

MAR 20 2024

US DISTRICT COURT
WESTERN DISTRICT OF NC

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

UNITED STATES OF AMERICA

v.

(1) OLUMIDE OLORUNFUNMI
(2) SAMSON AMOS

DOCKET NO.: 3:24-cr

BILL OF INDICTMENT

Under Seal

Violations: 18 U.S.C. § 371
18 U.S.C. § 1956(a)(1)(B)(i)
18 U.S.C. § 1956(h)

THE GRAND JURY CHARGES:

At all times relevant to this Indictment:

Introduction

1. From at least 2020 through at least early 2023, Defendants OLUMIDE OLORUNFUNMI and SAMSON AMOS, along with EMMANUEL UNUIGBE (charged elsewhere) and others conspired to launder more than \$4.5 million of proceeds from various illegal activities, including the proceeds of fraudulent romance scams typically targeting elderly victims and the proceeds of business email compromise scams. During this period, OLORUNFUNMI, AMOS, and UNUIGBE also conspired with others to operate an unlicensed money transmitting business.

Relevant Persons and Entities

2. OLORUNFUNMI was a citizen of Nigeria who resided in Texas and New York. He controlled Topaz Trading & Logistics Inc. (TOPAZ). Although TOPAZ was represented to be at various times, among other things, a trading business, an automobile wholesaler, a construction and mining equipment wholesaler, and a logistics business, most of its business was related to money laundering and unlawful money transmitting. TOPAZ did not have necessary money transmitting licenses in North Carolina, Texas, and New Jersey, among other states, and it was not registered as required under Title 31, United States Code, Section 5330 or the regulations prescribed thereunder.

3. AMOS was a citizen of Nigeria who resided in New Jersey. He controlled Summit Trading & Financial Services Inc. (SUMMIT). Although SUMMIT was represented to be at various times, among other things, a trading business, a transporter of household items, and an import/export business, most of its business was related to money laundering and unlawful money transmitting. SUMMIT did not have necessary money transmitting licenses in North Carolina,

Texas, and New Jersey, among other states, and it was not registered as required under Title 31, United States Code, Section 5330 or the regulations prescribed thereunder.

4. UNUIGBE was a citizen of Nigeria who resided at times in Texas. He created and controlled Stage 23 Konsult LLC (STAGE 23). Although STAGE 23 was represented to be, among other things, a transportation business, most of its business was related to money laundering and unlawful money transmitting. STAGE 23 did not have necessary money transmitting licenses in North Carolina, Texas, and New Jersey, among other states, and it was not registered as required under Title 31, United States Code, Section 5330 or the regulations prescribed thereunder.

5. OLORUNFUNMI, AMOS, UNUIGBE, and other known and unknown coconspirators controlled accounts at various domestic and international financial institutions, including Wells Fargo Bank, Bank of America, WSFS Bank, Santander Bank, PNC Bank, Capital One Bank, Navy Federal Credit Union, Regions Bank, Woodforest National Bank, and JPMorgan Chase (collectively, Financial Institutions) in their own names and in the names of STAGE 23, SUMMIT, and TOPAZ, among others. The accounts and deposits of the domestic Financial Institutions were insured by the Federal Deposit Insurance Corporation and the National Credit Union Share Insurance Fund.

The Conspiracies

6. From at least 2020 through at least early 2023, OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators engaged in two separate but related conspiracies. The first was a conspiracy to launder the proceeds from various illegal activities, specifically to engage in financial transactions involving the proceeds of various wire and mail fraud schemes to conceal and disguise the nature, location, source, ownership, and control of those proceeds. The second was a conspiracy to operate an unlicensed money transmitting business. Specifically, this conspiracy involved the transferring of funds, domestically and internationally, for third parties located throughout the United States, including in North Carolina, and in other countries, by various means in exchange for compensation.

7. As part of the conspiracies, certain unknown coconspirators used online aliases to contact victims on various dating and social media sites and convinced those victims, under false pretenses, to transfer funds to the bank accounts of TOPAZ, SUMMIT, and STAGE 23, among others, and to mail checks and other funds directly to OLORUNFUNMI, AMOS, and UNUIGBE.

8. Also as part of the conspiracies, certain unknown coconspirators engaged in business email compromise scams through which they tricked businesses into wiring legitimate payments into the bank accounts of SUMMIT and TOPAZ.

9. In total, OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators caused more than 125 third parties to deposit or transfer more than \$4.5 million into bank accounts controlled by OLORUNFUNMI, AMOS, and UNUIGBE.

10. Also as part of the conspiracies, after the fraud proceeds were received by OLORUNFUNMI, AMOS, UNUIGBE and their coconspirators, the funds were rapidly depleted through withdrawals and transfers to other accounts, including overseas accounts.

11. Also as part of the conspiracies, OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators made, and caused to be made, false statements to financial institutions about the nature of certain businesses, including TOPAZ, SUMMIT, and STAGE 23, and about the purpose of various financial transactions in the accounts they controlled to, among other things, avoid scrutiny by the financial institutions.

12. Also as part of the conspiracies, after a financial institution closed one of the bank accounts controlled by OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators because of fraud complaints or other suspicious activity, OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators opened, and caused to be opened, new bank accounts at other financial institutions.

13. Also as part of the conspiracies, OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators earned compensation in various forms. This included keeping a percentage of the money initially deposited by third parties and then transferring the remainder. It also included agreeing to “pay” for the domestic United States dollar deposits received by third parties by transferring Nigerian Naira from accounts they controlled in Nigeria to other accounts in Nigeria based upon a “black market” exchange rate for United States Dollars to Naira.

COUNT ONE
18 U.S.C. § 1956(h)
(Money Laundering Conspiracy)

14. The Grand Jury incorporates paragraphs 1 through 13 of this Bill of Indictment and further alleges that:

15. From at least 2020 through at least early 2023, in Gaston and Burke Counties, within the Western District of North Carolina, and elsewhere, the defendants,

(1) OLUMIDE OLORUNFUNMI
and
(2) SAMSON AMOS

did knowingly combine, conspire, confederate, and agree with UNUIGBE and others, both known and unknown to the Grand Jury, to commit money laundering offenses in violation of Title 18, United States Code, Sections 1956 and 1957.

Objects of the Conspiracy

16. The objects of the conspiracy were for the defendants and others known and unknown to the Grand Jury:

a. to knowingly conduct and attempt to conduct financial transactions affecting interstate commerce and foreign commerce, which transactions involved the proceeds of specified unlawful activity, that is, wire fraud and mail fraud, knowing that the transactions were designed in whole or in part to conceal and disguise the nature, location, source, ownership and control of the proceeds of specified unlawful activity, and that while conducting and attempting to conduct such financial transactions, knew that the property involved in the financial transactions represented the proceeds of some form of unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i).

b. to knowingly engage and attempt to engage in one or more monetary transactions by, through, and to one or more financial institutions, affecting interstate and foreign commerce, in criminally-derived property of a value greater than \$10,000, such property having been derived from specified unlawful activity, that is wire fraud and mail fraud, in violation of 18 U.S.C. § 1957(a).

Manner and Means of the Conspiracy

17. OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators carried out the conspiracy in, among other ways, the manner and means set forth in paragraphs 7 through 13 above.

All in violation of Title 18, United States Code, Section 1956(h).

COUNTS TWO and THREE
18 U.S.C. § 1956(a)(1)(B)(i)
(Concealment Money Laundering)

18. The Grand Jury incorporates paragraphs 1 through 13 of this Bill of Indictment and further alleges that:

19. On or about the dates listed below for each of Counts Two and Three, in Burke County respectively, within the Western District of North Carolina, and elsewhere, the defendants,

(1) OLUMIDE OLORUNFUNMI
and
(2) SAMSON AMOS

did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce and foreign commerce, which transaction involved the proceeds of specified unlawful activity, that is, wire fraud and mail fraud, knowing that the transaction was designed in whole or in part to conceal and disguise the nature, location, source, ownership, and control of the proceeds of specified unlawful activity, and that while conducting and attempting to conduct such financial transaction, knew that the property involved in the financial transaction represented the proceeds of some form of unlawful activity, each transaction below constituting a separate Count:

| Count | Approximate Date | Amount | Description |
|--------------|-------------------------|---------------|---|
| TWO | 6/22/2022 to 6/28/2022 | \$20,428.52 | Wire transfer of \$20,428.52 from Victim 1, a resident of Morganton, North Carolina, into TOPAZ's bank account x0747 at Santander Bank and subsequent outgoing transfers from account x0747, including checks 104, 105, 106, and 107. |
| THREE | 8/25/2022 to 9/6/2022 | \$45,000.00 | Deposit of \$45,000 official check from Victim 1, a resident of Morganton, North Carolina, into SUMMIT's bank account x6894 at WSFS Bank and subsequent transfers from account x6894, including wire transfers of \$14,500 and \$5,000. |

All in violation of Title 18, United States Code, Sections 1956(a)(1)(B)(i) and 2.

COUNT FOUR

18 U.S.C. § 371

(Conspiracy to Operate Unlicensed Money Transmitting Business)

20. The Grand Jury incorporates paragraphs 1 through 13 of this Bill of Indictment and further alleges that:

21. From at least 2020 through at least early 2023, in Gaston and Burke Counties, within the Western District of North Carolina, and elsewhere, the defendants,

(1) OLUMIDE OLORUNFUNMI

and

(2) SAMSON AMOS

did knowingly and willfully combine, conspire, confederate, and agree with UNUIGBE and others, both known and unknown to the Grand Jury, to commit offenses against the United States, that is, violations of Title 18, United States Code, Section 1960.

Object of the Conspiracy

22. It was a part and an object of the conspiracy that OLORUNFUNMI, AMOS, UNUIGBE, and others, both known and unknown to the Grand Jury, would knowingly and intentionally conduct, control, manage, supervise, direct, and own part of an unlicensed money transmitting business affecting interstate and foreign commerce, and which was operated without an appropriate money transmitting license in one or more states where such operation was punishable as a misdemeanor or a felony under state law, and which failed to comply with the money transmitting business regulations under Section 5330 of Title 31, United States Code, and regulations prescribed thereunder, and which involved the transportation and transmission of funds that were known to OLORUNFUNMI and AMOS to have been derived from a criminal offense.

Purposes of the Conspiracy

23. The purposes of the conspiracy were to provide money transmitting services to the public through TOPAZ, SUMMIT, and STAGE 23, among other entities, and to, in turn, earn compensation.

Manner and Means of the Conspiracy

24. OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators carried out the conspiracy in the manner and means described in paragraphs 7 through 13 of this Bill of Indictment, among others.

Overt Acts

25. In furtherance of the conspiracy, and to accomplish the object thereof, OLORUNFUNMI, AMOS, UNUIGBE, and their coconspirators committed or caused to be committed at least one of the following acts, among others, in the Western District of North Carolina and elsewhere:

a. On or about July 10, 2020, Victim 2, a resident of Fulton, New York, wired \$7,400 to STAGE 23's bank account x1070 as directed by a man she had met online whom she believed was living in England. Over the next four days, UNUIGBE transferred Victim 2's \$7,400, as well as other monies, to various other bank accounts, depleting STAGE 23's bank account x1070 to a balance of less than \$450.

b. On or about October 15, 2021, SUMMIT bank account x3608 received a \$64,500 wire from third party B.P. Over the next ten days, AMOS depleted account x3608 through the purchase of cashier's checks and through various electronic transfers to other accounts.

c. From on or about October 15, 2021 through on or about October 21, 2021, AMOS exchanged electronic messages with a third party "Mrs Buchi Lagos" about exchanging United States Dollars for Nigerian Naira. As part of that exchange, when asked "how much is dollars both buying and selling[?]" AMOS responded "565/\$ and we are only selling not buying for now."

d. On or about January 3, 2022, an unknown coconspirator sent a fraudulent email to Victim 3, a volunteer fire department, that appeared to be an invoice from a company from which Victim 3 leased equipment. The email directed Victim 3 to wire the payment for the invoice to SUMMIT's bank account x2208. On or about January 10, 2022, SUMMIT's bank account x2208 received two wires from Victim 3 totaling more than \$91,000. Over the next two weeks, AMOS depleted account x2208 by withdrawing more than \$75,000 in cash and executing various electronic transfers to other accounts.

e. On or about March 15, 2022, AMOS exchanged electronic messages with a third party "Mrs Buchi Lagos" about transferring United States Dollars to Nigeria, among other things, AMOS wrote, "The only thing I can do for them is to transfer the money through affirmative [alternative] platforms not a bank and the max I can do in a month is \$10k and max per transaction is \$2990 with \$10 charges for each transaction" because "CBN [Central Bank of Nigeria] is working with regulators here."

f. On or about July 14, 2022, OLORUNFUNMI and AMOS, along with other coconspirators, arranged a series of transactions through which in exchange for receiving Nigerian Naira in an account they controlled at a Nigerian financial institution, AMOS wired \$34,500 to account x2611 at Navy Federal Credit Union in the name of Mohamed B. Bangura from SUMMIT's bank account x6894. In initiating the wire, AMOS falsely indicated it was for the "Procurement of Tractor."

g. On or about January 13, 2023, AMOS transferred approximately 9,000,000 Nigerian Naira from an account he controlled at a Nigerian financial institution to UNUIGBE's account x5277 at the same Nigerian financial institution as partial payment for United States dollars that UNUIGBE had arranged to receive from a third party.

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

NOTICE OF FORFEITURE AND FINDING OF PROBABLE CAUSE

Notice is hereby given of 18 U.S.C. § 982 and 28 U.S.C. § 2461(c). Under Section 2461(c), criminal forfeiture is applicable to any offenses for which forfeiture is authorized by any other statute, including but not limited to 18 U.S.C. § 981 and all specified unlawful activities listed or referenced in 18 U.S.C. § 1956(c)(7), which are incorporated as to proceeds by Section 981(a)(1)(C). The following property is subject to forfeiture in accordance with Section 982 and/or 2461(c):

- a. All property constituting the proceeds of the violations set forth in this Bill of Indictment;
- b. All property involved in such violations; and
- c. If, as set forth in 21 U.S.C. § 853(p), any property described in (a) or (b) cannot be located upon the exercise of due diligence, has been transferred or sold to, or deposited with, a third party, has been placed beyond the jurisdiction of the court, has been substantially diminished in value, or has been commingled with other property which cannot be divided without difficulty, all other property of the defendant/s to the extent of the value of the property described in (a) or (b).

The Grand Jury finds probable cause to believe that the following property is subject to forfeiture on one or more of the grounds set forth above:

- a. Approximately \$43,028.80 seized from WSFS Bank account x6894 on or about February 3, 2023;
- b. a forfeiture money judgment in the amount of \$4,828,536.23, such amount constituting the proceeds of the violations set forth in this Bill of Indictment.

A TRUE BILL


GRAND JURY FOREPERSON

DENA J. KING
UNITED STATES ATTORNEY


DANIEL RYAN
ASSISTANT UNITED STATES ATTORNEY