
UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA : Hon. Leda Dunn Wettre
 :
 v. : Mag. No. 18-8241
 :
 MAMADOU DIALLO : **CRIMINAL COMPLAINT**
 :
 : **UNDER SEAL**

I, Evan Nadjavestky, being duly sworn, state the following is true and correct to the best of my knowledge and belief:

SEE ATTACHMENT A

I further state that I am a Postal Inspector with the United States Postal Inspection Service, and that this complaint is based on the following facts:

SEE ATTACHMENT B

continued on the attached page and made a part hereof.

Evan Nadjavestky, Postal Inspector
United States Postal Inspector,
United States Postal Inspection Service

Sworn to before me and subscribed in my presence,
December 10, 2018 in Essex County, New Jersey

HONORABLE LEDA DUNN WETTRE

UNITED STATES MAGISTRATE JUDGE
Signature of Judicial Officer

ATTACHMENT A

**Count 1
(Conspiracy to Commit Bank Fraud)**

From in or about June 2012 through on or about December 10, 2018, in Hudson and Essex Counties, in the District of New Jersey, and elsewhere, defendant

MAMADOU DIALLO

did knowingly and intentionally conspire and agree with others to execute and attempt to execute a scheme and artifice to defraud financial institutions, as defined in Title 18, United States Code, Section 20, namely, Victim Bank 1, Victim Bank 2, Victim Bank 3, and Victim Bank 4, whose deposits were insured by the Federal Deposit Insurance Corporation, and to obtain moneys, funds, credits, assets, securities, and other property owned by, and under the custody and control of those financial institutions, by means of materially false and fraudulent pretenses, representations, and promises, contrary to Title 18, United States Code, Section 1344.

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

Count 2
(False Use of Passport)

On or about October 4, 2018, in Union County, in the District of New Jersey, defendant

MAMADOU DIALLO

willfully and knowingly used and attempted to use a false, forged, counterfeited and altered passport and an instrument purporting to be a passport, in violation of Title 18, United States Code, Section 1543, and Title 18, United States Code, Section 2.

Count 3
(False Use of Passport)

On or about November 26, 2018, in Essex County, in the District of New Jersey, defendant

MAMADOU DIALLO

willfully and knowingly used and attempted to use a false, forged, counterfeited and altered passport and an instrument purporting to be a passport, in violation of Title 18, United States Code, Section 1543, and Title 18, United States Code, Section 2.

ATTACHMENT B

I, Evan Nadjavestky, am a Postal Inspector with the United States Postal Inspection Service ("USPIS"). I have knowledge about the facts set forth below from my involvement in the investigation, my review of reports, documents, pictures, witness interviews, and discussions with other law enforcement officials. The affidavit is submitted for a limited purpose, and I have not set forth each and every fact that I know concerning this investigation. All statements described herein are relayed in substance and in part.

1. At all times relevant to this complaint, defendant MAMADOU DIALLO ("DIALLO") was a resident of New Jersey. Victim Bank 1, Victim Bank 2, Victim Bank 3, and Victim Bank 4 were federally insured financial institutions, as that term is defined in Title 18, United States Code, Section 20.

2. Beginning at least as early as in or about June 2012 through on or about December 10, 2018, defendant DIALLO and others, known and unknown (the "Coconspirators"), have participated in a bank fraud conspiracy designed to obtain money from Victim Banks, including Victim Bank 1, Victim Bank 2, Victim Bank 3, and Victim Bank 4 on the basis of false and fraudulent pretenses and representations. To date, the losses associated with the conspiracy exceed approximately \$1,000,000.

3. The investigation into the conspiracy has revealed that the scheme generally unfolded in four steps. First, the Coconspirators created false passports from various West African Countries by affixing their own pictures (often, DIALLO's picture) onto passports bearing names other than their own (e.g., "I.S.", "S.S.", "B.S.", and "S.J.").

4. Second, the Coconspirators opened bank accounts at the Victim Banks (the "Fraudulent Accounts"). To do so, the Coconspirators used the doctored passports as photo identification, and often used details from cell phone bills for the additional account details. For example, as discussed below, DIALLO used details from a Verizon Wireless account (e.g., in the name of "S.S." at an address in Orange, New Jersey) to open a Fraudulent Account at Victim Bank 2.

5. Third, the Coconspirators deposited fraudulent checks into the Fraudulent Accounts. The checks were fraudulent because, first, the payor on the checks was "Subrogation Zone" in Kansas City, Missouri, which was a non-existent entity, and second, because the routing number on the checks (i.e., the account from which the payments were supposedly being made) was the routing number for the U.S. Treasury, which did not pay claims on behalf of "Subrogation Zone."

6. Fourth, once the fraudulent checks were deposited into the Fraudulent Accounts, the Coconspirators withdrew the funds from ATM and teller terminals.

7. For example, on or about January 8, 2016, a Fraudulent Account ("Fraudulent Account 1") was opened at Victim Bank 1 using a Republique de Guinee passport bearing the name "I.S."

8. On or about February 9, 2016, a check bearing the routing number for the U.S. Treasury from payor "Subrogation Zone" was deposited into Fraudulent Account 1 in the amount of \$3,855.75, payable to "I.S." On or about the same date, bank records at Victim Bank 1 indicate that \$300 was withdrawn from the same account from an ATM in the Journal Square neighborhood of Jersey City, New Jersey. ATM surveillance from on or about February 9, 2016, at approximately 3:40 P.M., shows DIALLO at the ATM indicated on the Victim Bank 1 bank records as being the ATM from which the \$300 was withdrawn.

9. On or about October 25, 2016, a Fraudulent Account ("Fraudulent Account 2") was opened at Victim Bank 2 using a false Republique de Guinee passport bearing the name "S.S." and a Verizon Wireless bill for "S.S." at an address in Orange, New Jersey.

10. On or about November 3, 2016, a check bearing the routing number for the U.S. Treasury from payor "Subrogation Zone" was deposited into Fraudulent Account 2 in the amount of \$3,965.95, payable to "S.S."

11. On or about November 4, 2016, \$2,500 was withdrawn from Fraudulent Account 2, and signed for by S.S. Bank surveillance from on or about November 4, 2016, at approximately 9:28 A.M., showed DIALLO at a teller station in the Victim Bank 2 bank branch in Bayonne, New Jersey from which the \$2,500 was withdrawn.

12. On or about October 4, 2018, DIALLO entered a branch of Victim Bank 3 located in Scotch Plains, New Jersey, where he opened a bank account using a Mali passport bearing the name "B.S." Approximately an hour later, DIALLO entered a branch of Victim Bank 4, located in Scotch Plains, New Jersey, where he opened a bank account using a Mali passport bearing the name "B.S." Approximately an hour and a half later, DIALLO entered a branch of Victim Bank 1, located in Scotch Plains, New Jersey where he opened a bank account.

13. On or about November 26, 2018, DIALLO entered a branch of Victim Bank 4 located in South Orange, New Jersey where he opened a bank account using a Republique de Guinee passport bearing the name "S.J." Approximately an hour later, DIALLO entered a branch of Victim Bank 1 located in Maplewood, New Jersey where he opened a bank account using the same passport bearing the name "S.J."

14. Between in or about June 2012 and November 2018, the Coconspirators have opened or accessed approximately 400 Fraudulent Accounts at Victim Bank 1 alone.