819 check number 572, dated February 22, 2011, in the amount of \$24,600, issued by an individual with the initials J.M., made payable to "TCH Transport," and drawn on TD Bank, knowing that the check would not clear.

4. Between March 16, 2011 and March 17, 2011, defendant SHUKRI TEMIROV made withdrawals, wrote checks, transferred money, and paid bills from his PNC Bank business checking account ending in 0819, resulting in the withdrawal of \$24,438.90 from that account, all in an effort to defraud PNC Bank by withdrawing money before the \$24,600 check he had deposited on March 15, 2011, into his PNC Bank business checking account was returned as unpaid, including:

- a. On or about March 16, 2011, at a PNC Bank branch in Philadelphia, Pennsylvania, defendant TEMIROV withdrew a total of \$17,000, in the form of \$500 cash and a \$16,500 PNC Bank cashier's check, #3950797, made payable to "Martin Shirman Agence [sic] LLC."
  - b. On or about March 17, 2011, defendant TEMIROV withdrew \$500 cash and transferred \$588.90 to a Travelers Visa account.
  - c. On or about March 17, 2011, defendant TEMIROV wrote check number 152, in the amount of \$350.
  - d. On or about March 17, 2011, defendant TEMIROV cashed check number 325, in the amount of \$4,000, made payable to himself.
  - e. On or about March 17, 2011, defendant TEMIROV wrote check number 327, in the amount of \$2,000.
5. On or about March 16, 2011, defendant SHUKRI TEMIROV gave the \$16,500 PNC Bank cashier's check, #3950797, that he had purchased that same day, to Martin Shirman, charged elsewhere.
  6. On or about March 17, 2011, at a PNC Bank branch in Philadelphia, Pennsylvania, defendant SHUKRI TEMIROV signed a document titled "Indemnification Agreement" on which he falsely claimed that the \$16,500 PNC Bank cashier's check, #3950797, which he had given to Martin Shirman on March 16, 2011, had been lost, stolen or destroyed. At the time he signed this document, defendant TEMIROV knew that the cashier's check had not been lost, stolen, or destroyed.

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

## COUNT FOUR

### THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

1. At all times material to this information, M&T Bank was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation, Certificate Number 588.

2. From on or about March 15, 2011, to on or about March 18, 2011, in the Eastern District of Pennsylvania and elsewhere, defendant

### **SHUKRI TEMIROV**

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

3. On or about March 15, 2011, at an M&T Bank branch in Philadelphia, Pennsylvania, Martin Shirman, charged elsewhere, opened an M&T Bank business checking account ending in 4937.

4. On or about March 16, 2011, defendant SHUKRI TEMIROV gave Martin Shirman a PNC Bank cashier's check, #3950797, in the amount of \$16,500, which listed the payee as "Martin Shirman Agence [sic] LLC."

5. On or about March 16, 2011, at an M&T Bank branch in Philadelphia, Pennsylvania, Martin Shirman deposited into his M&T Bank business checking account ending in 4937 a PNC Bank cashier's check, #3950797, in the amount of \$16,500, which listed the payee as "Martin Shirman Agence [sic] LLC" and the remitter as "Transport Carrier House LLC," knowing that the PNC Bank checking account of "Transport Carrier House LLC" had

insufficient funds in it and that PNC Bank cashier's check # 3950797 had been obtained under fraudulent pretenses.

6. On or about March 17, 2011, at an M&T Bank branch in Philadelphia, Pennsylvania, Martin Shirman withdrew \$4,000 cash and \$12,000 in the form of an M&T Bank official check, #200165894, from his M&T Bank business checking account ending in 4937. At the time he withdrew this \$16,000, Shirman knew that the M&T Bank business checking account ending in 4937 had insufficient funds in it because it had been funded by him with PNC Bank cashier's check #3950797 in the amount of \$16,500 that he knew had been obtained by defendant SHUKRI TEMIROV under fraudulent pretenses.

7. On or about March 18, 2011, at an M&T Bank branch in Philadelphia, Pennsylvania, defendant SHUKRI TEMIROV and Martin Shirman attempted without success to obtain the return of the \$16,500 PNC Bank cashier's check, #3950797, which Martin Shirman had deposited into his M&T Bank business checking account ending 4937 on March 16, 2011.

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

**NOTICE OF FORFEITURE**

**THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:**

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

**SHUKRI TEMIROV**

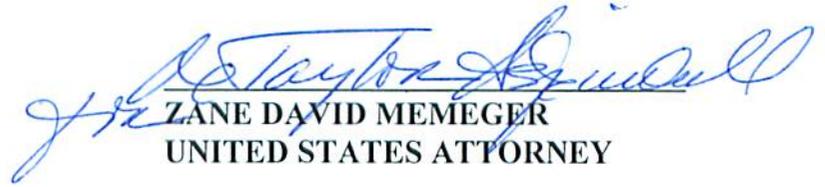
shall forfeit to the United States of America any property constituting, or derived from, proceeds obtained directly or indirectly from the commission of such offense, including but not limited to \$117,157.92 in United States currency (money judgment).

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, Section 982(a)(2)(A).

  
**ZANE DAVID MEMEGER**  
**UNITED STATES ATTORNEY**