



Department of Justice

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FORMER CREDIT UNION / BANK EMPLOYEE SENTENCED TO FIVE YEARS IN FEDERAL PRISON FOR BANK FRAUD / IDENTITY THEFT

Orlando, Florida - U.S. Attorney Robert E. O'Neill announces that U.S. District Judge John Antoon II today sentenced Nazreen Mohammed (47, Summerfield) to five (5) years in federal prison for two counts of bank fraud and one count aggravated identity theft. At the conclusion of her prison term, Mohammed will be required to serve three (3) years in a supervised release program. The court also entered a money judgment in the amount of \$83,236.12, representing the proceeds of the crimes. Mohammed must make full restitution to the victims, Fairwinds Credit Union and the Royal Bank of Canada.

Mohammed previously entered guilty pleas to the crimes on November 22, 2010.

According to court documents, from April 17, 2009, through July 18, 2009, Mohammed used her status as an employee at a Lake County branch of Fairwinds Credit Union (FCU) to access customer accounts, without authorization, for her own personal gain. Mohammed created loans and made withdrawals from the accounts of the credit union's customers, many of whom were either elderly or deceased. In an attempt to disguise the location of the money, she would then transfer the proceeds from these transactions into the accounts of other customers, before eventually

withdrawing them. Mohammed also posed as various elderly and deceased customers when checking on the transfers of funds with the credit union's telephone call center. She attempted to obtain not less than \$127,431.81 from FCU.

From November 5, 2009, through January 7, 2010, while working as an employee at a Lake County branch of the Royal Bank of Canada (RBC), Mohammed again accessed the account information of some of the banks's elderly and deceased customers. She used this information to make unauthorized withdrawals, change account beneficiary designations, and conduct inter-account transfers of funds. As a part of the scheme, she used the accounts of other FCU customers to camouflage her movement of these funds for eventual disbursement to herself. Mohammed also assumed the identity of a customer to create an unauthorized account in which to divert the stolen funds. The total amount of money which she attempted to appropriate from RBC was not less than \$312,581.53.

This case was investigated by the United States Secret Service. It was prosecuted by Assistant United States Attorney Robert E. Bodnar, Jr.