
**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

UNITED STATES OF AMERICA	:	Hon. James B. Clark, III
	:	
v.	:	Mag. No. 20-12340
	:	
BENJAMIN RICH	:	Criminal Complaint
a/k/a "Samuel Guillaume,"	:	
FRANK AMBROSIO, and	:	
FELIX ALAMO	:	Filed Under Seal

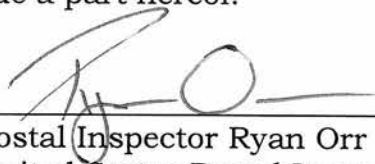
I, Ryan Orr, being duly sworn, state that the following is true and correct to the best of my knowledge and belief:

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 pages and made a part hereof.



Postal Inspector Ryan Orr
United States Postal Inspection Service
Postal Inspector Orr attested to this
Affidavit by telephone pursuant to
FRCP 4.1(b)(2)(A) on Sept. 2, 2020.

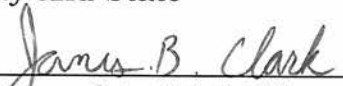
Sworn to before me and subscribed in my presence,

September 2, 2020
Date 3:58 PM

Honorable JAMES B. CLARK, III
United States Magistrate Judge

at

Essex County, New Jersey
County and State



Signature of Judicial Officer

ATTACHMENT A

COUNT ONE

(Conspiracy to Commit Bank Fraud)

From at least as early as in or around May 2015 through in or around October 2019, in the District of New Jersey and elsewhere, the defendants,

**BENJAMIN RICH
a/k/a "Samuel Guillaume,"
FRANK AMBROSIO, and
FELIX ALAMO,**

knowingly and intentionally conspired and agreed with each other and others to execute, and attempt to execute, a scheme and artifice to defraud a financial institution, as defined in Title 18, United States Code, Section 20, namely Victim Bank-1, Victim Bank-2, and Victim Bank-3, whose deposits were insured by the Federal Deposit Insurance Corporation, and to obtain money, funds, credits, assets, securities, 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.

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

COUNT TWO
(Aggravated Identity Theft)

On or about July 24, 2018, Bergen County, in the District of New Jersey and elsewhere, defendant

BENJAMIN RICH,
a/k/a “Samuel Guillaume,”

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, a name and social security number, during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c)(5), specifically, a conspiracy to commit bank fraud contrary to Title 18, United States Code, Sections 1344 and 1349.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

COUNT THREE
(Aggravated Identity Theft)

On or about August 14, 2019, in Union County, in the District of New Jersey and elsewhere, defendant

FRANK AMBROSIO

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, a name and social security number, during and in relation to a felony violation enumerated in Title 18 United States Code, Section 1028A(c), specifically, a conspiracy to commit bank fraud contrary to Title 18, United States Code, Sections 1344 and 1349.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

COUNT FOUR
(Aggravated Identity Theft)

On or about April 26, 2019, in Middlesex County, in the District of New Jersey and elsewhere, defendant

FELIX ALAMO,

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, to wit, a name and social security number, during and in relation to a felony violation enumerated in Title 18 United States Code, Section 1028A(c), specifically, a conspiracy to commit bank fraud contrary to Title 18, United States Code, Sections 1344 and 1349.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

ATTACHMENT B

I, Ryan Orr, am a Postal Inspector with the United States Postal Inspection Service. 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 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, I am asserting that it took place on or about the date alleged.

Defendants and Relevant Individuals and Entities

1. At all times relevant to this Complaint:
 - a. Defendant BENJAMIN RICH, a/k/a "Samuel Guillaume," a/k/a "Ryan," a/k/a "Q," ("RICH"), was a resident of Edison, New Jersey.
 - b. Defendant FRANK AMBROSIO ("AMBROSIO") was a resident of Brooklyn, New York.
 - c. Defendant FELIX ALAMO ("ALAMO") was a resident of Brooklyn, New York.
 - d. CC-1 was a resident of Brooklyn, New York, who was recruited by defendant RICH to open fraudulent accounts in furtherance of the conspiracy.
 - e. CC-2 was a resident of Perth Amboy, New Jersey, who was recruited by defendant RICH to open fraudulent accounts in furtherance of the conspiracy.
 - f. Victim-1 was a resident of Brooklyn, New York.
 - g. Victim-2 was a resident of Palmer, Alaska.
 - h. Victim-3 is a minor.
 - i. "Financial Institution A," "Financial Institution B," "Financial Institution C" (collectively the "Victim Banks") were financial institutions, as defined by Title 18, United States Code, Section 20, with accounts insured by the Federal Deposit Insurance Corporation.

Overview of the Conspiracy

2. From at least as early as in or around May 2015 through in or around October 2019, defendants RICH, AMBROSIO, and ALAMO, along with CC-1, CC-2, and others (collectively, the “Co-Conspirators”), conspired to defraud the Victim Banks by posing as new customers using the personal identifying information (“PII”) belonging to Victim-1, Victim-2, Victim-3, and others (collectively, the “Victims”) by opening fraudulent bank accounts in the names of fictitious corporations, depositing fraudulently obtained checks in those accounts, and withdrawing the stolen proceeds from the accounts.

Object of the Conspiracy

3. The object of the conspiracy was for the Co-Conspirators to profit by depositing fraudulently obtained checks into Fraudulent Accounts and then withdrawing the proceeds before the Victims and the Victim Banks discovered the fraud.

Manner and Means of the Conspiracy

4. It was part of the conspiracy that defendant RICH obtained checks that were either stolen or counterfeited (the “Checks”).

5. It was further part of the conspiracy that defendant RICH then obtained tax identification numbers (“TINs”) to create fictitious businesses with names closely resembling those of the payees of the Checks (the “Sham Businesses”). For example, if defendant RICH obtained a check made payable to “ABC Corp.,” defendant RICH would create a Sham Business called “ABC LLC.”

6. It was further part of the conspiracy that defendant RICH obtained organization documents, such as articles of organization and/or certificates of incorporation (“COIs”) for the Sham Businesses, using the Victims’ PII.

7. It was further part of the conspiracy that defendant RICH later provided defendant AMBROSIO, ALAMO, and other Co-Conspirators with fraudulent identification documents bearing his Co-Conspirators’ photographs and the Victims’ PII (the “Fraudulent I.D.’s”).

8. It was further part of the conspiracy that defendants RICH, AMBROSIO, ALAMO, and other Co-Conspirators used the Fraudulent I.D.’s and COIs to open business accounts for the Sham Businesses at the Victim Banks (the “Fraudulent Accounts”).

9. It was further part of the conspiracy that defendant RICH, defendant AMBROSIO, defendant ALAMO, and other Co-Conspirators deposited the

Checks into the Fraudulent Accounts and immediately withdrew the proceeds before the Victim Banks could detect the fraud.

10. It was further part of the conspiracy that defendants RICH, AMBROSIO, and ALAMO, as well as CC-1, CC-2, and other Co-Conspirators, deposited the Checks into the Fraudulent Accounts.

11. During the course of the investigation, law enforcement learned that defendant RICH rented a mailbox from a commercial mail receiving agency ("CMRA Box"), which he used to receive the Sham Businesses' mail, including mailings from the Victim Banks regarding the Fraudulent Accounts.

12. Bank records for the Fraudulent Accounts revealed that the accounts were opened and used solely for the purpose of receiving fraudulent or stolen funds. More specifically, the bank records for the Fraudulent Accounts reveal a pattern of a small opening deposit, followed by the deposit of the Checks, and a withdrawal or account transfer of the balance a short while thereafter.

13. Law enforcement obtained surveillance footage and bank records from the Victim Banks in connection with the fraudulent transactions, showing defendants RICH, AMBROSIO, and ALAMO using Fraudulent IDs bearing the PII belonging to Victim-1, Victim-2, and Victim-3, as follows:

Defendant	Approximate Date	Approximate Location	Transaction	Approximate Amount	Victim
RICH	8/04/2017	Staten Island, NY	Opening Fraudulent Account/ Cash Deposit	\$25	Victim-1
AMBROSIO	8/14/2019	Elizabeth, NJ	Check Deposit	\$29,505.84	Victim-2
ALAMO	4/26/2019	Woodbridge, NJ	Check Deposit	\$63,270.97	Victim-3

14. As a direct result of the conspiracy, the Victim Banks were defrauded of at least \$300,000.