

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

<b>UNITED STATES OF AMERICA</b>	:	<b>CRIMINAL NO. <u>15-</u></b>
<b>v.</b>	:	<b>DATE FILED: <u>February 19, 2015</u></b>
<b>AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON TIMOTHY NATHANIEL</b>	:	<b>VIOLATIONS:</b>
	:	<b>18 U.S.C. § 371 (conspiracy to commit bank fraud and identity theft - 1 count)</b>
	:	<b>18 U.S.C. § 1344 (bank fraud - 5 counts)</b>
	:	<b>18 U.S.C. § 1028A (aggravated identity theft - 18 counts)</b>
	:	<b>18 U.S.C. § 2 (aiding and abetting)</b>
	:	<b>Notices of forfeiture</b>

**INDICTMENT**

**COUNT ONE**

**THE GRAND JURY CHARGES THAT:**

At all times material to this indictment:

1. The following were financial institutions, the deposits of which were insured by the Federal Deposit Insurance Corporation:

- a. TD Bank; and
- b. Uninvest Bank.

2. The following were financial institutions, the deposits of which were insured by the National Credit Union Insurance Fund:

- a. Freedom Credit Union (“FCU”);
- b. TruMark Financial Credit Union (“TMFCU”); and
- c. Philadelphia Federal Credit Union (“PFCU”).

2. From on or about May 30, 2013 to on or about November 20, 2014, in the Eastern District of Pennsylvania and the District of New Jersey, defendants

**AARON HENDERSON,  
MUHAMMAD SADAAT A. WHITE,  
MARCUS ALLEN RAY,  
RAYMOND RYSHEEM E. STARR,  
MARCUS LEE JACKSON,  
and  
TIMOTHY NATHANIEL**

conspired and agreed, with others known and unknown to the grand jury, to commit offenses against the United States, that is, to knowingly execute and attempt to execute a scheme to commit bank fraud, in violation of Title 18, United States Code, Section 1344, and to knowingly and without lawful authority use a means of identification of another person, during and in relation to bank fraud, in violation of Title 18, United States Code, Section 1028A(a)(1), and (c)(5).

**MANNER AND MEANS**

3. It was part of the conspiracy that defendant AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL, and other co-conspirators, known and unknown to the grand jury, obtained the names, bank or credit union account numbers, debit cards and personal identification numbers (PINs) of other individuals (“the Account Holders”), and defendants HENDERSON, WHITE, RAY, STARR, JACKSON and NATHANIEL and their co-conspirators then used that information to enrich themselves and defraud various banks and credit unions by depositing bad checks into the accounts of the Account Holders, totaling approximately \$132,916, and then quickly withdrawing funds, totaling

approximately \$58,806, from those accounts through ATM withdrawals and debit card purchases, using the debit cards and PINs that had been provided by the Account Holders.

It was further a part of the conspiracy that:

4. Defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and their co-conspirators recruited and paid some of the Account Holders to open accounts with TD Bank, Univest Bank, TruMark Financial Credit Union, Freedom Credit Union and other financial institution and to then turn over their names, account numbers, debit cards and PINs so that those newly-opened accounts could then to be used for the deposit of bad checks and fraudulent withdrawal of funds.

5. Defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and their co-conspirators recruited and paid some of the Account Holders to provide their names, account numbers, debit cards and PINs for their existing bank accounts so that those accounts could then to be used for the deposit of bad checks and fraudulent withdrawal of funds.

6. After defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and their co-conspirators acquired names, account numbers, debit cards, PINs and checks from the Account Holders, defendants HENDERSON, WHITE, RAY, STARR, JACKSON and NATHANIEL and their co-conspirators deposited one or

more fraudulent checks into those Account Holders' bank or credit union accounts ("the Defrauded Accounts").

7. After a fraudulent check or checks had been deposited into a Defrauded Account, defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and their co-conspirators withdrew money from the Defrauded Account, using the debit card and PIN for that account, via ATM withdrawal or debit card purchase.

8. Defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and their coconspirators fraudulently obtained, attempted to obtain, and aided and abetted the obtaining of, more than approximately \$132,900 from the deposits of fraudulent checks into, and subsequent withdrawals and debit card purchases from, the Defrauded Accounts.

## **OVERT ACTS**

### **Use of TD Bank Accounts**

1. From on or about May 30, 2013 to on or about October 14, 2014, defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and co-conspirators, having obtained the TD Bank account numbers, debit cards and PINs of other individuals, including, L.C., C.M., M.De., B.S., S.P., N.Ll., N.C., C.McD., J.T., A.C., W.D., N.W., H.H., A.H., T.R., L.B., S.M., S.J., M.B., K.F., E.W., D.B., K.M., M.S., K.N., D.H., D.Br., J.C., T.L., R.L., K.W., M.V., E.H., S.Ma., S.C., M.A., A.Ta., S.T., N.P., Y.M., M.W., D.E., J.W., C.C., S.Jo., S.S., D.L., B.C. and J.Bu., all known to the grand jury, deposited

and attempted to deposit fraudulent checks into the bank accounts of those TD Bank account holders and made and attempted to make fraudulent ATM withdrawals and debit card purchases against those accounts.

2. From on or about July 23, 2013 to on or about July 30, 2013, defendant AARON HENDERSON opened a TD Bank account numbers, into which a fraudulent check was deposited, and subsequent fraudulent ATM withdrawals were then made.

**Use of Uninvest Bank Accounts**

3. On or about September 16, 2013 to on or about September 27, 2013, defendant TIMOTHY NATHANIEL and A.A. opened Uninvest Bank accounts at a Uninvest Bank branch in Montgomery Township, Pennsylvania, and, from on or about September 24, 2013 to on or about September 27, 2013, defendant NATHANIEL, using the debit cards for those accounts, deposited fraudulent checks and made fraudulent ATM withdrawals and debit card purchases from those accounts.

**Use of TruMark Financial Credit Union Accounts**

4. From on or about October 15, 2013 to on or about November 15, 2013, defendant RAYMOND RYSHEEM E. STARR, having obtained the TruMark Federal Credit Union account numbers, debit cards and PINs of other individuals, including, O.A., A.S., J.T., V.G., S.B.-C. and L.J., all known to the grand jury, and accompanied by defendant MUHAMMAD SADAAT A. WHITE on at least one occasion, deposited or attempted to deposit fraudulent checks into the bank accounts of those TMFCU account holders and made or attempted to make fraudulent ATM withdrawals and debit card purchases against those accounts.

**Use of Freedom Credit Union Accounts**

5. From on or about October 28, 2013 to on or about October 31, 2013, defendants MUHAMMAD SADAAT A. WHITE and RAYMOND RYSHEEM E. STARR and others, having obtained the Freedom Credit Union account numbers, debit cards and PINs of other individuals, including S.E., H.W., C.L. and S.C., known to the grand jury, deposited or attempted to deposit fraudulent checks into the bank accounts of those FCU account holders and then made or attempted to make fraudulent ATM withdrawals and debit card purchases against those accounts.

6. From on or about November 3, 2013 to on or about November 9, 2013, bad checks drawn on a closed TD Bank account in the name of defendant RAYMOND RYSHEEM E. STARR, were deposited via ATM by defendant MUHAMMAD SADAAT A. WHITE into the newly-opened Freedom Credit Union accounts of C.L. and S.C.

**Use of Philadelphia Federal Credit Union Accounts**

7. From on or about November 14, 2014 to on or about November 18, 2014, defendant MARCUS LEE JACKSON, having obtained the Philadelphia Federal Credit Union account number, debit card and PIN of M.D., deposited fraudulent checks drawn on the closed SunTrust Bank account of defendant RAYMOND STARR into the PFCU accounts of M.D. and fraudulent ATM withdrawals and debit card purchases were then made against that account.

**Use of Checks of Other Individuals**

8. From on or about May 30, 2013 to on or about November 18, 2014, defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and their co-conspirators obtained and used, for fraudulent deposits into the

Defrauded Accounts, bad checks, including stolen and closed account checks, drawn on the PNC Bank accounts of T.D., R.B., A.T. and C.M.-H., the PFCU accounts of K.P., S.El. and D.J., the Citizens Bank account of B.P., the Wachovia Bank account of K.T., the American Heritage Federal Credit Union accounts of R.McP, N.B. and K.D., the Wells Fargo Bank account of C.W., the Target Credit Union account of B.H, the Wells Fargo Bank account of C.A., the Orrstown Bank of A.P., the United Bank account of D.W., the TD Bank account of H.W., and the PNC Bank and Citizens Bank accounts of A.G., all known to the grand jury, and also checks drawn on the closed Univest Bank, TD Bank and SunTrust Bank accounts of defendant STARR.

All in violation of Title 18, United States Code, Section 371.

**COUNT TWO**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 and 3 through 8, and Overt Acts 1, 2 and 8 of Count One are incorporated here.
2. From on or about May 30, 2013 to on or about October 14, 2014, in the Eastern District of Pennsylvania and elsewhere, defendants

**AARON HENDERSON,  
MUHAMMAD SADAAT A. WHITE,  
MARCUS ALLEN RAY,  
RAYMOND RYSHEEM E. STARR,  
MARCUS LEE JACKSON,  
and  
TIMOTHY NATHANIEL**

knowingly executed and 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 that bank by means of false and fraudulent pretenses, representations, and promises.

**THE SCHEME**

3. Defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and others known and unknown to the grand jury persuaded other individuals, including L.C., C.M., M.De., B.S., S.P., N.LI., N.C., C.McD., J.T., A.C., W.D., N.W., H.H., A.H., T.R., L.B., S.M., S.J., M.B., K.F., E.W., D.B., K.M., M.S., K.N., D.H., D.Br., J.C., T.L., R.L., K.W., M.V., E.H., S.Ma., S.C., M.A., A.Ta., S.T., N.P., Y.M., M.W., D.E., J.W., C.C., S.Jo., S.S., D.L., B.C. and J.Bu., individuals known to the grand jury (“the TD Bank Account Holders”), to provide their names, existing TD Bank account numbers,

debit cards and personal identification numbers (“PINs”) or to open TD Bank accounts and then turn over the new TD Bank account numbers, debit cards and PINs.

4. After defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and others acquired names, account numbers, debit cards and PINs from a TD Bank Account Holder, defendants HENDERSON, WHITE, RAY, STARR, JACKSON or NATHANIEL others deposited one or more fraudulent checks into that TD Bank Account Holder’s account.

5. Subsequent to the deposit of a fraudulent check into a TD Bank Account Holder’s account, defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and co-conspirators withdrew money from the TD Bank Account Holder’s account, using the debit card and PIN for that account, via ATM withdrawal or debit card purchase.

6. In furtherance of the scheme, from on or about May 30, 2013 to on or about October 8, 2014, defendants AARON HENDERSON, MUHAMMAD SADAAT A. WHITE, MARCUS ALLEN RAY, RAYMOND RYSHEEM E. STARR, MARCUS LEE JACKSON and TIMOTHY NATHANIEL and others, using the debit cards and PINs of the TD Bank Account Holders, made the following deposits of bad checks and fraudulent withdrawals and purchases against those TD Bank accounts:

**(1) Fraudulent use of TD Bank Account of E.H. by AARON HENDERSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
03.07.13	TD Bank	E.H.	Checking account, ending in 4541, opened
05.30.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	Deposit of \$1,700 check, drawn on Wells Fargo Bank account, ending in 3071, and payable to E.H.
05.31.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	HENDERSON	Deposit of \$1,700 check, drawn on United Bank account of D.W., payable to E.H.
05.31.13	Non-TD Bank ATMs, Germantown Ave., Philadelphia, PA	None/unclear	\$737 in fraudulent debit card withdrawals
05.31.13	CVS, Philadelphia, PA	None/unclear	\$959.90 fraudulent debit card purchase
06.03.13	U.S. Post Office branch, Philadelphia, PA	None/unclear	\$902.40 fraudulent debit card purchase
06.03.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$760 in fraudulent debit card withdrawals
06.03.13	Chick Fil A, Wyncote, PA	None/unclear	\$17.73 fraudulent debit card purchase
06.04.13, 06.06.13	TD Bank		deposited checks returned unpaid

**(2) Fraudulent use of TD Bank Account of N.W. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
01.17.13	TD Bank	N.W.	Checking account, ending in 3080, opened
06.10.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	WHITE	Deposit of \$1,700 check, drawn on Citizens Bank account of B.P., payable to N.W.
06.11.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	WHITE	Deposit of \$1,700 check, drawn on Citizens Bank account of B.P., payable to N.W.
06.10.13 to 06.11.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$200 in fraudulent debit card withdrawals
06.11.13	Non-TD Bank ATM, Allegheny Ave., Philadelphia, PA	None/unclear	\$503 fraudulent debit card withdrawal
06.13.13, 06.14.13	TD Bank		deposited checks returned unpaid

**(3) Fraudulent use of TD Bank Account of T.R. by MARCUS ALLEN RAY**

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.12.13	TD Bank	T.R.	Checking account, ending in 0309, opened
06.12.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	RAY	Deposit of \$1,450 check, drawn on Citizens Bank account of B.P., payable to T.R
06.12.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	RAY	\$40 fraudulent debit card withdrawal
06.17.13	TD Bank		Account closed from deposit of bad check

**(4) Fraudulent use of TD Bank Account of S.M. by MARCUS ALLEN RAY**

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.14.13	TD Bank	S.M.	Checking account, ending in 1300, opened
06.14.13	TD Bank ATM, 4020 City Line Ave., Phila., PA	RAY	Deposit of \$750 check, drawn on Philadelphia Federal Credit Union ("PFCU") account of K.P., payable to S.M.
06.14.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	None/unclear	\$20 fraudulent debit card withdrawal
06.14.13	Non-TD Bank ATM, 6667 Germantown Ave., Philadelphia, PA	None/unclear	\$11.75 fraudulent debit card withdrawal
06.18.13	TD Bank		deposited check returned unpaid

**(5) Fraudulent use of TD Bank Account of R.L. by TIMOTHY NATHANIEL**

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.11.13	TD Bank	R.L.	Checking account, ending in 8459, savings account, ending in 1810, opened
06.14.13	TD Bank ATM, 217 W. Lehigh St., Phila., PA	NATHANIEL	Deposit of two checks, totaling \$3000, drawn on Wells Fargo Bank account ending in 3071, payable to R.L.
06.17.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$100 in fraudulent debit card withdrawals
06.20.13, 06.21.13	TD Bank		deposited checks returned unpaid

**(6) Fraudulent use of TD Bank Account of M.B. by MARCUS ALLEN RAY**

<b>DATE</b>	<b>LOCATION</b>	<b>BANK PHOTO</b>	<b>TRANSACTION</b>
06.14.13	TD Bank	M.B.	Checking account, ending in 9801, opened
06.14.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	RAY	Deposit of \$950 check, drawn on PFCU account of K.P., payable to M.B.
06.14.13	TD Bank ATM, 4020 City Line Ave., Philadelphia, PA	RAY	Deposit of \$250 check, drawn on PFCU account of K.P., payable to M.B.
06.17.13	Non-TD Bank ATM, 1401 W. Cheltenham Ave., Melrose Park, PA	None/unclear	\$725 in fraudulent debit card withdrawals
06.17.13	Rite Aid, Pathmark, Fresh Grocer, Save A Lot, McDonald's, Hess & Sunoco, Melrose Park & Phila., PA	None/unclear	\$448.05 in fraudulent debit card purchases
06.18.13	TD Bank		deposited checks returned unpaid

**(7) Fraudulent use of TD Bank Account of S.J. by MARCUS ALLEN RAY**

<b>DATE</b>	<b>LOCATION</b>	<b>BANK PHOTO</b>	<b>TRANSACTION</b>
06.18.13	TD Bank	S.J.	Checking account, ending on 0809, opened
06.18.13	TD Bank ATM, 1900 Market St., Phila., PA	RAY	Deposit of two checks, totaling \$1100, drawn on Citizens Bank account of B.P., payable to S.J.
06.18.13	TD Bank ATM, 1900 Market St., Phila., PA	None/unclear	\$40 in fraudulent debit card withdrawals
06.21.13	TD Bank		deposited checks returned unpaid

**(8) Fraudulent use of TD Bank Account of M.J. by AARON HENDERSON**

<b>DATE</b>	<b>LOCATION</b>	<b>BANK PHOTO</b>	<b>TRANSACTION</b>
06.19.13	TD Bank	M.J.	Checking account, ending in 1940, opened
06.21.13	TD Bank ATM, 1250 Bethlehem Pike, Flourtown, PA	HENDERSON	Deposit of two checks, totaling \$2500, drawn on PFCU Bank account of K.P., payable to M.J.
06.24.13	TD Bank ATM, 8600 Germantown Ave., Phila., PA	None/unclear	\$80 fraudulent debit card withdrawal

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.24.13	Sunoco, Joa Mart, Philadelphia, PA	None/unclear	\$15.35 in fraudulent debit card purchases
06.27.13	TD Bank		deposited checks returned unpaid

**(9) Fraudulent use of TD Bank Account of N.H. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.25.13	TD Bank	N.H.	Checking account, ending in 2943, opened
06.27.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	WHITE	Deposit of \$1400 check, drawn on Citizens Bank account of B.P., payable to N.H.
06.28.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	RAY	Deposit of \$750 check, drawn on Wachovia Bank account ending in 1373, payable to N.H.
06.28.13	TD Bank ATM, 2835 Cheltenham Ave., Philadelphia, PA	None/unclear	\$200 in fraudulent debit card withdrawals
06.28.13	Shoprite, Cheltenham, PA	None/unclear	\$1,205.44 in fraudulent debit card purchases
07.02.13, 07.03.13	TD Bank		deposited checks returned unpaid

**(10) Fraudulent use of TD Bank Account of A.H. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.27.13	TD Bank	A.H.	Checking account, ending in 8202, and savings account, ending in 7516, opened
06.28.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	Checking account deposit of \$1400 check, drawn on Citizens Bank account of B.P., payable to A.H.
06.29.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	WHITE	Savings account deposit of \$1400 check, drawn on the Citizens Bank account of B.P., payable to A.H.
07.01.13	Non-TD Bank ATM, 657 E. Hilton St., Phila., PA	None/unclear	\$91.75 fraudulent debit card withdrawal
07.01.13	Shoprite, Philadelphia, PA	None/unclear	\$401.40 in fraudulent checking account debit card purchases
07.03.13, 07.05.13	TD Bank		deposited checks returned unpaid

**(11) Fraudulent use of TD Bank Account of T.L. by TIMOTHY NATHANIEL, MUHAMMAD WHITE AND RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.25.13	TD Bank	T.L.	Checking account, ending in 2062, opened
06.29.13	TD Bank ATM, 217 W. Lehigh St., Phila., PA	NATHANIEL	Deposit of \$1800 check, drawn on Orrstown Bank account of A.P., payable to T.L.
07.02.13	TD Bank ATM, 2835 Cheltenham Ave., Philadelphia, PA	STARR, WHITE	\$60 fraudulent debit card withdrawal
07.02.13 to 07.05.13	Walmart, Target, Walgreens, Sunoco, McDonald's, Wyncote & Philadelphia, PA	None/unclear	\$808.38 in fraudulent debit card purchases
07.08.13	TD Bank		deposited check returned unpaid

**(12) Fraudulent use of TD Bank Account of L.B. by MUHAMMAD WHITE, MARCUS ALLEN RAY and TIMOTHY NATHANIEL**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.01.13	TD Bank	L.B.	Checking account, ending in 2950, opened
07.01.13	TD Bank ATM, 1500 JFK Blvd., Phila., PA	WHITE, RAY	Deposit of \$1400 check, drawn on Citizens Bank account of B.P., payable to L.B.
07.02.13	TD Bank ATM, 2835 Cheltenham Ave., Philadelphia, PA	WHITE, NATHANIEL	Deposit of \$750 check, drawn on Target Credit Union ("TCU") account of B.H., payable to L.B.
07.02.13	CVS, Bala Cynwyd, PA	None/unclear	\$1,421.55 in fraudulent debit card purchases
07.05.13, 07.09.13	TD Bank		deposited checks returned unpaid

**(13) Fraudulent use of TD Bank Account of M.A. by AARON HENDERSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.10.13	TD Bank	M.A.	Checking account, ending in 9267, opened
07.11.13	TD Bank ATM, 710 Old York Rd., Jenkintown, PA	HENDERSON, RAY	Deposit of \$1700 check, drawn on TCU account of B.H., payable to M.A.
07.11.13	TD Bank ATM, 710 Old York Road, Jenkintown, PA	RAY	\$80 fraudulent debit card withdrawal

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.11.13	Shoprite, Acme, Pizza Hut, Phila., PA	None/unclear	\$1,607.96 in fraudulent debit card purchases
07.17.13	TD Bank		deposited check returned unpaid

**(14) Fraudulent use of TD Bank Account of K.F. by MARCUS ALLEN RAY**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.11.13	TD Bank	K.F.	Checking account, ending in 8343, opened
07.11.13	TD Bank ATM, 710 Old York Rd., Jenkintown, PA	RAY	Deposit of \$1750 check, drawn on PFCU account of S.El., payable to K.F.
07.11.13	TD Bank ATM, 710 Old York Road, Jenkintown, PA	RAY	\$80 fraudulent debit card withdrawal
07.11.13	Shoprite, Philadelphia, PA	None/unclear	\$1,483.53 in fraudulent debit card purchases
07.17.13	TD Bank		deposited check returned unpaid

**(15) Fraudulent use of TD Bank Account of E.W. by MARCUS ALLEN RAY**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.12.13	TD Bank	E.W.	Checking account, ending in 9831, opened
07.12.13	TD Bank ATM, 1240 Bethlehem Pike, Flourtown, PA	RAY	Deposit of \$1760 check, drawn on PFCU account of S.El., payable to E.W.
07.12.13	TD Bank ATM, 1240 Bethlehem Pike, Flourtown, PA	RAY	\$20 fraudulent debit card withdrawal
07.11.13	Shoprite, Philadelphia., PA	None/unclear	\$302.17 in fraudulent debit card purchases
07.18.13	TD Bank		deposited check returned unpaid

**(16) Fraudulent use of TD Bank Account of D.B. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.09.13	TD Bank	D.B.	Checking account, ending in 9241, opened
07.16.13	TD Bank ATM, 217 W. Lehigh Ave., Phila., PA	WHITE	Deposit of \$1700 check, drawn on PFCU account of S.El., payable to D.B.

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.19.13	TD Bank		deposited check returned unpaid

**(17) Fraudulent use of TD Bank Account of E.S. by AARON HENDERSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.15.13	TD Bank	E.S.	Checking account, ending in 6262, opened
07.16.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	HENDERSON	Deposit of \$1700 check, drawn on AHFCU account of K.D., payable to E.S.
07.18.13	ShopRite stores, Philadelphia, PA	None/unclear	\$1192.24 in fraudulent debit card purchases
07.22.13	TD Bank		deposited check returned unpaid

**(18) Fraudulent use of TD Bank Account of S.Ma. by AARON HENDERSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.15.13	TD Bank	S.Ma.	Checking account, ending in 3482, opened
07.17.13	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	HENDERSON	Deposit of \$1700 check, drawn on TCU account of B.H., payable to SM.
07.18.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$200 in fraudulent debit card withdrawals
07.23.13	TD Bank		deposited check returned unpaid

**(19) Fraudulent use of TD Bank Account of S.P. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.18.13	TD Bank	S.P.	Checking account, ending in 5479, opened
07.18.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	STARR	Deposit of two checks, totaling \$1400, drawn on Wachovia Bank account of K.T., payable to S.P.
07.19.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	STARR	Deposit of \$1,350 check, drawn on Wachovia Bank account of K.T., payable to S.P.
07.22.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	STARR	Deposit of \$1,300 check, drawn on AHFCU account of R.McP., payable to S.P.

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.22.13, 07.23.13	TD Bank ATM, 2835 Cheltenham Ave., Philadelphia, PA	STARR	\$1,000 in fraudulent debit card withdrawals
07.19.13 to 07.23.13	Shoprite, Pathmark, Acme, Save A Lot, K Mart, Rite Aid, Wyncote and Philadelphia, PA	None/unclear	\$3,064.72 in fraudulent debit card purchases
07.23.13	TD Bank		deposited checks returned unpaid

**(20) Fraudulent use of TD Bank Account of AARON HENDERSON by MARCUS ALLEN RAY**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.23.13	TD Bank	HENDERSON	Checking account, ending in 4482, opened
07.29.13	TD Bank ATM, 1900 Market St., Phila., PA	RAY	Deposit of \$1250 check, drawn on PFCU account of D.J., payable to HENDERSON
07.30.13	Non-TD Bank ATM, 4133 Hunting Park, Philadelphia, PA	None/unclear	\$126 in fraudulent debit card withdrawals
08.02.13	TD Bank		deposited check returned unpaid

**(21) Fraudulent use of TD Bank Account of K.N. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.29.13	TD Bank	K.N.	Checking account, ending in 7314, opened
07.29.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	STARR	Deposit of \$1700 check, drawn on TCU account of B.H., payable to K.N.
08.05.13	TD Bank		deposited check returned unpaid

**(22) Fraudulent use of TD Bank Account of D.H. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.25.13	TD Bank	D.H.	Checking account, ending in 1719, opened
07.31.13	TD Bank ATM, 5501 Ridge Ave., Phila, PA	STARR	Deposit of \$1250 check, drawn on TCU account of B.H., payable to K.N.
08.01.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	Deposit of \$1000 check drawn on TCU account of B.H., payable to D.H

DATE	LOCATION	BANK PHOTO	TRANSACTION
08.01.13	U.S. Post Office branches	None/unclear	\$1141.28 in fraudulent purchases
08.02.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$100 fraudulent withdrawal
08.06.13	TD Bank		deposited check returned unpaid

**(23) Fraudulent use of TD Bank Account of D.Br. by MARCUS ALLEN RAY and MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
05.16.13	TD Bank	D.Br.	Account, ending in 3750, opened
08.01.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	RAY	Deposit of \$1750 check, drawn on PNC Bank account of R.B., payable to D.Br.
08.02.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$660 in fraudulent debit card withdrawals
08.02.13	Giant, Flourtown, PA	RAY	\$83.18 fraudulent debit card purchase
08.02.13	Giant, Flourtown, PA	WHITE	\$119.39 fraudulent debit card purchase
08.02.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$100 fraudulent debit card withdrawal
08.06.13	TD Bank		deposited check returned unpaid

**(24) Fraudulent use of TD Bank Account of J.C. by AARON HENDERSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
08.01.13	TD Bank	J.C.	Checking account, ending in 5571, opened
08.01.13	TD Bank ATM, 121 S. Broad St., Phila., PA	HENDERSON	Deposit of \$1250 check, drawn on Wells Fargo Bank account of C.A., payable to J.C.
08.02.13	Sunoco, Phila., PA	None/unclear	\$11.20 fraudulent debit card purchase
08.02.13	Giant, Flourtown, PA	HENDERSON	\$46.18 fraudulent debit card purchase
08.06.13	TD Bank		deposited check returned unpaid

**(25) Fraudulent use of TD Bank Account of M.V. by TIMOTHY NATHANIEL**

DATE	LOCATION	BANK PHOTO	TRANSACTION
08.09.13	TD Bank	M.V.	Checking account, ending in 8279, opened
08.12.13	TD Bank ATM, 217 W. Lehigh St., Phila., PA	NATHANIEL	Deposit of \$1800 check, drawn on PFCU account of K.P., payable to M.V.
08.12.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$20 fraudulent debit card withdrawal
08.13.13	Non-TD Bank ATM, 7236 Germantown Ave., Philadelphia, PA	None/unclear	\$600 in fraudulent debit card withdrawals
08.13.13, 08.14.13	Kim's Café, Sunoco, BP, Philadelphia, PA	None/unclear	\$55.79 in fraudulent debit card purchases
08.16.13	TD Bank		deposited check returned unpaid

**(26) Fraudulent use of TD Bank Account of K.W. by TIMOTHY NATHANIEL**

DATE	LOCATION	BANK PHOTO	TRANSACTION
08.12.13	TD Bank	K.W.	Checking account, ending in 9058, opened
08.13.13	TD Bank ATM, 217 W. Lehigh St., Phila., PA	NATHANIEL	Deposit of \$1800 check, drawn on PFCU account of K.P., payable to K.W.
08.13.13, 08.14.13	Sunoco, Save A Lot, KFC, Wendy's, Philadelphia, PA	None/unclear	\$52.06 in fraudulent debit card purchases
08.16.13	TD Bank		deposited check returned unpaid

**(27) Fraudulent use of TD Bank Account of S.H. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
08.20.13	TD Bank	S.H.	Checking account, ending in 9266, and savings account, ending in 8600, opened
08.20.13	TD Bank ATM, 5501 Ridge Ave., Phila, PA	JACKSON	Deposit of \$900 check, drawn on TCU account of B.H., payable to S.H.
08.21.13	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	JACKSON	\$60 fraudulent withdrawal from checking account, \$590 fraudulent transfer from savings to checking account
08.26.13	TD Bank		deposited checks returned unpaid

**(28) Fraudulent use of TD Bank Account of K.M. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.02.09	TD Bank	K.M.	Checking account, ending in 1387, opened
08.26.13	TD Bank ATM, 8301 Henry Ave., Phila., PA	JACKSON	Deposit of \$2900 check, drawn on TCU account of B.H., payable to K.M.
08.26.13	TD Bank ATM, 8301 Henry Ave., Phila., PA	JACKSON	\$100 fraudulent debit card withdrawal
08.27.13	TD Bank ATM, 8301 Henry Ave., Phila., PA	JACKSON	Deposit of \$900 check, drawn on TCU account of B.H., payable to K.M.
08.27.13	TD Bank ATM, 8301 Henry Ave., Phila., PA	JACKSON	\$300 fraudulent debit card withdrawal
08.27.13	TD Bank ATM, 4020 City Line Ave., Philadelphia, PA	JACKSON	\$460 fraudulent debit card withdrawal
08.27.13	Shoprite, CVS, Acme, Phila., PA	None/unclear	\$494.61 in fraudulent debit card purchases
08.30.13, 09.03.13	TD Bank		deposited checks returned unpaid

**(29) Fraudulent use of TD Bank Account of M.S. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
08.09.13	TD Bank	M.S.	Checking account, ending in 7364, opened
08.28.13	TD Bank ATM, 4020 City Line Ave., Philadelphia, PA	None/unclear	Deposit of \$1550 check, drawn on TCU account of B.H., payable to M.S.
08.29.13	TD Bank ATM, 3050 Walton Rd., Plymouth Meeting, PA	JACKSON	Deposit of \$1450 check, drawn on TCU account of B.H., payable to M.S.
08.26.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$760 fraudulent debit card withdrawal
08.29.13	Pathmark, Wyncote, PA	None/unclear	\$375.35 in fraudulent debit card purchases
09.03.13	TD Bank		deposited checks returned unpaid

**(30) Fraudulent use of TD Bank Account of W.D. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.25.13	TD Bank	W.D.	Checking account, ending in 1506, opened
11.25.13	TD Bank ATM, 1500 JFK Blvd., Phila., PA	STARR	Deposit of two checks, totaling \$1250, drawn on SunTrust Bank account of STARR, payable to W.D.
11.29.13	TD Bank		deposited checks returned unpaid

**(31) Fraudulent use of TD Bank Account of A.C. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.25.13	TD Bank	A.C.	Checking account, ending in 3375, opened
11.25.13	TD Bank ATM, 1500 JFK Blvd., Phila., PA	WHITE	Deposit of two checks, totaling \$1250, drawn on STARR's SunTrust Bank account, payable to A.C.
11.25.13	TD Bank ATM, 1500 JFK Blvd., Phila., PA	WHITE	\$60 fraudulent debit card withdrawal
11.29.13	TD Bank		deposited checks returned unpaid

**(32) Fraudulent use of TD Bank Account of M.De. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
04.15.13	TD Bank	M.De.	Checking account, ending in 3543, opened
11.27.13	TD Bank ATM, 4020 City Line Ave., Philadelphia, PA	JACKSON	Deposit of two checks, totaling \$1600, drawn on STARR's Uninvest Bank, payable to M.De.
11.29.13	TD Bank ATM, 8301 Henry Ave., Phila., PA	JACKSON	Deposit of two checks, totaling \$1400, drawn on STARR's Uninvest Bank account, payable to M.De.
11.29.13	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	None/unclear	\$1400 in fraudulent debit card withdrawals
12.03.13, 12.04.13	TD Bank		deposited checks returned unpaid

**(33) Fraudulent use of TD Bank Account of C.M. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.18.13	TD Bank	C.M.	Checking account, ending in 9688, opened
12.10.13	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	JACKSON	Deposit of two checks, totaling \$1600, drawn on Univest Bank account of STARR, payable to C.M.
12.11.13	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	JACKSON	\$700 fraudulent withdrawal
12.11.13	Rite Aid, Wawa, Philadelphia, PA	None/unclear	\$429.59 in fraudulent debit card purchases
12.11.13	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	JACKSON	Deposit of \$800 check drawn on Univest Bank account of STARR, \$800 check drawn on PFCU account of K.P., payable to C.M.
12.12.13	Wawa, Sunoco, Pathmark, Philadelphia and Wyncote, PA	None/unclear	\$849.56 in fraudulent debit card purchases
12.12.13	TD Bank ATM, 8600 Germantown Ave., Philadelphia, PA	None/unclear	\$700 fraudulent debit card withdrawal
12.16.13, 12.17.13	TD Bank		deposited checks returned unpaid

**(35) Fraudulent use of TD Bank Account of S.C. by MUHAMMAD WHITE and MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
07.19.13	TD Bank	S.C.	Checking account, ending in 8447, opened
12.11.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	WHITE	Deposit of \$900 check, drawn on TCU account of B.H., payable to S.C.
12.12.13	TD Bank ATM, 5501 Ridge Ave., Phila., PA	JACKSON	Deposit of \$900 check, drawn on Suntrust Bank account of STARR and payable to S.C.
12.12.13	Non-TD Bank ATM, 1300 E. Erie Ave., Philadelphia, PA	None/unclear	\$700 in fraudulent withdrawals
12.13.13	Non-TD Bank ATM, 3222 Richmond St., Philadelphia, PA	None/unclear	\$100 fraudulent withdrawal
12.17.13	TD Bank		deposited checks returned unpaid

**(36) Fraudulent use of TD Bank Account of A.Ta. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.03.13	TD Bank	A.Ta.	Checking account, ending in 5320, opened
01.06.14	TD Bank ATM, Williamstown, NJ	STARR	Deposit of \$2732.45 check, drawn on PNC Bank account of T.D., payable to A.Ta.
01.06.14	TD Bank ATM, Williamstown, NJ	STARR	\$100 fraudulent debit card withdrawal
01.107.14	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	STARR	\$500 fraudulent debit card withdrawal
01.09.14	TD Bank		deposited checks returned unpaid

**(37) Fraudulent use of TD Bank Account of S.T. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
02.26.13	TD Bank	S.T.	Checking account, ending in 5490, opened
01.14.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	Deposit of two checks, totaling \$1609.51, drawn on Wells Fargo Bank account of C.W., payable to S.T.
01.15.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	Deposit of two checks, totaling \$2911.62, drawn on Wells Fargo Bank account of C.W., payable to S.T.
01.14.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	\$100 fraudulent debit card withdrawal
01.15.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	\$700 fraudulent debit card withdrawal
01.15.14	CVS, Bala Cynwyd, PA	None/unclear	\$807.21 in fraudulent debit card purchases
01.17.14, 01.21.14	TD Bank		deposited checks returned unpaid

**(38) Fraudulent use of TD Bank Account of N.P. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.16.13	TD Bank	N.P.	Checking account, ending in 7141, opened
01.16.14	TD Bank ATM, 5501 Ridge Ave., Phila., PA	WHITE	Deposit of \$932 check, drawn on PNC Bank account of T.D., payable to N.P.

DATE	LOCATION	BANK PHOTO	TRANSACTION
01.16.14	Non-TD Bank ATM, 630 Walnut Lane, Philadelphia, PA	None/unclear	\$101.50 fraudulent debit card withdrawal
01.17.14	TD Bank ATM, 5501 Ridge Ave., Philadelphia, PA	WHITE	Deposit of \$932 check, drawn on PNC Bank account of T.D., payable to N.P.
01.17.14	Non-TD Bank ATM, 1300 E. Erie Ave., Philadelphia, PA	None/unclear	\$700 in fraudulent debit card withdrawals
01.17.14	Wawa Philadelphia, PA	None/unclear	\$34.55 in fraudulent debit card purchases
01.22.14, 01.23.14	TD Bank		deposited checks returned unpaid

**(39) Fraudulent use of TD Bank Accounts of L.C. and K.W. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
10.08.13	TD Bank	L.C. & K.W.	Checking account, ending in 6898, opened
01.22.14	TD Bank ATM, 4020 City Line Ave., Philadelphia, PA	JACKSON	Deposit of two checks, totaling \$2400, drawn on PNC Bank account of T.D., payable to L.C.
01.22.14	TD Bank ATM, 4020 City Line Ave., Philadelphia, PA	JACKSON	\$140 fraudulent debit card withdrawal
01.27.14	TD Bank		deposited checks returned unpaid

**(40) Fraudulent use of TD Bank Account of Y.M. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
	TD Bank	Y.M	Checking account, ending in 4007, opened
02.27.14	TD Bank ATM, 200 Lombard St., Phila., PA	STARR	Deposit of two checks, totaling \$1687, drawn on Wells Fargo Bank account of C.W., payable to Y.M.
01.27.14	TD Bank ATM, 200 Lombard St., Phila., PA	STARR	\$100 fraudulent debit card withdrawal
01.28.14	TD Bank ATM, 2231 Cottman Ave., Phila., PA	STARR	Deposit of two checks, totaling \$1699.38, drawn on Wells Fargo Bank account of C.W., payable to Y.M.

DATE	LOCATION	BANK PHOTO	TRANSACTION
01.28.14	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	STARR	\$700 fraudulent debit card withdrawal
01.28.14, 01.29.14	Walmart, Wawa, CVS, Acme, Sunoco, Willow Grove, Philadelphia & Jenkintown, PA	None/unclear	\$1235.30 in fraudulent debit card purchases
01.30.14	TD Bank		deposited checks returned unpaid

**(41) Fraudulent use of TD Fraud Account of B.S. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
02.12.14	TD Bank	B.S.	Checking account, ending in 0852, opened
02.12.14	TD Bank ATM, 710 Old York Rd., Jenkintown, PA	JACKSON	Deposit of two checks, totaling \$1260, drawn on PNC Bank account of T.D., payable to B.S.
02.13.14	Non-TD Bank ATM, 732 Old York Rd., Abington, PA	None/unclear	\$50 fraudulent debit card withdrawal
02.13.14, 02.14.14	CVS, Wawa, Dunkin Donuts, Jenkintown & Abington, PA	None/unclear	\$16.23 in fraudulent debit card purchases
02.19.14	TD Bank		deposited checks returned unpaid

**(42) Fraudulent use of TD Bank Account of M.W. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
01.23.14	TD Bank	M.W.	Checking account, ending in 1223, opened
03.07.14	TD Bank ATM, 2231 Cottman Ave., Phila., PA	STARR	Deposit of two checks, totaling \$1429.52, drawn on Wells Fargo Bank account of C.W., payable to M.W.
03.10.14	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	None/unclear	\$700 fraudulent debit card withdrawal
03.12.14	TD Bank		deposited checks returned unpaid

**(43) Fraudulent use of TD Bank Account of C.McD. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
03.14.11	TD Bank	C.McD.	Checking account ending in 9992, opened
03.10.14	TD Bank ATM, 1500 JFK Blvd., Philadelphia, PA	WHITE	Deposit of two checks, totaling \$1515, drawn on PNC Bank account of T.D., payable to C.McD.
03.11.14	CVS, Wawa, Save A Lot, Sunoco, Pathmark, Philadelphia, PA	None/unclear	\$212.09 in fraudulent debit card purchases
03.11.14	Non-TD Bank ATMs, 2535 Aramingo Ave., 1300 E. Erie St., Philadelphia, PA	None/unclear	\$40 in fraudulent debit card withdrawals
03.14.14	TD Bank		deposited checks returned unpaid

**(44) Fraudulent use of TD Bank Account of D.E. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
01.23.14	TD Bank	D.E.	Checking account, ending in 0905, opened
03.28.14	TD Bank ATM, 550 W. Germantown Ave., Plymouth Meeting, PA	JACKSON	Deposit of two checks, totaling \$1400, drawn on PNC Bank account of T.D., payable to D.E.
03.31.14	TD Bank ATM, 550 W. Germantown Ave., Plymouth Meeting, PA	None/unclear	\$700 fraudulent debit card withdrawal
03.31.14	Wawa, Sunoco, Pathmark, Plymouth Meeting, Wyncote, PA	None/unclear	\$438.39 in fraudulent debit card purchases
04.02.14	TD Bank		deposited checks returned unpaid

**(45) Fraudulent use of TD Bank Account of J.W. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
	TD Bank	J.W.	Checking account, ending in 4458, opened
04.08.14	TD Bank ATM, 2231 Cottman Ave., Phila., PA	STARR	Deposit of two checks, totaling \$2649.81, drawn on PNC Bank account of T.D., payable to J.W.
04.08.14	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	STARR	\$700 fraudulent debit card withdrawals

DATE	LOCATION	BANK PHOTO	TRANSACTION
04.09.14		None/unclear	\$916.93 in fraudulent debit card purchases
04.11.14	TD Bank		deposited checks returned unpaid

**(46) Fraudulent use of TD Bank Account of J.T. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
05.01.13	TD Bank	J.T.	Checking account, ending in 4817, opened
04.08.14	TD Bank ATM, 1500 JFK Blvd., Philadelphia, PA	WHITE	Deposit of two checks, totaling \$1425.86, drawn on PNC Bank account of T.D., payable to J.T.
04.09.14	TD Bank ATM, 2385 Cheltenham Ave., Philadelphia, PA	None/unclear	\$700 fraudulent debit card withdrawal
04.09.14	Walmart, Willow Grove, PA	None/unclear	\$303.48 in fraudulent debit card purchases
04.11.14	TD Bank		deposited checks returned unpaid

**(47) Fraudulent use of TD Bank Account of N.L.I. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.03.13	TD Bank	N.L.I.	Checking account, ending in 9799, opened
07.02.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	Deposit of two checks, totaling \$1799.22, drawn on Wells Fargo Bank account of C.W., payable to N.L.I.
07.02.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	\$160 in fraudulent debit card withdrawals
07.03.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	\$760 in fraudulent debit card withdrawals
07.08.14	TD Bank		deposited checks returned unpaid

**(48) Fraudulent use of TD Bank Account of N.C. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
03.15.14	TD Bank	N.C.	Checking account, ending in 1367, opened
07.24.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	Deposit of two checks, totaling \$1788.04, drawn on TCU account of B.H. and PNC Bank account of T.D., and payable to N.C.
07.24.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	\$100 fraudulent debit card withdrawal
07.03.14	TD Bank ATM, 2231 Cottman Ave., Philadelphia, PA	STARR	\$760 in fraudulent debit card withdrawals
07.08.14	TD Bank		deposited checks returned unpaid

**(49) Fraudulent use of TD Bank Account of S.Jo. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
	TD Bank	S.Jo.	Checking account, ending in 2635, opened
08.25.14	TD Bank ATM, 2550 Philmont Ave., Huntington Valley, PA	JACKSON	Deposit of two checks, totaling \$1800, drawn on PNC Bank account of C.M.-H., payable to S.Jo.
08.26.14	TD Bank ATM, 2550 Philmont Ave., Huntington Valley, PA	None/unclear	\$700 fraudulent debit card withdrawal
08.26.14	Walmart, Sunoco, Philadelphia, PA	None/unclear	\$1050.02 in fraudulent debit card purchases
08.28.14	TD Bank		deposited checks returned unpaid

**(50) Fraudulent use of TD Bank Account of S.S. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.05.14	TD Bank	S.S.	Checking account, ending in 0462, opened
09.10.14	TD Bank ATM, 5501 Ridge Ave., Phila., PA	JACKSON	Deposit of two checks, totaling \$1750, drawn on SunTrust Bank account of STARR, payable to S.S.
09.17.14	TD Bank		deposited checks returned unpaid

**(51) Fraudulent use of TD Bank Account of D.L. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.10.14	TD Bank	D.L.	Checking account, ending in 0459, opened
09.16.14	TD Bank ATM, 2550 Philmont Ave., Huntingdon Valley, PA	STARR	Deposit of two checks, totaling \$1794, drawn on PNC Bank account of C.M.-H., and payable to D.L.
09.19.14	TD Bank		deposited checks returned unpaid

**(52) Fraudulent use of TD Bank Account of B.C. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.13.14	TD Bank	B.C.	Checking account, ending in 0052, opened
10.06.14	TD Bank ATM, 2900 Moreland Rd., Willow Grove, PA	JACKSON	Deposit of two checks, totaling \$1500, drawn on SunTrust Bank account of STARR, payable to B.C.
10.07.14	TD Bank ATM, 7236 Germantown Ave., Philadelphia, PA	None/unclear	\$90 fraudulent debit card withdrawals
10.10.14	TD Bank		deposited checks returned unpaid

**(53) Fraudulent use of TD Bank Account of J.B. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
06.20.12	TD Bank	J.B.	Checking account, ending in 3388, opened
10.08.14	TD Bank ATM, 502 Ridge Pike, Conshohocken, PA	JACKSON	Deposit of two checks, totaling \$2600, drawn on SunTrust Bank account of STARR, payable to J.B.
10.08.14	TD Bank ATM, 502 Ridge Pike, Conshohocken, PA	JACKSON	\$100 fraudulent debit card withdrawal
10.08.14	Non-TD Bank ATM, Cheltenham Ave., Philadelphia, PA	JACKSON	\$343 fraudulent debit card withdrawal
10.14.14	TD Bank		deposited checks returned unpaid

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

**COUNT THREE**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 and 3 through 8, and Overt Acts 3 and 8 of Count One are incorporated here.
2. From on or about September 16, 2013 to on or about September 27, 2013, in the Eastern District of Pennsylvania, defendant

**TIMOTHY NATHANIEL**

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

**THE SCHEME**

3. Defendant TIMOTHY NATHANIEL and A.A., known to the grand jury opened Univest Bank accounts and received Univest Bank account numbers, debit cards and PINs.
4. After defendant TIMOTHY NATHANIEL acquired the Univest account number, debit card and PIN from A.A., defendant NATHANIEL deposited fraudulent checks into his Univest Bank account and the Univest Bank account of A.A.
5. Subsequent to the deposit of fraudulent checks into the Univest Bank accounts of defendant TIMOTHY NATHANIEL and A.A., defendant NATHANIEL and co-conspirators withdrew money from those accounts, using the debit cards and PINs for the accounts, via ATM withdrawal or debit card purchase.
6. In furtherance of the scheme, from on or about to on or about September 24, 2013 to on or about September 27, 2013, defendant TIMOTHY NATHANIEL and others,

using the Uninvest Bank debit cards and PINs of defendant NATHANIEL and A.A., made the following deposits of bad checks and fraudulent withdrawals and purchases against those Uninvest Bank accounts:

**(1) Fraudulent use of Uninvest Bank Account of TIMOTHY NATHANIEL**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.16.13	Uninvest Bank, Montgomery Township, PA	NATHANIEL	Checking account, ending in 9453, opened
09.24.13	Uninvest Bank ATM, 986 Bethlehem Pike, Montgomeryville, PA	NATHANIEL	Deposit of \$2225 check, drawn on Philadelphia Federal Credit Union ("PFCU") account of K.P., payable to NATHANIEL
09.24.13	Uninvest Bank ATM, 986 Bethlehem Pike, Montgomeryville, PA	NATHANIEL	\$220 in fraudulent debit card withdrawals
09.25.13	Uninvest Bank ATM, 986 Bethlehem Pike, Montgomeryville, PA	NATHANIEL	Deposit of \$2900 check, drawn on PFCU account of K.P., payable to NATHANIEL
09.25.13	Uninvest Bank ATM, 7236 Germantown Ave., Philadelphia, PA	None/unclear	\$500 fraudulent debit card withdrawal
09.25.13	Walmart, Sunoco, Pathmark, Willow Grove, Wyncote, Philadelphia, PA	None/unclear	\$1501.14 in fraudulent debit card purchases
09.26.13	Walmart, CVS, Rite Aid, Willow Grove, Melrose Park, PA	NATHANIEL & None/unclear	\$2185.61 in fraudulent debit card purchases
09.27.13	Uninvest Bank ATM, 7236 Germantown Ave., Philadelphia, PA	None/unclear	\$500 fraudulent debit card withdrawal
10.04.13	Uninvest Bank		deposited checks returned unpaid

**(2) Fraudulent use of Univest Bank Account of A.A**

DATE	LOCATION	BANK PHOTO	TRANSACTION
09.16.13	Univest Bank, Montgomery Township, PA	A.A	Checking account, ending in 9461, opened
09.24.13	Univest Bank ATM, 986 Bethlehem Pike, Montgomeryville, PA	NATHANIEL	Deposit of \$2250 check, drawn on PFCU account of K.P., payable to A.A.
09.24.13	Univest Bank ATM, 986 Bethlehem Pike, Montgomeryville, PA	NATHANIEL	\$220 fraudulent debit card withdrawal
09.25.13	Univest Bank ATM, 986 Bethlehem Pike, Montgomeryville, PA	NATHANIEL	Deposit of \$2900 check, drawn on PFCU account of K.P., payable to A.A.
09.25.13	Univest Bank ATM, 7236 Germantown Ave., Philadelphia, PA	None/unclear	\$500 fraudulent debit card withdrawal
09.25.13	Walmart, CVS, Willow Grove, PA	None/unclear	\$1548.37 in fraudulent debit card purchases
09.26.13	Walmart, Wawa, Pathmark, Rite Aid, Willow Grove, Melrose Park, Wyncote, Philadelphia, PA	NATHANIEL & None/unclear	\$2286.94 in fraudulent debit card purchases
09.27.13	Univest Bank ATM, 7236 Germantown Ave., Philadelphia, PA	None/unclear	\$500 fraudulent debit card withdrawal
10.04.13	Univest Bank		deposited checks returned unpaid

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

**COUNT FOUR**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 and 3 through 8, and Overt Acts 4 and 8 of Count One are incorporated here.
2. From on or about October 15, 2013 to on or about November 15, 2014, in the Eastern District of Pennsylvania and elsewhere, defendants

**MUHAMMAD SADAAT A. WHITE  
and  
RAYMOND RYSHEEM E. STARR**

knowingly executed and attempted to execute, and aided and abetted the execution of, a scheme to defraud TruMark Financial Credit Union (“TMFCU”), and to obtain monies owned by and under the care, custody, and control of that credit union by means of false and fraudulent pretenses, representations, and promises.

**THE SCHEME**

3. Defendants MUHAMMAD SADAAT A. WHITE and RAYMOND RYSHEEM E. STARR and others known and unknown to the grand jury persuaded other individuals, known to the grand jury, to provide their names, existing TMFCU account numbers, debit cards and personal identification numbers (“PINs”) or to open TMFCU Bank accounts and then turn over the new TMFCU account numbers, debit cards and PINs.

4. After defendants MUHAMMAD SADAAT A. WHITE, RAYMOND RYSHEEM E. STARR and others acquired names, account numbers, debit cards and PINs from TMFCU account holders, defendants WHITE and STARR and others deposited and attempted to deposit fraudulent checks into the accounts of those TMFCU account holders (“the TMFCU Accounts”).

5. Subsequent to the deposit of fraudulent checks into the TMFCU Accounts, defendant RAYMOND RYSHEEM E. STARR and co-conspirators withdrew money from those accounts, using the debit cards and PINs for the TMFCU Accounts, via ATM withdrawal or debit card purchase.

6. In furtherance of the scheme, from on or about October 15, 2013 to on or about November 15, 2013, defendants MUHAMMAD SADAAT A. WHITE and RAYMOND RYSHEEM E. STARR and others, using the debit cards and PINs for the TMFCU Accounts, made the following deposits and attempted deposits of bad checks and fraudulent withdrawals against the TMFCU Accounts:

**(1) Fraudulent use of TMFCU Account of O.A. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
05.11.12	TMFCU	O.A.	Checking and savings accounts opened, Visa check card, ending in 0186, issued
10.15.13	TMFCU ATM, 515 Old York Rd., Jenkintown, PA	STARR	Deposit of \$928 check, drawn on PNC Bank account of A.G., payable to O.A.
10.15.13	TMFCU ATM, 515 Old York Rd., Jenkintown, PA	STARR	\$220 fraudulent debit card withdrawal
10.15.13	TMFCU ATM, 515 Old York Rd., Jenkintown, PA	STARR	Deposit of \$842 check, drawn on PNC Bank account of A.G., payable to O.A.
10.15.13	TMFCU ATM, 515 Old York Rd., Jenkintown, PA	STARR	\$200 fraudulent debit card withdrawal

**(2) Fraudulent use of TMFCU Account of Q.R. by RAYMOND STARR and MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.06.13	TMFCU	Q.R.	Checking and savings accounts opened, Visa check card, ending in 5710, issued

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.07.13	TMFCU		Fraud alert received, TMFCU removed account's ability to make ATM deposits
11.08.13	Non-TMFCU ATM, 8500 Henry Ave., Phila., PA	WHITE, STARR	Attempted ATM deposit
11.15.13	TMFCU ATM, 1900 N. 5 <sup>th</sup> St., Phila., PA	WHITE, STARR	Attempted ATM deposit

**(3) Fraudulent use of TMFCU Account of N.L. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.13.13	TMFCU	N.L.	Checking and savings accounts opened, Visa check card, ending in 1872, issued
11.13.13	TMFCU		Visa check card closed by TMFCU
11.15.13	Non-TMFCU ATM, 8500 Henry Ave., Phila., PA	STARR	Attempted ATM deposit

**(4) Fraudulent use of TMFCU Account of L.J. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.14.13	TMFCU	L.J.	Checking and savings accounts opened, Visa check card, ending in 5285, issued
11.14.13	TMFCU		Visa check card closed by TMFCU
11.15.13	Non-TMFCU ATM, 8500 Henry Ave., Phila., PA	STARR	Attempted ATM deposit

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

**COUNT FIVE**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 and 3 through 8, and Overt Acts 5, 6 and 8 of Count One are incorporated here.
2. From on or about October 28, 2013 to on or about November 19, 2014, in the Eastern District of Pennsylvania and elsewhere, defendants

**MUHAMMAD SADAAT A. WHITE  
and  
RAYMOND RYSHEEM E. STARR**

knowingly executed and attempted to execute, and aided and abetted the execution of, a scheme to defraud Freedom Credit Union (“FCU”), and to obtain monies owned by and under the care, custody, and control of that credit union by means of false and fraudulent pretenses, representations, and promises.

**THE SCHEME**

3. Defendants MUHAMMAD SADAAT A. WHITE and RAYMOND RYSHEEM E. STARR and others known and unknown to the grand jury persuaded other individuals, including S.E., H.W., S.C. and C.L., all known to the grand jury, to open FCU accounts and then to provide their account numbers, debit cards and personal identification numbers (“PINs”) for the new FCU accounts.
4. After defendants MUHAMMAD SADAAT A. WHITE and RAYMOND RYSHEEM E. STARR and others acquired names, account numbers, debit cards and PINs from the FCU account holders, defendants WHITE and STARR deposited fraudulent checks, including some checks drawn on a closed account of defendant RAYMOND RYSHEEM E. STARR, into the accounts held by those FCU account holders (“the FCU Accounts”).

5. Subsequent to the deposit of fraudulent checks into the FCU Accounts, defendants MUHAMMAD SADAAT A. WHITE and RAYMOND RYSHEEM E. STARR and others withdrew money from those accounts, using the debit cards and PINs for the FCU Accounts, via ATM withdrawal or debit card purchase.

6. In furtherance of the scheme, from on or about October 28, 2013 to on or about November 15, 2013, defendants MUHAMMAD SADAAT A. WHITE and RAYMOND RYSHEEM E. STARR and others, using the debit cards and PINs for the FCU Accounts, made, and aided and abetted the making of, the following deposits of bad checks and fraudulent withdrawals against the FCU Accounts:

**(1) Fraudulent use of FCU Account of S.E. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
10.28.13	FCU	S.E.	Checking and savings accounts opened, check card, ending in 2151, issued
10.28.13	Sears ATM, Cottman & Bustleton Ave., Phila., PA	STARR	Balance inquiry
10.28.13	FCU ATM, 1440 Old York Rd., Abington, PA	STARR	Deposit of two checks, totaling \$1200, drawn on PNC Bank account of A.T., payable to S.E.
10.28.13	FCU ATM, 1440 Old York Rd., Abington, PA	STARR	\$600 in fraudulent debit card withdrawals
10.28.13	Acme, 7010 Germantown Ave., Phila., PA	None/unclear	\$297.32 in fraudulent debit card purchases
10.29.13	FCU ATM, 1440 Old York Rd., Abington, PA	STARR	Deposit of two checks, totaling \$1200, drawn on Abacus Federal Savings Bank account of M.F.L., payable to S.E.
10.29.13	FCU ATM, 1440 Old York Rd., Abington, PA	STARR	\$500 in fraudulent debit card withdrawals
10.29.13	Walmart, Willow Grove, PA	None/unclear	\$104.32 fraudulent debit card purchase

DATE	LOCATION	BANK PHOTO	TRANSACTION
10.31.13	Non-FCU ATMs, N. Broad St., Phila., PA	None/unclear	Attempted ATM withdrawals
10.31.13	FCU		Deposited checks returned unpaid

**(2) Fraudulent use of FCU Account of H.W. by RAYMOND STARR**

DATE	LOCATION	BANK PHOTO	TRANSACTION
10.29.13	FCU	H.W	Checking and savings accounts opened, check card, ending in 9792, issued
11.02.13	FCU ATM, 6707 Germantown Ave., Philadelphia, PA	None/unclear	Deposit of two checks, totaling \$1200, drawn on PNC Bank account of A.T., payable to H.W.
11.02.13	FCU ATM, 6707 Germantown Ave., Philadelphia, PA	None/unclear	\$500 in fraudulent debit card withdrawals
11.02.13	Acme, 7010 Germantown Ave., Phila., PA	None/unclear	\$97.16 in fraudulent debit card purchases
11.03.13	Non-FCU ATM, 8500 Henry Ave., Philadelphia, PA	STARR	Deposit of two checks, totaling \$1200, drawn on First Niagara Bank account ending in 1049, payable to H.W.
11.03.13	Non-FCU ATM, 8500 Henry Ave., Philadelphia, PA	STARR	\$500 in fraudulent debit card withdrawals
11.03.13	Pathmark, Wyncote, PA	None/unclear	\$100.32 fraudulent debit card purchase
11.04.13	Non-FCU ATM, 8500 Henry Ave., Philadelphia, PA	None/unclear	Attempted ATM withdrawal
11.08.13, 11.09.13	FCU		Deposited checks returned unpaid

**(3) Fraudulent use of FCU Account of S.C. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.03.13	FCU (online)	S.C.	Checking accounts opened, check card, ending in 1376, issued
11.09.13	FCU ATM, 7145 Frankford Ave., Philadelphia, PA	WHITE	Deposit of two checks, totaling \$1200, drawn on closed TD Bank account of STARR, payable to S.C.

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.09.13	Wawa ATM, 6506 Frankford Ave., Philadelphia, PA	None/unclear	\$500 in fraudulent debit card withdrawals
11.09.13	Wawa, CVS, Philadelphia, PA	None/unclear	\$113.81 in fraudulent debit card purchases
11.16.13, 11.19.13	FCU		Deposited checks returned unpaid

**(4) Fraudulent use of FCU Account of C.L. by MUHAMMAD WHITE**

DATE	LOCATION	BANK PHOTO	TRANSACTION
11.03.13	FCU (online)	C.L.	Checking account opened, check card, ending in 1376, issued
11.08.13	Non-FCU ATM, 8500 Henry Ave., Phila., PA	None/unclear	Deposit of two checks, totaling \$1200, drawn on Abacus Federal Savings Bank account of M.F.L. and PNC Bank account of A.T., payable to C.L.
11.08.13	Wawa ATM, 6701 Ridge Ave., Phila., PA	None/unclear	\$500 in fraudulent debit card withdrawals
11.08.13	Shoprite, 6901 Ridge Ave., Phila., PA	None/unclear	\$291.95 fraudulent debit card purchase
11.09.13	Non-FCU ATM, 7145 Frankford Ave., Philadelphia, PA	WHITE	Deposit of two checks, totaling \$1200, drawn on closed TD Bank account of STARR, payable to C.L., S.Su.
11.09.13	Wawa ATM, 6506 Frankford Ave., Philadelphia, PA	None/unclear	\$500 in fraudulent debit card withdrawals
11.09.13	CVS, Philadelphia, PA	None/unclear	\$299.95 fraudulent debit card purchase
11.10.13	Non-FCU ATM, 6707 Germantown Ave., Philadelphia, PA	None/unclear	Deposit of two checks, totaling \$1442, drawn on closed TD Bank account of STARR, payable to unknown, Q.B.
11.10.13	Wawa ATM, 7236 Germantown Ave., Philadelphia, PA	None/unclear	Attempted ATM withdrawal
11.16.13, 11.19.13	FCU		Deposited checks returned unpaid

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

**COUNT SIX**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 and 3 through 8, and Overt Acts 7 and 8 of Count One are incorporated here.
2. From on or about November 14, 2013 to on or about November 20, 2014, in the Eastern District of Pennsylvania and elsewhere, defendants

**RAYMOND RYSHEEM E. STARR  
and  
MARCUS LEE JACKSON**

knowingly executed and attempted to execute, and aided and abetted the execution of, a scheme to defraud Philadelphia Federal Credit Union ("PFCU"), and to obtain monies owned by and under the care, custody, and control of that credit union by means of false and fraudulent pretenses, representations, and promises.

**THE SCHEME**

3. Defendant MARCUS LEE JACKSON persuaded other individuals, including M.D., known to the grand jury, to provide their PFCU account numbers, debit cards and personal identification numbers ("PINs").
4. After defendant MARCUS LEE JACKSON acquired the PFCU account numbers, debit card and PIN from M.D., defendant JACKSON deposited fraudulent checks drawn on a closed account of defendant RAYMOND RYSHEEM E. STARR, into the PFCU account of M.D.

5. Subsequent to the deposit of fraudulent checks into the PFCU account of M.D., defendant MARCUS LEE JACKSON and others withdrew money from the PFCU accounts of M.D., using M.D.'s debit card and PIN for that PFCU account, via ATM withdrawal and debit card purchase.

6. In furtherance of the scheme, from on or about November 14, 2014 to on or about November 18, 2014, defendants MARCUS LEE JACKSON and RAYMOND RYSHEEM E. STARR and others, using the debit card and PIN for the PFCU account of M.D. and checks drawn on an account of defendant STARR, made, and aided and abetted the making of, the following deposits of bad checks and fraudulent withdrawals against the PFCU account of M.D.:

**(1) Fraudulent use of PFCU Account of M.D. by MARCUS JACKSON**

DATE	LOCATION	BANK PHOTO	TRANSACTION
	PFCU	M.D.	Checking account, ending in 3179 opened.
11.14.14	Non-PFCU ATM, 8500 Henry Ave., Phila., PA	None/unclear	Deposit of \$520 check, drawn on closed SunTrust Bank account of STARR, payable to M.D
11.14.14	Non-PFCU ATM, 8500 Henry Ave., Phila., PA	None/unclear	\$200 fraudulent debit card withdrawal
11.15.14	Non-PFCU ATM, 8500 Henry Ave., Phila., PA	None/unclear	Deposit of \$510 check, drawn on closed SunTrust Bank account of STARR, payable to M.D
11.15.14	Non-PFCU ATM, 8500 Henry Ave., Phila., PA	None/unclear	\$200 fraudulent debit card withdrawal
11.15.13	Sunoco, McDonald's, Philadelphia, PA	None/unclear	\$88.60 in fraudulent debit card purchases
11.16.13	Non-PFCU ATM, 7500 Castor Ave., Philadelphia, PA	JACKSON	Deposit of \$510 check, drawn on closed SunTrust Bank account of STARR, payable to M.D
11.16.13	Non-PFCU ATM, 7500 Castor Ave., Philadelphia, PA	JACKSON	\$220 in fraudulent debit card withdrawals

DATE	LOCATION	ACTOR	TRANSACTION
11.16.13	PFCU ATM, 8025 Roosevelt Blvd., Philadelphia, PA	None/unclear	Deposit of \$503 check, drawn on closed SunTrust Bank account of STARR, payable to M.D
11.16.14	Non-PFCU ATM, 7001 Roosevelt Blvd., Philadelphia, PA	None/unclear	\$10 fraudulent debit card withdrawal
11.17.13	Non-PFCU ATM, 7500 Castor Ave., Philadelphia, PA	None/unclear	Deposit of \$502 check, drawn on closed SunTrust Bank account of STARR, payable to M.D
11.17.13	Non-PFCU ATM, 7500 Castor Ave., Philadelphia, PA	None/unclear	\$170 in fraudulent debit card withdrawals
11.18.13	Sunoco, Philadelphia, PA	None/unclear	\$72.71 in fraudulent debit card purchases
11.20.13	PFCU		Deposited checks returned unpaid

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

**COUNTS SEVEN THROUGH EIGHT**

**THE GRAND JURY FURTHER CHARGES THAT:**

On or about the dates listed below, in the Eastern District of Pennsylvania,  
defendant

**AARON HENDERSON**

knowingly and without lawful authority, used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and personal identifying information of the persons indicated below, each person constituting a separate count, during and in relation to bank fraud:

<b><u>COUNT</u></b>	<b><u>DATE</u></b>	<b><u>ACCOUNT HOLDER</u></b>
7	06/21/13	K.P.
8	07/16/14	K.D.

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

**COUNTS NINE THROUGH ELEVEN**

**THE GRAND JURY FURTHER CHARGES THAT:**

On or about the dates listed below, in the Eastern District of Pennsylvania,  
defendant

**MUHAMMAD SADAAT WHITE**

knowingly and without lawful authority, used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and personal identifying information of the persons indicated below, each person constituting a separate count, during and in relation to bank fraud:

<b><u>COUNT</u></b>	<b><u>DATE</u></b>	<b><u>ACCOUNT HOLDER</u></b>
9	06/10/13	B.P.
10	07/16/13	S.El.
11	01/16/14	T.D.

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

**COUNTS TWELVE THROUGH SIXTEEN**

**THE GRAND JURY FURTHER CHARGES THAT:**

On or about the dates listed below, in the Eastern District of Pennsylvania,  
defendant

**MARCUS ALLEN RAY**

knowingly and without lawful authority, used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and personal identifying information of the persons indicated below, each person constituting a separate count, during and in relation to bank fraud:

<b><u>COUNT</u></b>	<b><u>DATE</u></b>	<b><u>ACCOUNT HOLDER</u></b>
12	06/12/13	B.P.
13	06/14/14	K.P.
14	07/11/13	S.El.
15	07/29/13	D.J.
16	08/01/13	R.B.

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

2.

**COUNTS SEVENTEEN THROUGH TWENTY**

**THE GRAND JURY FURTHER CHARGES THAT:**

On or about the dates listed below, in the Eastern District of Pennsylvania,  
defendant

**RAYMOND RYSHEEM E. STARR**

knowingly and without lawful authority, used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and personal identifying information of the persons indicated below, each person constituting a separate count, during and in relation to bank fraud:

<b><u>COUNT</u></b>	<b><u>DATE</u></b>	<b><u>ACCOUNT HOLDER</u></b>
17	07/22/13	R.McP.
18	10/15/13	A.G.
19	10/28/13	A.T.
20	01/06/14	T.D.

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

2.

**COUNTS TWENTY-ONE THROUGH TWENTY-TWO**

**THE GRAND JURY FURTHER CHARGES THAT:**

On or about the dates listed below, in the Eastern District of Pennsylvania,  
defendant

**MARCUS LEE JACKSON**

knowingly and without lawful authority, used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and personal identifying information of the persons indicated below, each person constituting a separate count, during and in relation to bank fraud:

<b><u>COUNT</u></b>	<b><u>DATE</u></b>	<b><u>ACCOUNT HOLDER</u></b>
21	12/11/13	K.P.
22	01/22/14	T.D.

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

**COUNTS TWENTY-THREE THROUGH TWENTY-FOUR**

**THE GRAND JURY FURTHER CHARGES THAT:**

On or about the dates listed below, in the Eastern District of Pennsylvania,  
defendant

**TIMOTHY NATHANIEL**

knowingly and without lawful authority, used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name and personal identifying information of the persons indicated below, each person constituting a separate count, during and in relation to bank fraud:

<b><u>COUNT</u></b>	<b><u>DATE</u></b>	<b><u>ACCOUNT HOLDER</u></b>
23	06/19/13	A.P.
24	08/12/13	K.P.

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

2.

it is the intent 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 TRUE BILL:**

**GRAND JURY FOREPERSON**

  
**ZANE DAVID MEMEGER**  
**United States Attorney**