

2025R00100/KLA

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA

v.

JOAN CHARNECKY

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Hon. *Katherine S. Hayden*
Crim. No. 25-*Cr-540*
18 U.S.C. § 641

INFORMATION

The defendant having waived in open court prosecution by Indictment, the
United States charges:

(Theft of Public Money)

Introduction

At all times relevant to this Information:

1. The Social Security Administration (“SSA”) was an agency of the United States within the United States government that administered programs under the Social Security Act, Title 42, United States Code, Section 301, *et seq.* (the “Act”).

2. The SSA, among other things, maintained the Social Security Widows program under Title II of the Act for eligible individuals that provided monthly benefits to eligible widows and widowers based on certain requirements. Full benefits are available at the surviving spouse’s full retirement age.

3. Defendant Joan Charnecky (“CHARNECKY”) was a resident of West Milford, New Jersey.

4. CHARNECKY’s mother began collecting widow’s benefits from the SSA in or around March 1996. CHARNECKY’s mother died on or about December 15,

2012. After her mother's death, neither CHARNECKY, nor any other individual, was entitled to receive widow's benefits on her mother's behalf.

5. The SSA paid CHARNECKY's mother's benefits by direct deposit into a bank account ending in 4134 (the "4134 Account"). CHARNECKY was not a joint account holder on the 4134 Account; however, she had access to her mother's debit card associated with the 4134 Account.

The Scheme to Defraud

6. From in or around December 2012 to in or around September 2022, in the District of New Jersey, and elsewhere, the defendant,

JOAN CHARNECKY,

did knowingly and intentionally embezzle, steal, purloin, and convert to her own use money of the United States exceeding \$1,000, that is, approximately \$144,768.30 in SSA program benefits to which she was not entitled.

Goal of the Scheme

7. The goal of the scheme was for CHARNECKY to obtain money from the SSA to which she was not entitled by failing to notify the SSA about her mother's death, and by fraudulently continuing to utilize the funds deposited by the SSA for her own purposes.

Manner and Means

8. Following her mother's death in or around December 2012, CHARNECKY did not notify the SSA of her mother's death. As a result, the SSA continued to make monthly widow's benefits payments into the 4134 Account.

9. CHARNECKY fraudulently continued to collect her mother's widow's benefits payments until in or around September 2022. While doing so, CHARNECKY knew that she was not entitled to her mother's widow's payments but continued to collect them fraudulently for her own use.

In violation of Title 18, United States Code, Section 641.

FORFEITURE ALLEGATION

Upon conviction of Theft of Public Money, in violation of Title 18, United States Code, Section 641, as charged in this Information, the defendant, JOAN CHARNECKY, 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), all property, real and personal, the defendant obtained that constitutes or is derived from proceeds traceable to the commission of said offense, the value of which totaled \$144,768.30.

SUBSTITUTE ASSETS PROVISION

If any of the above-described forfeitable property, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third person;
- (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 subdivided without difficulty,

it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c), to seek forfeiture of any other property of the defendant up to the value of the above-described forfeitable property.

TODD W. BLANCHE
United States Deputy Attorney General

A handwritten signature in black ink, reading "Alina Habba", written over a horizontal line.

ALINA HABBA
Acting United States Attorney
Special Attorney

CASE NUMBER: 25-

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INFORMATION FOR

18 U.S.C. § 641

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UNITED STATES DEPUTY ATTORNEY GENERAL**

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SPECIAL ATTORNEY**

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