

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA	:	Hon.
	:	
\ v.	:	Crim. No.
	:	
TIFFANY DIAZ FERMIN	:	18 U.S.C. § 371

I N F O R M A T I O N

The defendant having waived in open court prosecution by Indictment, the Acting United States Attorney for the District of New Jersey charges:

COUNT ONE
(Conspiracy to Commit Bank Fraud)

1. At all times relevant to this Information, Bank-1 was a financial institution as defined by Title 18, United States Code, Section 20, the deposits of which were insured by the Federal Deposit Insurance Corporation.

2. From in or around May 2018 through in or around December 2018, in the District of New Jersey and elsewhere, the defendant,

TIFFANY DIAZ FERMIN,

knowingly and intentionally conspired and agreed with others to commit bank fraud, specifically, to execute and attempt to execute a scheme and artifice to defraud a financial institution, the deposits of which were then insured by the Federal Deposit Insurance Corporation, and to obtain the money, funds, or other property owned by, and under the custody and control of, such financial institution, by means of materially false or fraudulent pretenses,

representations, or promises, with the intent to deceive such financial institution, contrary to Title 18, United States Code, Section 1344.

Manner and Means of the Conspiracy

3. It was part of the scheme to defraud that members of the conspiracy stole checks from United States Postal Service blue mail collection boxes in Bergen, Hudson, and Morris Counties in the District of New Jersey and elsewhere.

4. It was further part of the scheme that members of the conspiracy, including TIFFANY DIAZ FERMIN, deposited the stolen checks fraudulently into bank accounts associated with members of the conspiracy, including accounts at Bank-1, despite the fact that they were not payees on the stolen checks.

5. It was further part of the scheme that after stolen checks were fraudulently deposited into accounts associated with members of the conspiracy, members of the conspiracy subsequently withdrew funds from those accounts.

Overt Acts

6. In furtherance of the conspiracy and to effect the object of the conspiracy, TIFFANY DIAZ FERMIN and others committed and caused to be committed the following overt acts, among others, in the District of New Jersey and elsewhere.

a. On or about December 26, 2018, at an ATM in Paterson, New Jersey an approximately \$541.77 check was fraudulently deposited into TIFFANY DIAZ FERMIN's Bank-1 account ending in 2677.

b. On or about December 31, 2018, at an ATM in Paterson, New Jersey, an approximately \$200.00 check was fraudulently deposited into TIFFANY DIAZ FERMIN's Bank-1 account ending in 2677.

All in violation of Title 18, United States Code, Section 371.

FORFEITURE ALLEGATIONS

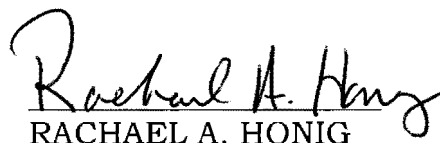
3. Upon conviction of the offense charged in this Information, the defendant, TIFFANY DIAZ FERMIN, shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(2), any and all property constituting or derived from proceeds obtained directly or indirectly as a result of such offense. The property to be forfeited includes, but is not limited to, the value of proceeds equal to \$1,896.03.

Substitute Assets Provision

4. If any of the above-described forfeitable property, as a result of any act or omission of the defendant, TIFFANY DIAZ FERMIN:

- (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

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 such defendant up to the value of the above-described forfeitable property.


RACHAEL A. HONIG
Acting United States Attorney

CASE NUMBER: _____

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District of New Jersey**

UNITED STATES OF AMERICA

v.

TIFFANY DIAZ FERMIN

INFORMATION FOR

18 U.S.C. § 371

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