

FILED

AW

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

APR 11 2024

UNITED STATES OF AMERICA

: Hon.

AT 8:30 4:10 PM
CLERK, U.S. DISTRICT COURT - DNJ

v.

: Crim. No. 24- 257 (ESK)

NOAH ARANZAMENDI

: 18 U.S.C. § 1349

: 18 U.S.C. § 1708

INDICTMENT

The Grand Jury in and for the District of New Jersey, sitting at Newark,
charges as follows:

COUNT ONE

(Conspiracy to Commit Bank Fraud)

Background

1. At all times relevant to this Indictment:

a. Victim-1, Victim-2, Victim-3, and Victim-4 were residents of
Teaneck, New Jersey.

b. The United States Postal Service ("USPS") operated post offices
located in Teaneck, New Jersey. The USPS also maintained collection boxes
throughout Teaneck.

c. The victim financial institutions, including Bank-1, Bank-2, and
Bank-3: (1) were "financial institutions" as that term is defined in Title 18, United
States Code, Section 20, offering, among other things, checking and savings accounts
to customers; (2) had deposits insured by the Federal Deposit Insurance Corporation
(FDIC) and/or accounts insured by the National Credit Union Insurance Fund
(NCUIF); and (3) had branches in New Jersey.

The Conspiracy

2. From at least in or around February 2020 to in or around February 2022, in Bergen County in the District of New Jersey, and elsewhere, defendant

NOAH ARANZAMENDI

did knowingly and intentionally conspire and agree with others to execute and attempt to execute a scheme and artifice to defraud financial institutions whose deposits were insured by the Federal Deposit Insurance Corporation, and whose accounts were insured by the National Credit Union Insurance Fund, and to obtain moneys, funds, assets, and other property owned by and under the custody and control of such financial institutions, by means of materially false and fraudulent pretenses, representations, and promises, contrary to Title 18, United States Code, Section 1344.

Goal of the Conspiracy

3. It was the goal of the conspiracy for ARANZAMENDI and his co-conspirators to enrich themselves by fraudulently obtaining money from the victim financial institutions.

Manner and Means of the Conspiracy

4. It was part of the conspiracy that:

- a. ARANZAMENDI and others used USPS arrow keys (the name given to the universal keys used by USPS to access collection boxes, outdoor parcel lockers, cluster box units, and apartment panels), and/or other means, in order to steal mail containing checks (the "Stolen Checks") from USPS mail collection boxes

and receptacles located throughout New Jersey, including in Teaneck. ARANZAMENDI would then take images of the Stolen Checks and circulate those images to co-conspirators. The Stolen Checks, either in their original or altered form, were later deposited into bank accounts (collectively, the "Fraud Accounts") belonging to individuals other than the intended recipients. The Fraud Accounts were often closed shortly thereafter.

b. For example, on or about March 1, 2020, Victim-1 mailed a check for approximately \$543.75 ("Stolen Check-1") by placing that check in a USPS collection box in Teaneck. The actual payee of Stolen Check-1 never received it. On or about March 20, 2020, ARANZAMENDI sent six messages containing images of checks, including Stolen Check-1, via an encrypted messaging application, to a co-conspirator ("Co-Conspirator-1"). Four days later, on or about March 24, 2020, Stolen Check-1, which had been altered to be made out in the amount of approximately \$4,890.00, was deposited into a bank account held in the name of an individual other than the intended recipient ("Fraud Account-1") at a financial institution ("Bank-1"). Between on or about March 24, 2020, and on or about April 14, 2020, more than approximately \$4,890.00 was debited or withdrawn from Fraud Account-1. On or about October 8, 2020, Fraud Account-1 was closed with a negative balance, resulting in a loss of approximately \$4,890.00.

c. On or about June 20, 2020, Victim-2 mailed a check for approximately \$23.84 ("Stolen Check-2") by placing that check in a USPS collection box in Teaneck. The actual payee of Stolen Check-2 never received it. On or about

June 22, 2020, ARANZAMENDI sent eight messages containing images of checks, including Stolen Check-2, via an encrypted messaging application, to Co-Conspirator-1. One day later, on or about June 23, 2020, Stolen Check-2, which had been altered to be made out in the amount of approximately \$8,600.00, was deposited into a bank account held in the name of an individual other than the intended recipient ("Fraud Account-2") at a financial institution ("Bank-2"). Between on or about June 23, 2020, and on or about July 13, 2020, more than approximately \$8,600.00 was debited or withdrawn from Fraud Account-2. On or about July 15, 2020, Stolen Check-2 was debited against Fraud Account-2, resulting in a loss of approximately \$8,600.00.

d. On or about May 25, 2021, Victim-3 mailed a check for approximately \$1,071.00 ("Stolen Check-3") by placing that check in a USPS collection box in Teaneck. The actual payee of Stolen Check-3 never received it. On or about June 7, 2021, ARANZAMENDI sent messages with images of checks, including Stolen Check-3, via an encrypted messaging application, to two co-conspirators, including "Co-Conspirator-2." Four days later, on or about June 11, 2021, Stolen Check-3, which had been altered to be made out in the amount of approximately \$3,071.00, was deposited into a bank account held in the name of an individual other than the intended recipient ("Fraud Account-3") at a financial institution ("Bank-3"). Between on or about June 11, 2021, and on or about June 14, 2021, more than approximately \$3,071.00, was debited or withdrawn from Fraud Account-3. On or about August 24, 2021, Fraud Account-3 was closed with a negative balance, resulting in a loss of approximately \$3,071.00.

e. On or about July 25, 2021, Victim-4 mailed a check for approximately \$243.00 ("Stolen Check-4") by placing that check in a USPS collection box in Teaneck. The actual payee of Stolen Check-4 never received it. On or about July 26, 2021, ARANZAMENDI sent a message containing images of checks, including Stolen Check-4, via an encrypted messaging application to Co-Conspirator-2. In this message, ARANZAMENDI offered to sell the checks, including Stolen Check-4. Co-Conspirator-2 replied in the affirmative. One day later, on or about July 27, 2021, Stolen Check-4, which had been altered to be made out in the amount of approximately \$9,400.00, was deposited into a bank account held in the name of an individual other than the intended recipient ("Fraud Account-4") at Bank-1. By July 31, 2021, all funds had been withdrawn or debited from Fraud Account-4, resulting in a loss of approximately \$9,400.00.

f. In total, the conspiracy resulted in actual losses to victims of at least approximately \$240,213.40.

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

COUNT TWO
(Receipt or Possession of Stolen Mail)

5. The allegations contained in paragraphs 1 through 4 of Count One are realleged here.

6. From at least in or around February 2020 to in or around January 2022 in the District of New Jersey and elsewhere, defendant

NOAH ARANZAMENDI

did knowingly and intentionally receive and possess from and out of any mail, post office, and station thereof, letter box, mail receptacle and any mail route and other authorized depository for mail matter, and from a letter or mail carrier, any letter, postal card, package, bag, and mail, and abstract and remove from any such letter, postal card, package, bag, and mail, any article and thing contained therein, and unlawfully possess the same knowing the said mail matter to have been stolen, taken, embezzled, and abstracted.

In violation of Title 18, United States Code, Section 1708.

FORFEITURE ALLEGATION AS TO COUNT ONE

7. As a result of committing the offense charged in Count One of this Indictment, defendant NOAH ARANAZMENDI shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(2)(A), any property, real or personal, constituting, or derived from, proceeds obtained directly or indirectly as a result of the offense charged in Count One of this Indictment.

FORFEITURE ALLEGATION AS TO COUNT TWO

8. As a result of committing the offense charged in Count Two of this Indictment, defendant NOAH ARANAZMENDI shall forfeit to the United States, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real or personal, constituting or derived from proceeds traceable to the offense alleged in Count Two of this Indictment.

SUBSTITUTE ASSETS PROVISION
(Applicable to All Forfeiture Allegations)

9. If by any act or omission of NOAH ARANAZMENDI, any of the property subject to forfeiture described herein:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty,

the United States will be entitled to forfeiture of substitute property up to the value of the property described above, pursuant to Title 18, United States Code, Section 982(b) and Title 21, United States Code, Section 853(p).

A TRUE BILL

FOREPERSON _____

Philip R. Sellinger
PHILIP R. SELLINGER
United States Attorney

CASE NUMBER: 24-

**United States District Court
District of New Jersey**

UNITED STATES OF AMERICA

v.

NOAH ARANZAMENDI

INDICTMENT FOR

18 U.S.C. § 1349

18 U.S.C. § 1708

A True Bill,

Foreperson

PHILIP R. SELLINGER
UNITED STATES ATTORNEY
FOR THE DISTRICT OF NEW JERSEY

RACHELLE M. NAVARRO
ASSISTANT U.S. ATTORNEY
NEWARK, NEW JERSEY
973-297-2721
