Presented to the Court by the foreman of the Grand Jury in open Court, in the presence of the Grand Jury and FILED in the U.S. DISTRICT COURT at Seattle, Washington
July 8, 2026
JOSHUA C. LEWIS, Clerk
By ______________ Deputy

UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

UNITED STATES OF AMERICA,

Plaintiff,

v.

JOSHUA SHORE,

Defendant.

NO. CR26-121 KKE

INDICTMENT

The Grand Jury charges that:

INTRODUCTION

1. At all times material to this Indictment, Wells Fargo was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation (FDIC).

2. Before April 12, 2025, First Financial Northwest was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation (FDIC).

3. After April 12, 2025, and at all times material to this Indictment from that date, First Financial Northwest was operated by Global Federal Credit Union and was a

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financial institution whose deposits were insured by the National Credit Union Administration (NCUA).

4. Between July 2019 and April 2022, JOSHUA SHORE was employed by Wells Fargo as the Operations Manager at Wells Fargo's cash vault, located in Tukwila, Washington.

5. Between September 2023 and December 2025, JOSHUA SHORE was employed by First Financial Northwest as the Market Manager at First Financial Northwest's Renton Main Branch, located in Renton, Washington.

6. By virtue of these managerial roles, JOSHUA SHORE regularly worked with and had direct access to large sums of cash.

7. JOSHUA SHORE utilized his trusted positions at Wells Fargo and First Financial Northwest, which offered him access to substantial amounts of cash, to knowingly and willfully steal from the financial institutions on multiple occasions.

8. Federal law requires Wells Fargo and First Financial Northwest to file a currency transaction report (CTR) for any cash transaction exceeding $10,000 conducted by or on behalf of a single person in a single business day.

9. JOSHUA SHORE's role and experience in the banking industry required him to be trained on and familiar with Wells Fargo's and First Financial Northwest's anti-money laundering protocols.

10. After stealing funds from the financial institutions, JOSHUA SHORE utilized knowledge gained from his banking experience to structure financial transactions involving the proceeds of his theft, with the intent to disguise the nature, location, source, ownership, and control of these proceeds and evade anti-money laundering reporting requirements.

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COUNT 1

(Theft by Employee from Financial Institution Insured by FDIC)

11. The allegations set forth in Paragraphs 1-10 of this Indictment are realleged as if fully set forth herein.

12. On or about December 6, 2021, in King County, in the Western District of Washington, JOSHUA SHORE, being an employee of Wells Fargo, a bank whose deposits were then insured by the Federal Deposit Insurance Corporation, with intent to injure and defraud Wells Fargo, embezzled, abstracted, purloined, and willfully misapplied, and did aid and abet the same, the sum of approximately $40,000 of the moneys and funds of Wells Fargo, and the moneys and funds intrusted to the custody and care of Wells Fargo, in that JOSHUA SHORE removed cash from the Wells Fargo cash vault without permission and for his personal use.

All in violation of Title 18, United States Code, Sections 656 and 2.

COUNT 2

(Theft by Employee from Financial Institution Insured by FDIC)

13. The allegations set forth in Paragraphs 1-12 of this Indictment are realleged as if fully set forth herein.

14. On or about January 28, 2022, in King County, in the Western District of Washington, JOSHUA SHORE, being an employee of Wells Fargo, a bank whose deposits were then insured by the Federal Deposit Insurance Corporation, with intent to injure and defraud Wells Fargo, embezzled, abstracted, purloined, and willfully misapplied, and did aid and abet the same, the sum of approximately $100,000 of the moneys and funds of Wells Fargo, and the moneys and funds intrusted to the custody and care of Wells Fargo, in that JOSHUA SHORE removed cash from the Wells Fargo cash vault without permission and for his personal use.

All in violation of Title 18, United States Code, Sections 656 and 2.

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COUNTS 3-12

(Money Laundering - 1956)

15. The allegations set forth in Paragraphs 1-14 of this Indictment are realleged as if fully set forth herein.

16. On or about the dates set forth below, in King and Snohomish Counties, in the Western District of Washington, and elsewhere, JOSHUA SHORE did knowingly conduct and attempt to conduct, and did aid and abet and willfully cause, the following financial transactions affecting interstate and foreign commerce, which involved the proceeds of a specified unlawful activity, that is Theft by Employee from a Financial Institution, in violation of Title 18, United States Code, Sections 656 and 2, as charged in Counts 1 and 2, knowing that the transactions were designed in whole and in part to conceal and disguise the nature, source, ownership, and control of the proceeds of said specified unlawful activity, and to avoid a transaction reporting requirements under State or Federal law, and that while conducting and attempting to conduct, and aiding and abetting and willfully causing, such financial transactions knew that the property involved in the financial transactions represented the proceeds of some form of unlawful activity:

Count	Date	Cash Deposit Amount	Account # & Owner	Bank/ATM Location
3	12/21/2021	$2,300	BECU #8822 Joshua Shore	BECU - 735 NW Gilman Blvd Issaquah, WA
4	12/21/2021	$3,500	BECU #8822 Joshua Shore	BECU - 735 NW Gilman Blvd Issaquah, WA
5	12/21/2021	$5,500	BECU #8822 Joshua Shore	BECU - 735 NW Gilman Blvd Issaquah, WA

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6	12/21/2021	$7,500	BECU #8822 Joshua Shore	BECU - 735 NW Gilman Blvd Issaquah, WA
7	2/14/2022	$3,000	BECU #6132 K.H.	BECU - 20611 Bothell Everett Hwy, Bothell, WA
8	2/14/2022	$3,000	BECU #6132 K.H.	BECU - 20611 Bothell Everett Hwy, Bothell, WA
9	2/14/2022	$3,000	BECU #6132 K.H.	BECU - 20611 Bothell Everett Hwy, Bothell, WA
10	2/14/2022	$2,900	BECU #6132 K.H.	BECU - 20611 Bothell Everett Hwy, Bothell, WA
11	2/14/2022	$3,000	BECU #6132 K.H.	BECU - 20611 Bothell Everett Hwy, Bothell, WA
12	2/14/2022	$3,000	BECU #6132 K.H.	BECU - 20611 Bothell Everett Hwy, Bothell, WA

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

COUNT 13

(Money Laundering - 1957)

17. The allegations set forth in Paragraphs 1-16 of this Indictment are re-alleged as if fully set forth herein.

18. On or about the dates set forth below, in King and Snohomish Counties, in the Western District of Washington, JOSHUA SHORE, knowingly engaged in, and attempted to engage in, and aided and abetted and willfully caused, the following

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monetary transaction by, through, and to a financial institution, in and affecting interstate and foreign commerce, in criminally derived property of a value greater than $10,000, such property having been derived from a specified unlawful activity, that is, Theft by Employee from a Financial Institution, in violation of Title 18, United States Code, Sections 656 and 2, as charged in Counts 1 and 2.

Count	Date	Monetary Transaction
13	2/16/2022	Transfer of $42,882.95 from BECU x6132 to Upstart Network Loan FM 25295911

All in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT 14

(Theft by Employee from Financial Institution Insured by NCUA)

19. The allegations set forth in Paragraphs 1-18 of this Indictment are re-alleged as if fully set forth herein.

20. On or about October 10, 2025, in King County, the Western District of Washington, JOSHUA SHORE, being an employee of First Financial Northwest Operated by Global Federal Credit Union, a financial institution whose deposits were then insured by the National Credit Union Administration, with intent to injure and defraud First Financial Northwest Operated by Global Federal Credit Union, embezzled, abstracted, purloined, and willfully misapplied, and did aid and abet the same, the sum of approximately $300,000 of the moneys and funds of First Financial Northwest Operated by Global Federal Credit Union, and the moneys and funds intrusted to the custody and care of First Financial Northwest Operated by Global Federal Credit Union, in that JOSHUA SHORE removed cash from the First Financial Northwest Operated by Global Federal Credit Union cash vault without permission and for his personal use.

All in violation of Title 18, United States Code, Sections 657 and 2.

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COUNTS 15-30

(Money Laundering - 1956)

21. The allegations set forth in Paragraphs 1-20 of this Indictment are re-alleged as if fully set forth herein.

22. On or about the dates set forth below, in King and Snohomish Counties, in the Western District of Washington, and elsewhere, JOSHUA SHORE did knowingly conduct and attempt to conduct, and did aid and abet and willfully cause, the following financial transactions affecting interstate and foreign commerce, which involved the proceeds of a specified unlawful activity, that is Theft by Employee from a Financial Institution, in violation of Title 18, United States Code, Sections 657 and 2, as charged in Count 14, knowing that the transactions were designed in whole and in part to conceal and disguise the nature, source, ownership, and control of the proceeds of said specified unlawful activity, and to avoid a transaction reporting requirements under State or Federal law, and that while conducting and attempting to conduct, and aiding and abetting and willfully causing, such financial transactions knew that the property involved in the financial transaction represented the proceeds of some form of unlawful activity:

Count	Date	Cash Deposit Amount	Account # & Owner	Bank & ATM Location
15	1/17/2026	$6,800	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
16	1/17/2026	$8,900	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
17	1/17/2026	$10,000	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
18	1/17/2026	$10,000	JPMorgan Chase #1433	Chase – 912 164th St SE, Mill Creek, WA

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			Shore	
19	1/17/2026	$9,900	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
20	1/17/2026	$10,000	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
21	1/17/2026	$9,300	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
22	1/18/2026	$9,600	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
23	1/18/2026	$10,000	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
24	1/18/2026	$9,600	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
25	1/18/2026	$9,600	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
26	1/18/2026	$8,200	JPMorgan Chase #1433 Shore	Chase – 912 164th St SE, Mill Creek, WA
27	1/18/2026	$8,300	JPMorgan Chase #1433 Shore	Chase – 1517 132nd St SE, Everett, WA
28	1/18/2026	$10,000	JPMorgan Chase #1433 Shore	Chase – 1517 132nd St SE, Everett, WA
29	1/18/2026	$8,300	JPMorgan Chase #1433 Shore	Chase – 1517 132nd St SE, Everett, WA
30	1/18/2026	$6,400	JPMorgan Chase #1433 Shore	Chase – 1517 132nd St SE, Everett, WA

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

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FORFEITURE ALLEGATION

The allegations contained in Counts 1 through 30 of this Indictment are hereby realleged and incorporated by reference for the purpose of alleging forfeiture.

Upon conviction of an offense alleged in Counts 1, 2, and 14, JOSHUA SHORE shall forfeit to the United States any property constituting, or derived from, proceeds Defendant obtained directly or indirectly, as a result of the offense. All such property is forfeitable pursuant to Title 18, United States Codes, Section 982(a)(2) and includes but is not limited to:

a. approximately $1,115 in U.S. currency seized from JOSHUA SHORE on or about May 13, 2026;

b. approximately $5,092.52 in U.S. funds seized from JPMorgan Chase Bank N.A. account ending x1433, on or about May 13, 2026; and

c. a sum of money reflecting the proceeds the Defendant obtained as a result of the offense.

Upon conviction of an offense alleged in Counts 3-13 and 15-30, JOSHUA SHORE shall forfeit to the United States any property involved in the offense. All such property is forfeitable pursuant to Title 18, United States Code, Section 982(a)(1). This property includes, but is not limited to a sum of money reflecting the property involved in the offense.

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Substitute Assets. 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 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 to seek the forfeiture of any other property of the defendant, up to the value of the above-described forfeitable property, pursuant to Title 21, United States Code, Section 853(p).

A TRUE BILL:

DATED: July 8th 2026

Signature of Foreperson redacted pursuant to the policy of the Judicial Conference of the United States.

FOREPERSON

SARAH Y. VOGEL
Criminal Chief Assistant United States Attorney

AMY JAQUETTE
Assistant United States Attorney

CHARLOTTE STOREY
Special Assistant United States Attorney

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