

AFFIDAVIT OF SPECIAL AGENT KYLE BISHOP

I, Kyle Bishop, being duly sworn, depose and state as follows:

AGENT BACKGROUND

1. I am a Special Agent with the United States Department of Agriculture - Office of Inspector General (USDA-OIG).¹ I am a graduate of the Criminal Investigator Training Program at the Federal Law Enforcement Training Center, the Rhode Island Police Academy, and the U.S. Coast Guard Maritime Law Enforcement Academy. I hold a bachelor's degree in criminal justice and a master's degree in education. I have approximately twelve years of experience as a law enforcement officer.

2. As a federal agent, I am authorized to investigate violations of laws of the United States and as a law enforcement officer, I am authorized to execute search and arrest warrants issued under the authority of the United States. I am a member of the Homeland Security Investigations (HSI) Document and Benefit Fraud Task Force (DBFTF), a specialized field investigative group comprised of personnel from various local, state, and federal agencies with expertise in detecting, deterring and disrupting organizations and individuals involved in various types of document, identity, and benefit fraud schemes. Many of these individuals have used stolen identities to obtain public benefits, which they would not otherwise be eligible to receive, including state-issued identity documents, Social Security numbers, food purchasing benefits, health care benefits, public housing benefits, and unemployment benefits.

¹ I am an "investigative or law enforcement officer" within the meaning of 18 U.S.C. § 2510(7) in that I am an officer of the United States who is empowered by law to conduct investigations and to make arrests for federal felony offenses. I also am a "federal law enforcement officer" within the meaning of Rule 41 of the Federal Rules of Criminal Procedure.

3. The statements in this affidavit are based, in part, on information provided by other law enforcement officers and analysts, and on my investigation of this matter. I have not included every fact known to me concerning this investigation because this affidavit is being submitted for the limited purpose of establishing probable cause for the issuance of the requested criminal complaints.

PURPOSE OF AFFIDAVIT

4. I am currently investigating Raul Fernandez Vicioso (“FERNANDEZ”),² a co-conspirator (“CO-CONSPIRATOR 1”), Joel Vicioso Fernandez (“VICIOSO”), Roman Vequiz Fernandez (“VEQUIZ”), Coralba Albarracin Siniva (“ALBARRACIN”), and others for federal offenses related to Supplemental Nutrition Assistance Program (SNAP) and Pandemic Unemployment Assistance (PUA) benefit fraud including Wire Fraud (18 U.S.C. §§ 1343, 1349), Illegal Acquisition or Use of SNAP Benefits (7 U.S.C. § 2024(b)), Theft of Government Funds (18 U.S.C. § 641), Money Laundering (18 U.S.C. § 1956), Aiding and Abetting (18 U.S.C. § 2), and Conspiracy (18 U.S.C. § 371) to commit those offenses. The investigation documented the fraudulent acquisition of over \$1 million in SNAP and PUA benefits.

5. I submit this affidavit in support of a criminal complaint charging VICIOSO (born 1983), VEQUIZ (born 1995), and ALBARRACIN (born 2002) with Conspiracy to Use, Transfer, Acquire, and Possess SNAP benefits in violation of 18 U.S.C. § 371.

FACTUAL BACKGROUND

6. El Primo Restaurant (also known as El Pilon Yuli Corporation) is a business, located at 1025 Central Street in Leominster, Massachusetts, that prepares and serves food. In

² FERNANDEZ is to be charged by Information in a separate criminal case.

November 2021, CO-CONSPIRATOR 1 incorporated El Primo Restaurant as a limited liability company with the Massachusetts Secretary of State. CO-CONSPIRATOR 1 is listed as the “president,” “secretary,” and “director” with FERNANDEZ as the “vice present” and “treasurer.” El Primo Restaurant did not file annual reports after 2021 resulting in an administrative dissolution by the state but remained in operation. El Primo Restaurant is operated by FERNANDEZ, CO-CONSPIRATOR 1, ALBARRACIN, and others.

7. FERNANDEZ is a Dominican national and naturalized U.S. Citizen. He is married to CO-CONSPIRATOR 1 who is a Venezuelan national and lawful permanent resident (LPR) of the United States. FERNANDEZ and CO-CONSPIRATOR 1 live together in Fitchburg, Massachusetts.

8. VICIOSO is a Dominican national and LPR of the United States. FERNANDEZ and VICIOSO are brothers. VICIOSO lives in Fitchburg, Massachusetts.

9. ALBARRACIN and VEQUIZ are Venezuelan nationals who previously held temporary protected status. ALBARRACIN works at El Primo Restaurant. CO-CONSPIRATOR 1 and ALBARRACIN are cousins. ALBARRACIN and VEQUIZ are partners and live together in Leominster, Massachusetts.

SUMMARY OF INVESTIGATION

10. This investigation revealed evidence that the defendants and their co-conspirators fraudulently obtained SNAP benefits in the approximate amounts of \$325,000 from Rhode Island and \$115,000 from Massachusetts through the use of stolen personally identifiable information (PII) of real people (adults and juveniles) from multiple states. From June 2023 to September 2025, the defendants received an approximate average of \$12,526 a month in Rhode Island SNAP benefits with a maximum monthly issuance of approximately \$16,623 in April 2024.

11. The defendants and their co-conspirators used stolen PII to exploit states permitting online applications for SNAP benefits without requiring in-person interviews. Benefits were issued on applications which lacked any form of photo identification, used counterfeit documents, and generally contained false statements. In total, the defendants and their co-conspirators used the stolen PII of approximately 115 victims to fraudulently obtain and use SNAP benefits issued by Rhode Island and Massachusetts.

12. When the conspirators received these SNAP benefits on electronic benefit transfer (EBT) cards bearing the real names of victims, they took additional steps to conceal their scheme by removing some of the printed names from the fraudulent SNAP benefit cards and setting identical Personal Identification Numbers (PINs). They did this so that they could purchase large quantities of expensive bulk food items (such as multiple-pound packages of meat) at various local wholesalers and food markets to stock El Primo Restaurant. With their supplies obtained for free, they prepared and then sold menu items at El Primo Restaurant at a complete profit, later wiring the fraud proceeds, among other places, to individuals living in Venezuela and the Dominican Republic.

13. In 2021-2024, CO-CONSPIRATOR 1 wired approximately \$91,000 to the Dominican Republic. During the same period, VICIOSO wired approximately \$46,000 to the Dominican Republic. Suspected victim identities were used to wire an additional approximately \$53,000 to the Dominican Republic to recipients believed to be family of the defendants.

14. This investigation also revealed that the defendants and their co-conspirators further enriched themselves by over \$700,000 by submitting fraudulent applications and supporting documents for PUA benefits. Their false submissions caused state agencies in multiple states including Massachusetts, New York, New Jersey, Washington, Pennsylvania, and Ohio to

issue PUA benefits and payments to the bank accounts provided by one or more members of the conspiracy. These defendants and their co-conspirators repeatedly used email addresses, residential addresses, and phone numbers that they controlled, to submit the fraudulent PUA applications.

15. As reflected below, store surveillance footage and physical surveillance reflect that certain conspirators purchased food using fraudulent SNAP benefit cards and then brought the food to El Primo Restaurant. In addition, federal agents seized fraudulently obtained EBT cards, lists of PII, and other SNAP-related evidence from FERNANDEZ's residence, and FERNANDEZ confessed to federal agents that he had purchased stolen PII and used it to fraudulently apply for SNAP benefits, and that he and other employees at El Primo Restaurant had used fraudulently obtained SNAP benefits to buy food for the restaurant.

BACKGROUND INFORMATION ON SNAP³

16. SNAP is a government benefit funded by the American taxpayers. USDA issues federal SNAP benefits through the states under federal/state agreements. USDA pays for SNAP benefits entirely and at least half the states' SNAP administrative costs.

17. In Fiscal Year 2025, the USDA issued SNAP benefits in the amounts of over \$340 million to Rhode Island and over \$2.6 billion to Massachusetts. Congress enacted SNAP to "promote the general welfare, to safeguard the health and well-being of the nation's population by raising levels of nutrition among low-income households." 7 U.S.C. § 2011. This program enables low-income households to obtain a more nutritious diet by increasing their food purchasing power.

³ The statements in this section are based on my training and personal experience investigating SNAP, identity, and other types of fraud, and on information provided to me by other investigators

18. Under the program, eligible households receive food purchasing benefits in the form of credits to an EBT card to buy food from retail food stores that participate in SNAP. Food purchasing benefits are obligations of the United States and redeemable at face value by the Secretary of Agriculture through the facilities of the Treasury of the United States. 7 U.S.C. § 2024(d).

19. Rhode Island and Massachusetts use the EBT system to administer SNAP benefits. The EBT system uses plastic payment cards, which are automatically credited with the recipient's appropriate amount of benefits during certain times of each month. To access benefits, the recipient presents the card at an authorized retailer's location. The card is swiped through an electronic terminal device (commonly and hereinafter referred to as an "EBT terminal") which reads coded information on the card's magnetic strip. The transaction amount is deducted from the EBT card's balance and deposited into the retailer's account.

20. When making a purchase from an authorized vendor, an EBT card user swipes the card through the EBT terminal and enters a PIN via a PIN pad. The terminal communicates via a financial network through a processing switch with a central database, which maintains recipient account balance information. The central database verifies the amount of benefits available, authorizes the transaction and deducts the purchase amount from the recipient's available balance. The system also calculates cumulative SNAP sales for each retailer and authorizes electronic payments to the retailer's bank account.

21. Investigators can monitor the SNAP EBT transactions at a particular store by accessing the database of the financial institution that is contracted to implement the SNAP EBT program. Rhode Island and Massachusetts use Fidelity National Information Services, Inc. ("FIS")

as the contracted financial institution for SNAP EBT payment processing which is headquartered in Jacksonville, Florida.

22. FIS uses a data center located in Phoenix, Arizona to house the individual Rhode Island and Massachusetts EBT cardholder transaction data, and the daily settlement payments made to retailers in any state. These financial institutions provide an electronic means of identifying the locations of retailers that were visited by the SNAP EBT participant. This monitoring allows the investigators to view the transaction by card number at the store as it is being processed for redemption. It also allows the investigators to see the dollar amount of the transaction. Retailers must obtain a license from the USDA Food and Nutrition Service (FNS) to accept food purchasing benefits from eligible recipients as payment for authorized food purchases.

23. In Rhode Island, SNAP benefits are administered to recipients in accordance with federal requirements by the Department of Human Services (Rhode Island DHS) and, in Massachusetts, by the Department of Transitional Assistance (“Massachusetts DTA”). The states are responsible for determining SNAP eligibility and authorizing benefits for low-income households (participants) in need.

24. To qualify for SNAP, the applicant must be a resident of state in which they apply, meet the financial eligibility requirements, and be a United States citizen or an eligible non-citizen, such as Lawful Permanent Resident (LPR) who has earned, or can be credited with, 40 quarters (10 years) of work. An applicant for SNAP benefits must also provide proof of their identity; i.e., the applicant must be the person who they claim to be. An applicant must also furnish an SSN or provide proof that the applicant has applied for one.

25. An applicant for SNAP benefits can apply online or in-person to provide complete and accurate information both at the time of application and on an ongoing basis in order to

properly assess initial and continued eligibility for benefits. The amount of SNAP benefits to which a program participant is entitled is electronically posted to the program participant's account on a monthly basis. Applicant eligibility is determined by citizenship, income, and number of people living within a household.

26. A SNAP household is defined as persons who lives together and purchase and prepare meals together. In general, households with larger numbers of people or dependents will receive higher amounts of benefits. Monthly benefits for SNAP are primarily determined by household size (number of persons living in a household). In the continental United States during Fiscal Year 2025, households typically received between \$292 for a household of one person up to \$1,790 for a household of eight persons.

BACKGROUND INFORMATION ON PUA

27. On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was signed into law. The CARES Act created a new temporary federal program unemployment insurance (UI). PUA provided unemployment benefits for individuals who were not eligible for UI or other types of unemployment (e.g., individuals who are self-employed, independent contractors, gig economy workers). All COVID-19 UI claims, and PUA claims, were eligible to receive additional monies and additional benefit weeks from temporary federal programs created by the CARES Act.

28. On or about March 11, 2021, the American Rescue Plan Act of 2021 ("ARPA"), extended all unemployment benefits under the CARES Act through September 4, 2021, and provided new qualification requirements. Federal UI benefits ended September 4, 2021. No weeks were payable after September 4, 2021, even if a claimant had a balance or remaining weeks on a claim.

29. UI claims submitted online to the Massachusetts Department of Unemployment Assistance (Massachusetts DUA) are processed via Amazon Web Services (AWS), a cloud-based server, that engages in interstate wires. UI claims are frequently submitted via the internet, and I understand that individuals who submit unemployment related information to Massachusetts DUA via the internet cause wire communications to be transmitted to and/or from these servers. In addition, Massachusetts DUA correspondence to unemployment claimants is often conducted via mail. In some instances, a claimant will provide documentation to Massachusetts DUA, via mail, in support of their UI claim. This documentation is scanned by Massachusetts DUA and attached to the claimants UI claim.

30. CARES Act program monies are received by Massachusetts DUA into a People's United Bank Account from the U.S. Treasury. The monies paid to the claimants for these programs are transmitted via wire communications from Connecticut to the claimant's designated bank account or the bank account for a Bank of America pre-paid debit card.

PROBABLE CAUSE

Rhode Island SNAP Fraud Scheme

31. The defendants and their co-conspirators fraudulently obtained SNAP benefits in the approximate amount of \$325,000 from Rhode Island. The defendants and their co-conspirators did so by using stolen PII to submit fraudulent online SNAP applications associated with certain specific mailing addresses in Rhode Island, by uploading counterfeit identification documents to support the applications, and by using the fraudulently obtained SNAP benefits to make purchases in Massachusetts. The defendants exploited vulnerabilities in the administration of SNAP by Rhode Island DHS through submitting online SNAP applications and completing telephonic

interviews without appearing in-person. Based on Rhode Island DHS records, an in-person interview did not occur for any SNAP application involved in the fraud scheme despite the issuance of approximately \$325,000 in SNAP benefits.

32. In June 2024, the Rhode Island Office of Internal Audit (OIA) discovered 117 identities of real people were used to apply for SNAP benefits which all listed one of two addresses of single-family apartments in Providence, Rhode Island. The 117 identities were used to create 24 “households” with an average of approximately four to five persons contained within each household. Auditors determined applications claiming over one hundred people living in the two specific apartments as a significant indicator of fraud.

33. A total of 17 of the 24 applications used the same fraudulent lease agreement (changing only the names) in support of applications. Additionally, auditors documented specific internet protocol (IP) addresses submitting and accessing the online applications and identified the most frequent IP address, originating in Massachusetts, that accessed the specific suspect households accounts over 200 times. Auditors determined that the use of a specific out-of-state IP address to conduct activity on multiple online SNAP cases to be an indicator of fraud as SNAP rules and regulations require Rhode Island SNAP residents to reside in Rhode Island.

34. On multiple occasions in 2023 and 2024, FERNANDEZ used his own identity to submit fraudulent applications for SNAP in Rhode Island. FERNANDEZ falsely claimed to be a resident of Rhode Island and used the stolen identities of an adult and three juveniles to claim five people lived in his fictitious household which increased his monthly payments. FERNANDEZ also made false statements grossly underreporting his business income and monies he derived from his various fraud schemes.

Prior Related SNAP Fraud Scheme in Massachusetts

35. Prior to the start of the Rhode Island SNAP fraud scheme, defendants and their co-conspirators fraudulently obtained SNAP benefits in the approximate amount of \$115,000 from Massachusetts. The defendants and their co-conspirators did so by using stolen PII to submit fraudulent online SNAP applications including stolen PII from some of the same victims later involved in the Rhode Island SNAP fraud scheme and by using the resulting SNAP benefits to make purchases in Massachusetts.

36. Rhode Island OIA discovered that many of the victim identities involved in the SNAP scheme in Rhode Island received SNAP benefits in Massachusetts prior to Rhode Island based on information available to Rhode Island state auditors through data shared among state agencies administering SNAP. In June 2024, the Rhode Island OIA contacted the Massachusetts DTA to request additional information on the use of the identities to receive SNAP in both states.

37. According to Massachusetts DTA records obtained during the investigation, the Massachusetts DTA identified a fraudulent incident involving the exploitation of online SNAP applications using stolen identities based in Leominster and Fitchburg, Massachusetts resulting in the theft of approximately \$102,214 in SNAP benefits between November 2019 and July 2023. Between September and December 2023, additional fraudulent Massachusetts SNAP applications occurred using identities involved in the Rhode Island scheme and used addresses including FERNANDEZ's residence in Fitchburg, Massachusetts resulting in the issuance of an additional amount of approximately \$13,737.

38. The Massachusetts SNAP fraud scheme used identities common to fraudulent Rhode Island SNAP applications. Additionally, the Rhode Island and Massachusetts SNAP fraud

schemes used the identities of FERNANDEZ and VICIOSO commingled with victim identities. Both the Rhode Island and Massachusetts SNAP fraud schemes used fraudulent documents, common victim identities, common email addresses, and physical addresses associated with FERNANDEZ, CO-CONSPIRATOR 1, VICIOSO, VEQUIZ, and/or ALBARRACIN.

39. According to Massachusetts DTA records obtained during the investigation, the DTA identified the theft of approximately \$115,000 in SNAP funds but did not report the incident to the USDA-OIG, the federal agency responsible for oversight of the exclusively federally funded program, or to any other law enforcement agency.

SNAP Application Counterfeit Documents and IP Addresses

40. The U.S. Department of State determined the passports and passport cards pictured in documents submitted in support of the fraudulent SNAP applications to be counterfeit. Specifically, metadata from images of suspected counterfeit documents submitted in support of Rhode Island SNAP applications provided geographic location information indicating that the images were taken inside or within the immediate vicinity of El Primo Restaurant in Leominster, Massachusetts, which is operated by FERNANDEZ, CO-CONSPIRATOR 1, and others.

41. Rhode Island DHS captures and preserves IP addresses associated with online application and access to SNAP benefit information using a state internet portal. Review of those records shows that IP addresses associated with FERNANDEZ repeatedly accessed the online accounts for these SNAP benefits.

Use of Identities for SNAP in Two or More States Simultaneously

42. The Public Assistance Reporting Information System (PARIS), a data analysis service matching recipients of public assistance including SNAP and other government benefits to determine if an identity receives duplicate (simultaneous) benefits in two or more states which can

result in a notification to the state welfare agencies administering the benefits to investigate the issuance of duplicate benefits.

43. In 2022, three identities used fraudulently to obtain SNAP benefits issued in Rhode Island in this investigation were also being used, likely by victims, to lawfully obtain SNAP and/or other government benefits in New York.

44. In 2023, 12 identities used fraudulently to obtain SNAP benefits issued in Rhode Island in this investigation were also being used, likely by victims, to lawfully obtain SNAP and/or other government benefits in Puerto Rico (nine people), Massachusetts (two people), and Pennsylvania (one person). Multiple identities belong to juveniles.

45. In 2024, 17 identities used fraudulently to obtain SNAP benefits issued in Rhode Island in this investigation were also being used, likely by victims, to lawfully obtain SNAP and/or other government benefits in New York (five people), Florida (four people), Massachusetts (three people), Connecticut (two people), Kentucky (one person), New Jersey (one person), and Pennsylvania (one person). Multiple identities belong to juveniles.

46. Federal agents interviewed multiple victims of this fraud scheme. One of the victims I interviewed received SNAP for herself and her three children in Massachusetts. When a fraudulent SNAP application was submitted in Rhode Island using her identity, it impacted her legitimate access to SNAP benefits for herself and her children. The victim later advised me of her continued difficulty accessing SNAP for her household as a result of the unlawful use of her identity.

Store Surveillance Footage of SNAP Transactions

47. Video surveillance footage from stores for over 150 fraudulent SNAP transactions was obtained during the investigation. The video surveillance footage documents the fraudulent

use of SNAP benefits by FERNANDEZ, CO-CONSPIRATOR 1, VICIOSO, VEQUIZ, ALBARRACIN, and others.

48. On May 16, 2024, Rhode Island EBT cards issued to three victim identities were used in conjunction to complete a transaction at Hannaford Supermarket in Leominster, Massachusetts for \$2,806.44. The image below from surveillance footage shows FERNANDEZ entering the store prior to making the transaction.



49. In May 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at BJ's Wholesale Club in Leominster, Massachusetts with a membership card issued to El Primo Restaurant. The images below from surveillance footage show FERNANDEZ making the transaction and departing the store.



50. In May 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at BJ's Wholesale Club in Leominster, Massachusetts using a membership card issued to El Primo Restaurant. The images below from surveillance footage show FERNANDEZ making the transaction and departing the store.



51. In May 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at Big Mania Meat Market which is located within the same shopping plaza as El Primo Restaurant. The image below from surveillance footage shows subjects believed to be FERNANDEZ and CO-CONSPIRATOR 1 (redacted) making a \$1,090.86 transaction, later departing the store without any items.



52. On June 4, 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at Hannaford Supermarket in Leominster, Massachusetts for \$114. The image below shows VICIOSO making the transaction.



53. In June 2024, a SNAP transaction using a Rhode Island card issued to a victim identity occurred at Hannaford Supermarket in Leominster, Massachusetts. The images below from surveillance footage show FERNANDEZ departing the store after making the transaction.



54. On June 6, 2024, VICIOSO used a fraudulently obtained Rhode Island EBT card (issued to the identity of FERNANDEZ) at Hannaford Supermarket in Leominster, Massachusetts to complete a SNAP transaction for \$175.46. The image below shows VICIOSO conducting the transaction.



55. In June 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at BJ's Wholesale Club in Leominster, Massachusetts using a membership card issued to El Primo Restaurant. The images below from surveillance footage show FERNANDEZ departing the store after making the transaction.



56. In June 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at Hannaford Supermarket in Leominster, Massachusetts. The image below from surveillance footage shows FERNANDEZ departing the store after making the transaction.



57. In June 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at Big Mania Meat Market in Leominster, Massachusetts. The image below from surveillance footage shows FERNANDEZ and CO-CONSPIRATOR 1 (redacted) making a \$710.02 transaction, later departing the store with only a bottle of chocolate milk.



58. In June 2024, a SNAP transaction using a Massachusetts EBT card issued to a victim identity occurred at BJ's Wholesale Club in Leominster, Massachusetts for \$215.68. The image from surveillance footage below shows FERNANDEZ and CO-CONSPIRATOR 1 (redacted) making the transaction. (The face of a third party captured at the register is redacted below).



59. In June 2024, a SNAP transaction using a Rhode Island EBT card issued to a victim identity occurred at BJ's Wholesale Club in Leominster, Massachusetts using a membership card issued to El Primo Restaurant. The images below from surveillance footage show FERNANDEZ and CO-CONSPIRATOR 1 (redacted) making the transaction and departing the store.



60. On July 11, 2024, a SNAP transaction using a Rhode Island EBT card fraudulently obtained in a victim identity was made at BJ's Wholesale Club in Leominster, Massachusetts with a membership card issued to El Primo Restaurant for \$323.50. The images below show ALBARRACIN making the transaction.



61. In July 2024, Rhode Island EBT cards issued to two victim identities were used in conjunction to complete a transaction at BJ's Wholesale Club in Leominster, Massachusetts using a membership card issued to El Primo Restaurant. The images below from surveillance footage show FERNANDEZ and CO-CONSPIRATOR 1 (redacted) departing the store after making the transaction.



62. In December 2024, a SNAP transaction using a Rhode Island EBT card fraudulently obtained in a victim identity was made at Hannaford Supermarket in Leominster, Massachusetts by VEQUIZ and ALBARRACION. The images below from surveillance footage show VEQUIZ and ALBARRACION conducting the transaction and exiting the store.



63. In December 2024, a SNAP transaction using a Rhode Island EBT card fraudulently obtained in a victim identity was made at Hannaford Supermarket in Leominster, Massachusetts by VEQUIZ. The images below from surveillance footage shows VEQUIZ making the transaction and leaving the business in a vehicle registered to CO-CONSPIRATOR 1.



Physical Surveillance of SNAP Transactions

64. On January 2, 2025, I conducted covert surveillance on El Primo Restaurant with other federal agents. VEQUIZ traveled from El Primo Restaurant to BJ's Wholesale Club in Leominster, Massachusetts.

65. Upon arriving at BJ's Wholesale Club, I observed VEQUIZ enter the store. Inside, VEQUIZ conducted a transaction with a fraudulently obtained EBT card for \$562.50 using a membership card issued to El Primo Restaurant. At approximately 12:40 p.m., I surreptitiously photographed VEQUIZ conducting the transaction. Photographs of VEQUIZ prior to and during the transaction appear below.⁴

⁴ The face of a child accompanying VEQUIZ is redacted.



66. Upon completion of the transaction, I observed VEQUIZ exit the store and load the purchased items in a vehicle located in the BJ's Wholesale Club parking lot.

67. At 1:10 p.m., VEQUIZ completed another transaction at BJ's Wholesale Club with a membership card issued to El Primo Restaurant and two fraudulently obtained EBT cards for \$788.45. VEQUIZ loaded these additional items into a vehicle and departed.

68. Federal agents conducted surveillance on VEQUIZ as he traveled from BJ's Wholesale Club to Market Basket in Leominster, where he used a fraudulently obtained EBT card in the name of yet another individual for \$175.78. I observed VEQUIZ exit Market Basket, load his vehicle with groceries, and depart. At approximately 2:45 p.m., I observed the VEQUIZ return to El Primo Restaurant and park with the tailgate facing the service door in the rear of the business.

69. On April 1, 2025, I conducted covert surveillance on FERNANDEZ with other federal agents. At approximately 8:47 a.m., I observed FERNANDEZ load his vehicle with food items he purchased at BJ's Wholesale Club in Leominster, Massachusetts. He conducted a transaction with a membership card issued to El Primo Restaurant and two fraudulently obtained EBT cards for \$973.47. FERNANDEZ later returned to El Primo Restaurant and parked with the

tailgate facing the service door in the rear of the business. The image below from surveillance footage shows FERNANDEZ, wearing a black sweatshirt and maroon pants, conducting the BJ's transaction. (The face of a third party captured at the register is redacted below).



70. At approximately 9:05 a.m., FERNANDEZ drove from El Primo Restaurant to Market Basket in Leominster, Massachusetts. I observed FERNANDEZ enter Market Basket. Inside, FERNANDEZ used a fraudulently obtained EBT card to complete transactions. He exited and re-entered Market Basket two additional times using two fraudulently obtained EBT cards to complete two additional transactions in the amounts of \$174.95 and \$168.30. FERNANDEZ is pictured below, prior to departing Market Basket.



71. At approximately 10:11 a.m., FERNANDEZ arrived at Hannaford Supermarket in Leominster, Massachusetts and entered the store. At approximately 10:20 am, FERNANDEZ used a fraudulently obtained EBT card to purchase additional quantities of food. At approximately 10:22 a.m., FERNANDEZ exited Hannaford Supermarket, loaded goods into his vehicle, and departed. He returned to El Primo Restaurant and parked with the tailgate facing the service door in the rear of the business. FERNANDEZ unloaded goods from the vehicle, as displayed below.



72. On April 14, 2025, I conducted covert surveillance on FERNANDEZ. At approximately 10:37 a.m., FERNANDEZ loaded his vehicle with goods purchased at BJ's Wholesale Club in Leominster, Massachusetts using a fraudulently obtained EBT card. Surveillance images of FERNANDEZ after conducting the transaction (left) and loading his vehicle (right) appear below.



73. On September 11, 2025, I conducted covert surveillance and observed FERNANDEZ and CO-CONSPIRATOR 1 (redacted) loaded the vehicle with groceries from BJ's Wholesale Club in Leominster, Massachusetts following a transaction using two fraudulently obtained EBT cards, as displayed below.



74. After an additional transaction using a fraudulently obtained EBT card at the Hannaford Supermarket in Leominster, Massachusetts, at approximately 10:31 a.m., I observed FERNANDEZ and CO-CONSPIRATOR 1 offload items at the service door of El Primo Restaurant.

Fraudulent PUA Activity

75. Subsequent investigation revealed an additional scheme to defraud the United States through the fraudulent application for and acquisition of PUA benefits by FERNANDEZ, CO-CONSPIRATOR 1, VICIOSO, and others known and unknown.

76. The investigation revealed evidence that FERNANDEZ, CO-CONSPIRATOR 1, VICIOSO, and others applied for and received approximately \$702,821.10 in fraudulent PUA benefits. Bank accounts and prepaid debit cards controlled by FERNANDEZ, CO-

CONSPIRATOR 1, VICIOSO, and others received the fraudulent PUA benefits issued by Massachusetts, New York, Pennsylvania, and Ohio in the names of FERNANDEZ, CO-CONSPIRATOR 1, and VICIOSO, and in the names of suspected identity theft victims, including identities common to the related the SNAP benefit fraud, between April 2020 and December 2021.

77. This loss amount is attributed to FERNANDEZ, CO-CONSPIRATOR 1, VICIOSO through the association of PUA benefit applications and benefits with known address and telephone numbers for the subjects.

78. Bank records obtained during the investigation detail approximately \$276,021.12 in fraudulent PUA benefits were deposited into bank accounts held in the names of El Primo Restaurant, FERNANDEZ, CO-CONSPIRATOR 1, VICIOSO, and other co-conspirators. Other fraudulent PUA benefits were issued to prepaid cards in the identities of the various individuals which were applied for using known addresses and telephone numbers of the subjects.

79. Upon receipt of fraudulent PUA funds into accounts controlled by FERNANDEZ and CO-CONSPIRATOR 1 (TD Bank Acct #0742 and Bank of American Acct #7801), and VICIOSO (TD Bank Acct #8601 and Bank of America Acct #7021), funds were quickly moved out of the receiving accounts into cash using bank automated teller machines (ATMs) in and around Leominster, Massachusetts or were transferred to Cash App, the digital wallet and financial services company.

80. The ATM withdrawals and cash transfers often occurred on the same day the PUA funds were deposited into the accounts. Federal agents believe the PUA applications to be fraudulent based on multiple factors including the deposit of funds into accounts in identities other than the identity for which the benefits were issued and the use of El Primo Restaurant's address as the residential address for applications in multiple different states in the identities of at least 29

different people. El Primo Restaurant, located in Massachusetts, was used as the address for PUA applications in multiple states including New York, Pennsylvania, and Ohio.

Search Warrants

81. On September 23, 2025, I applied for federal search warrants to authorize the search of El Primo Restaurant and FERNANDEZ's residence. The Court subsequently issued the search warrants.

82. On September 24, 2024, I executed the search warrants at El Primo Restaurant and FERNANDEZ's residence with other federal agents. FERNANDEZ was present at his residence during the search.

83. Evidence seized at FERNANDEZ's residence includes approximately 20 fraudulently obtained Rhode Island and Massachusetts EBT cards, fraudulent documents, printed ledgers and handwritten lists of more than 100 identities (names, dates of birth, and SSNs), and SNAP-related mailings. A redacted image of Rhode Island and Massachusetts EBT cards seized during the search appears below.



84. Other items seized from FERNANDEZ's residence include a magnetic card reader/encoder and dozens of blank white magnetic stripe cards. These items allow for stolen EBT card information to be loaded on a physical payment card and subsequently used to make purchases. One of the seized EBT cards (fraudulently encoded with Massachusetts EBT card information) had a balance of \$918.63 at the time of seizure.

85. FERNANDEZ participated in a voluntary, non-custodial interview which was audio recorded during the search warrant execution at his residence. FERNANDEZ admitted to purchasing stolen PII and using it to fraudulently apply for SNAP benefits in Rhode Island and Massachusetts. FERNANDEZ admitted that he conspired with others to use the Rhode Island residential addresses for the applications and arranged for the EBT cards to be sent to him via Uber.⁵ The EBT cards were used by employees at El Primo Restaurant to buy food for resale, with FERNANDEZ taking steps to conceal the scheme by removing names from the cards and setting identical PINs.

86. FERNANDEZ also admitted to fraudulently obtaining PUA in multiple states. FERNANDEZ admitted to wiring proceeds from these schemes to individuals in Venezuela and to pay for property he owned in the Dominican Republic.

CONCLUSION

87. Based on the foregoing, probable cause exists to show that from on or about December 2023 through on or about September 24, 2025, in the District of Massachusetts and elsewhere, VICIOSO, VEQUIZ, and ALBARRACIN conspired with each other and others known

⁵ On or about September 24, 2025, Rhode Island DHS deactivated all known fraudulent EBT cards discovered throughout the course of the investigation.

and unknown to Use, Transfer, Acquire, and Possess SNAP benefits by fraudulently obtaining EBT cards to further obtain bulk food items for retail sale at El Primo Restaurant, all in violation of Title 18, United States Code, Section 371.

I declare that the foregoing is true and correct.

Special Agent Kyle Bishop
Office of Inspector General
U.S. Department of Agriculture

Sworn via telephone in accordance with Federal Rule of Criminal Procedure 4.1 on
February 2, 2026.

HONORABLE DAVID H. HENNESSY
United States Magistrate Judge