

UNITED STATES DISTRICT COURT

for the

District of New Jersey

United States of America
v.
EUGENE O. KORANTENG,
a/k/a "Ug"

Case No.
Mag. No. 23-mj-17008 (SAK)

Defendant(s)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of June 2018 through September 2018 in the county of Camden in the
District of New Jersey, the defendant(s) violated:

Table with 2 columns: Code Section, Description of Offenses. Row 1: 18 U.S.C. § 1349, contrary to 18 U.S.C. § 1344; See Attachment A.

This criminal complaint is based on these facts:

See Attachment B.

Continued on the attached sheet.

Gady Bishop
Complainant's signature

Special Agent Gady Bishop, DHS-HSI
Printed name and title

Attested to by the applicant in accordance with the requirements of Fed. R. Crim. P. 4.1 by
telephone (specify reliable electronic means).

Date: 03/31/2023

Sharon A. King
Judge's signature

City and state: Camden, New Jersey

Hon. Sharon A. King, U.S. Magistrate Judge
Printed name and title

CONTENTS APPROVED
UNITED STATES ATTORNEY

By: /s/ Jeffrey B. Bender
Jeffrey B. Bender, Assistant U.S. Attorney

Date: March 31, 2023

ATTACHMENT A

COUNT ONE

(Conspiracy to Commit Bank Fraud)

From in or around June 2018 through in or around September 2018, in Camden County, in the District of New Jersey and elsewhere, the defendants,

EUGENE O. KORANTENG, a/k/a "Ug,"
EMMANUEL S. YIRENKYI, a/k/a "Kobby,"
and
MISTY SARFO-ADU,

did knowingly and intentionally conspire and agree with each other and others to execute and attempt to execute a scheme and artifice to defraud a financial institution and to obtain any of the moneys, funds, credits, assets, securities, and other property owned by, and under the custody and control of, such financial institution, by means of false and fraudulent pretenses, representations, and promises, contrary to Title 18, United States Code, Section 1344, as described in Attachment B.

In violation of Title 18, United States Code, Section 1349.

ATTACHMENT B

I, Gady Bishop, am a Special Agent with the Department of Homeland Security – Homeland Security Investigations. I am fully familiar with the facts set forth herein based on my own investigation, my conversations with other law enforcement officers, and my review of reports, documents, photographs, and recordings of the evidence. Where statements of others are related herein, they are related in substance and part. Because this Complaint is being submitted for a limited purpose, I have not set forth each and every fact that I know concerning this investigation. Where I assert that an event took place on a particular date and time, I am asserting that it took place on or about the date and time alleged.

1. During the times relevant to this complaint:
 - a. Eugene O. Koranteng, a/k/a “Ug” (“Koranteng”) was a resident of Maple Shade, New Jersey.
 - b. Emmanuel S. Yirenkyi, a/k/a “Kobby” (“Yirenkyi”) was a resident of Maple Shade, New Jersey.
 - c. Misty Sarfo-Adu (“Sarfo-Adu”) was a resident of Deptford, New Jersey.
 - d. Credit Card Company 1 issued branded credit cards that cardholders could use to purchase goods and services. Cardholders could also use their accounts to write checks to obtain cash advances and transfer balances from other credit cards.

2. Based on my training, experience, and knowledge of the investigation, including the facts as set forth in this affidavit, there is probable cause to believe that between June 2018 and September 2018, in the District of New Jersey and elsewhere, Koranteng, Yirenkyi, and Sarfo-Adu conspired and agreed with each other and others to commit bank fraud by obtaining blank checks containing the names and account information of unsuspecting customers of Credit Card Company 1, making the checks payable to members of the conspiracy, forging the customers’ signatures on the checks, and negotiating the checks at financial institutions.

3. On September 16, 2018, a credit card issued by Credit Card Company 1 in the name of Victim 1 was used to purchase an international airline ticket for Sarfo-Adu to travel to London on September 18, 2018. The return leg of the trip was canceled on September 20, 2018 after the airline learned that Victim 1 did not authorize Victim 1’s credit card to be used to purchase Sarfo-Adu’s airline ticket. Airline records indicate that Sarfo-Adu’s return flight was rebooked and canceled several times before Sarfo-Adu returned to the United States on September 26, 2018. While reentering the United States, a Customs and Border Protection officer

questioned Sarfo-Adu during a secondary inspection and seized Sarfo-Adu's cellular telephone ("Sarfo-Adu Phone") as part of a border search.

4. A subsequent analysis of the Sarfo-Adu Phone showed extensive communications between Sarfo-Adu, Koranteng, Yirenkyi, and others regarding their fraud scheme:

- a. I believe that Sarfo-Adu communicated with Koranteng via phone number 856-XXX-0124, which was listed as "Ug" in the contact list of the Sarfo-Adu Phone. I believe this number belongs to Koranteng based on the context of the communications. In addition, this number is listed as Koranteng's mobile number on a BB&T account application completed and signed by Koranteng on September 25, 2018.
- b. I believe that Sarfo-Adu communicated with Yirenkyi via phone number 571-XXX-9344, which was listed as "Kobby" in the contact list of the Sarfo-Adu Phone. Yirenkyi identified this number as his phone number after being arrested for receiving stolen property on April 6, 2018. In addition, this number is listed as Yirenkyi's phone number in various financial records for accounts belonging to Yirenkyi.

5. The communications on the Sarfo-Adu Phone describe how Koranteng, Yirenkyi, and other co-conspirators used the means of identification of Credit Card Company 1 account holders, without the account holders' lawful authorization, to obtain funds through fraud.

6. For example, on July 19, 2018, between approximately 1:32 p.m. and 1:53 p.m., Yirenkyi and Koranteng exchanged the following messages in a group chat that also included Sarfo-Adu, with the other messages set forth below in brackets occurring chronologically in a separate conversation between just Sarfo-Adu and Yirenkyi:

Yirenkyi: Eugene you ready
For boa
Andrew make the guy send the cheques
Sia he Dey hung so now he needs it

[In a separate conversation, Sarfo-Adu sent Yirenkyi a photograph of four blank checks with Victim 2's account number and listing an address in Brick, New Jersey. The checks were numbered 441, 442, 6885, and 6886.]

Koranteng: When is it coming

Yirenkyi: Is in getting amounts nw

Koranteng: Oh ok
So get it let's go deposit

[In a separate conversation, Yirenkyi messaged Sarfo-Adu: Euegen go write]

Yirenkyi: Getting the amount

7. Based on my training, experience, and knowledge of the investigation, I believe that the above conversation reflects that Yirenkyi asked Koranteng whether Koranteng was ready to deposit into Koranteng's Bank of America account ("for boa") a fraudulent check that would be made payable to Koranteng. After Koranteng agreed ("Oh ok"), Yirenkyi advised Sarfo-Adu that Koranteng would be making the deposit ("Euegen go write") of one of the checks from the photograph that Sarfo-Adu had messaged Yirenkyi a few minutes earlier. My belief is based, in part, on other communications on the Sarfo-Adu Phone. For example, in a previous message on June 26, 2018 in the same three-way group conversation, Koranteng wrote to Sarfo-Adu and Yirenkyi: "Ebi in Wey them close in account coz of that fake checks he deposit."

8. According to Bank of America records, on July 20, 2018, check number 441, purportedly signed by Victim 2 and written off Victim 2's account with Credit Card Company 1, and made payable to Koranteng in the amount of \$8,250, was deposited at a Bank of America branch in Cherry Hill, New Jersey, into an account ending 9076, for which Koranteng had sole signatory authority.

9. According to Altra Federal Credit Union ("Altra FCU") records, on July 20, 2018, check number 442, purportedly signed by Victim 2 and written off Victim 2's account with Credit Card Company 1, and made payable to Co-Conspirator 1 in the amount of \$8,250, was deposited into Altra FCU account ending 5745, for which Co-conspirator 1 had sole signatory authority.¹

10. In a later series of messages on July 25, 2018, recovered from the Sarfo-Adu Phone, Yirenkyi, Koranteng, and Sarfo-Adu discussed in a group conversation the status of the two checks deposited on July 20, 2018:

¹ Previously, on June 11, 2018, a different fraudulent check purportedly signed by Victim 3 and written off Victim 3's account with Credit Card Company 1, and made payable to Co-Conspirator 1 in the amount of \$4,700, had been deposited into Co-conspirator 1's Altra FCU account. Messages between Yirenkyi and Sarfo-Adu recovered from the Sarfo-Adu Phone include photographs of the Altra account balance reflecting that deposited fraudulent check; an Altra FCU cashier's check that Co-conspirator 1 obtained with \$3,425 of that deposited check's proceeds; and a receipt of Co-conspirator 1's negotiation of the cashier's check at a Trenton, New Jersey, check casher.

Yirenkyi: 8250 cleared
Is for euegen or [Co-conspirator 1] don't know
Who's own did we do first

Koranteng: The first badge of my money cleared

Sarfo-Adu: Your own ?

Yirenkyi: No that is Andrews own but did you [Co-conspirator 1]
own or we did euegen own first

[Yirenkyi sends picture of cellphone showing \$8,250 as pending]

Koranteng: Like I said part of the money is cleared from hold waiting
on the other to clear

Sarfo-Adu: We did all the same day, but I asked [Co-conspirator 1]
too

Koranteng: Call [Co-conspirator 1] also to see if his is cleared

Yirenkyi: Yh ge said the two all cleared
So we good

Koranteng: Oh ok so by Friday the other hold will be released

11. On July 31, 2018, Victim 2 contacted his local police department in Champlin, Minnesota, after learning that two checks totaling \$16,500 were drawn against his credit card account at Credit Card Company 1. After learning the names of the payees of the two checks, Victim 2 told officers that he did not know either of the two payees, *i.e.*, Koranteng or Co-conspirator 1, as set forth above, and he did not authorize the two checks to be drawn against his credit card account.

12. According to records of Credit Card Company 1, on June 29, 2018 and July 12, 2018, Victim 2's phone number, address, and email address were changed. Victim 2 indicated that these changes were made without his authorization or knowledge.

13. In a later series of messages on August 3, 2018, recovered from the Sarfo-Adu Phone, Yirenkyi, Koranteng, and Sarfo-Adu discussed in a group conversation depositing additional checks into Koranteng's Bank of America account:

Yirenkyi: Yo Eugene
Boa available for deposit

Koranteng: Yup yup yup
Checks drop

Yirenkyi: Miami
Primary Account Holder
[VICTIM 4'S NAME]
[] SEIDLER ST
JERSEY CITY, NJ
07304 -2407

Koranteng: Cool

Yirenkyi: Euegen account number

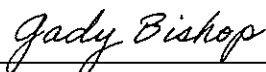
Koranteng: Nigga how many times you want me to give it to you

Yirenkyi: Now

14. According to Bank of America records, on August 3, 2018, two checks, each purportedly signed by Victim 5, written off Victim 5's account with Credit Card Company 1, and made payable to Koranteng in the amount of \$6,000, were deposited at a Bank of America ATM in Miami, Florida, into account ending 9076, for which Koranteng had sole signatory authority. The Bank of America records further indicate that both checks were debited from Koranteng's account as "return item chargeback" on August 14, 2018.

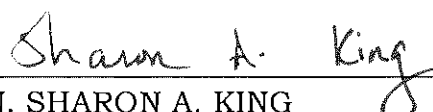
15. Based on my training and experience, I am aware that Bank of America is insured by the Federal Deposit Insurance Act and that accounts at Alta Federal Credit Union are insured by the National Credit Union Share Insurance Fund.

Respectfully submitted,



Gady Bishop
HSI Special Agent

Pursuant to Fed. R. Crim. P. 4.1, HSI Special Agent Bishop was sworn and attested to the contents of this affidavit in support of the criminal complaint.



HON. SHARON A. KING
United States Magistrate Judge

Date: March 31, 2023