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8 UNITED STATES DISTRICT COURT
9 FOR THE CENTRAL DISTRICT OF CALIFORNIA
10 February 2009 Grand Jury

11 UNITED STATES OF AMERICA,) CR 09-_____
12)
12 Plaintiff,) I N D I C T M E N T
13)
13 v.) [18 U.S.C. § 1349: Wire and
14) Bank Fraud Conspiracy; 18
14 KENNETH JOSEPH LUCAS,) U.S.C. § 1344(1): Bank Fraud;
15 NICHOLE MICHELLE MERZI,) 18 U.S.C. § 1028A: Aggravated
15 JONATHAN PRESTON CLARK,) Identity Theft; 18 U.S.C.
16 JARROD MICHAEL AKERS,) § 371: Computer Fraud
16 KYLE WENDELL AKERS,) Conspiracy; 18 U.S.C.
17 WAYNE EDWARDS ARBAUGH,) § 1030(a)(4): Computer Fraud;
17 DEMORRIS BROOKS,) 18 U.S.C. § 1956(h): Money
18 a.k.a. "DeBo,") Laundering Conspiracy;
18 ANTONIO LATE COLSON,) § 2: Aiding and Abetting and
19 KENNETH CREWS,) Causing an Act to Be Done]
19 MANU T. FIFITA,)
20 JENNIFER ANABELLE LOPEZ)
20 GONZALEZ,)
21 a.k.a. "Jennifer Lopez,")
21 TINIKA SABRINA GUNN,)
22 JASON MARCELLUS JENKINS,)
22 SYLVIA JOHNSON,)
23 REMAR AHMIR LAWTON,)
23 KYLE BRANDON MARTIN,)
24 FRANKLIN ANTHONY RAGSDALE,)
24 STEVEN AARON SAUNDERS,)
25 a.k.a., "Steven Arron)
25 Saunders,")
26 a.k.a. "Steve-O,")
26 RYNN SPENCER,)
27 RAQUEL RAFFI VARJABEDIAN,)
27 CANDACE MARIE ZIE,)
28 _____)

WLH:SLM:RLC

1 ASHLEY A. AGER,)
LATINA SHANEKA BLACK,)
2 MICHAEL DOMINICK GUNN)
DACOSTA, JR.,)
3 VIRGIL PHILLIP DANIELS,)
TRAMOND S. DAVIS,)
4 SHONTOVIA D. DEBOSE,)
JOSHUA VINCENT FAUNCHER,)
5 KRYSTAL FONTENOT,)
ANTHONY DONNEL FULLER,)
6 MICHAEL CHRISTOPHER GRIER,)
BRYANNA HARRINGTON,)
7 SHAWN K. JORDAN,)
BILLY LITTLEJOHN KELLY,)
8 REGGIE B. LOGAN, JR.,)
IKINASIO LOUSIALE, JR.,)
9 RAYMOND V. MANCILLAS,)
DAVID P. MULLIN,)
10 VINCENT NGUYEN,)
ARIO PLOGOVII,)
11 BRANDON R. ROSS,)
ALAN ELVIS ST. PIERRE,)
12 COURTNEY MONET SEARS,)
ME ARLENE SETTLE,)
13 PAULA W. SIMS,)
JAMIE SMITH,)
14 BRANDON KYLE THOMAS,)
CHRISTOPHER UHAMAKA,)
15 JAMES MICHAEL VIORATO,)
JOVON DARNELL WEEMS,)
16 DAVID D. WESTBROOKS,)
BRIDGET DEQUE WILKINS, and)
17 MARCUS DESHAUN WILLIAMS,)
Defendants.)
18

19
20 The Grand Jury charges:

21 **INTRODUCTORY ALLEGATIONS**

22 At all times relevant to this Indictment:

23 COMPUTER TERMINOLOGY

24 Internet Service Providers

25 1. Many individuals and businesses obtain access to the
26 Internet through businesses known as Internet Service Providers
27 ("ISPs"). ISPs provide their customers with access to the
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1 Internet using telephone or other telecommunications lines;
2 provide Internet e-mail accounts that allow users to communicate
3 with other Internet users by sending and receiving electronic
4 messages through the ISP's servers; remotely store electronic
5 files on their customers' behalf; and may provide other services
6 unique to each particular ISP. ISPs maintain records pertaining
7 to the individuals or businesses that have subscriber accounts
8 with them. Those records often include identifying and billing
9 information, account access information in the form of log files,
10 e-mail transaction information, posting information, account
11 application information, and other information both in computer
12 data and written record format.

13 Instant Messenger/Instant Messaging

14 2. Instant Messenger/Instant Messaging is a free online
15 service, offered by Yahoo!, America Online, Microsoft, and other
16 ISPs, that allows users to communicate through text and/or web
17 cameras in real time.

18 Phishing

19 3. Phishing is a fraud technique used by computer
20 attackers in an attempt to acquire sensitive information such as
21 usernames, password, and account details, among other
22 information, by masquerading as a trusted entity in an electronic
23 communication. Computer attackers commonly use communications
24 purporting to be from popular social web sites (YouTube, Myspace,
25 Facebook), auction sites (eBay), financial institutions, or
26 information technology administrators to lure unsuspecting
27 victims. Phishing is typically carried out by e-mail or instant
28

1 messaging that often directs users to enter sensitive personal
2 identifiers and details at a fake web site in which the URL (web
3 address) look and feel are almost identical to the legitimate web
4 site.

5 Short Message Service ("SMS")

6 4. SMS is a communications protocol allowing the
7 interchange of short messages between mobile telephone devices.
8 SMS messaging is commonly referred to as "text messaging."

9 FINANCIAL INSTITUTIONS

10 5. At all times relevant to this Indictment, Bank of
11 America, National Association ("BOA") and Wells Fargo Bank,
12 National Association ("Wells Fargo") were federally-insured
13 financial institutions.

14 UNINDICTED COCONSPIRATORS LOCATED IN EGYPT

15 6. At all times relevant to this Indictment, unindicted
16 coconspirators D., Y., A. E., also known as ("a.k.a.") "A. A.,"
17 A. EM., A. E. G., A. H., D. A. E. H., E. A., E. G., H. H., H. M.,
18 H. S., I. A. I., K. H., M. A., M. AL., M. G., M. H., M. M.,
19 M. R., MO. A., N. M. S., S. Y., and Y. M. S. conducted in Egypt
20 the activities pertaining to them that are described in this
21 Indictment.

COUNT ONE

[18 U.S.C. § 1349]

7. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

I. THE OBJECTS OF THE CONSPIRACY

8. Beginning in or about January 2007 and continuing through in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, and elsewhere, defendants KENNETH JOSEPH LUCAS ("LUCAS"), NICHOLE MICHELLE MERZI ("MERZI"), JONATHAN PRESTON CLARK ("CLARK"), JARROD MICHAEL AKERS ("J. AKERS"), KYLE WENDELL AKERS ("K. AKERS"), WAYNE EDWARDS ARBAUGH ("ARBAUGH"), DEMORRIS BROOKS, a.k.a. "DeBo," ("BROOKS"), ANTONIO LATE COLSON ("COLSON"), KENNETH CREWS ("CREWS"), MANU T. FIFITA ("FIFITA"), JENNIFER ANABELLE LOPEZ GONZALEZ, a.k.a. "Jennifer Lopez" ("GONZALEZ"), TINIKA SABRINA GUNN ("GUNN"), JASON MARCELLUS JENKINS ("JENKINS"), SYLVIA JOHNSON, a.k.a. "Sylvia Jackson" ("JOHNSON"), REMAR AHMIR LAWTON ("LAWTON"), KYLE BRANDON MARTIN ("MARTIN"), FRANKLIN ANTHONY RAGSDALE ("RAGSDALE"), STEVEN AARON SAUNDERS, a.k.a. "Steven Arron Saunders," a.k.a. "Steve-O" ("SAUNDERS"), RYNN SPENCER ("SPENCER"), RAQUEL RAFFI VARJABEDIAN ("VARJABEDIAN"), CANDACE MARIE ZIE ("ZIE"), ASHLEY A. AGER ("AGER"), LATINA SHANEKA BLACK ("BLACK"), MICHAEL DOMINICK GUNN DACOSTA, JR. ("DACOSTA"), VIRGIL PHILLIP DANIELS ("DANIELS"), TRAMOND S. DAVIS ("DAVIS"), SHONTOVIA D. DEBOSE ("DEBOSE"), JOSHUA VINCENT FAUNCHER ("FAUNCHER"), KRYSTAL FONTENOT

1 ("FONTENOT"), ANTHONY DONNEL FULLER ("FULLER"), MICHAEL
2 CHRISTOPHER GRIER ("GRIER"), BRYANNA HARRINGTON ("HARRINGTON"),
3 SHAWN K. JORDAN ("JORDAN"), BILLY LITTLEJOHN KELLY ("KELLY"),
4 REGGIE B. LOGAN, JR. ("LOGAN"), IKINASIO LOUSIALE, JR.
5 ("LOUSIALE"), RAYMOND V. MANCILLAS ("MANCILLAS"), DAVID P. MULLIN
6 ("MULLIN"), VINCENT NGUYEN ("NGUYEN"), ARIO PLOGOVII
7 ("PLOGOVII"), BRANDON R. ROSS ("ROSS"), ALAN ELVIS ST. PIERRE
8 ("ST. PIERRE"), COURTNEY MONET SEARS ("SEARS"), ME ARLENE SETTLE
9 ("SETTLE"), PAULA W. SIMS ("SIMS"), JAMIE SMITH ("SMITH"),
10 BRANDON KYLE THOMAS ("THOMAS"), CHRISTOPHER UHAMAKA ("UHAMAKA"),
11 JAMES MICHAEL VIORATO ("VIORATO"), JOVON DARNELL WEEMS ("WEEMS"),
12 DAVID D. WESTBROOKS ("WESTBROOKS"), BRIDGET DEQUE WILKINS
13 ("WILKINS"), and MARCUS DESHAUN WILLIAMS ("WILLIAMS"), and
14 unindicted coconspirators D., Y., A. E., a.k.a. "A. A.," A. EM.,
15 A. E. G., A. H., D. A. E. H., E. A., E. G., H. H., H. M., H. S.,
16 I. A. I., K. H., M. A., M. AL., M. G., M. H., M. M., M. R.,
17 MO. A., N. M. S., S. Y., Y. M. S., A. J., B. J., E. C., E. H.,
18 K. M., L. W., N. F., and R. O., together with others known and
19 unknown to the Grand Jury, knowingly combined, conspired, and
20 agreed to commit the following offenses against the United
21 States:

22 A. Knowingly and with intent to defraud, to commit
23 wire fraud, in violation of Title 18, United States Code, Section
24 1343, and

25 B. Knowingly and with intent to defraud, to commit
26 bank fraud, in violation of Title 18, United States Code, Section
27 1344(1).

1 II. THE MANNER AND MEANS OF THE CONSPIRACY

2 The objects of the conspiracy were carried out, and to be
3 carried out, in substance as follows:

4 9. Defendants LUCAS, MERZI, and CLARK would recruit
5 defendants ARBAUGH, BROOKS, COLSON, CREWS, FIFITA, GONZALEZ,
6 GUNN, JENKINS, JOHNSON, LAWTON, MARTIN, RAGSDALE, SAUNDERS,
7 SPENCER, VARJABEDIAN, and ZIE to enlist other individuals to open
8 bank accounts at BOA and Wells Fargo.

9 10. Defendants ARBAUGH, BROOKS, COLSON, CREWS, FIFITA,
10 GONZALEZ, GUNN, JENKINS, JOHNSON, LAWTON, MARTIN, RAGSDALE,
11 SAUNDERS, SPENCER, VARJABEDIAN, and ZIE would enlist other
12 individuals as follows:

13 a. Defendant ARBAUGH would enlist defendant JORDAN to
14 open bank accounts at BOA.

15 b. Defendants BROOKS and VARJABEDIAN would enlist
16 defendant KELLY to open bank accounts at BOA.

17 c. Defendant COLSON would enlist defendants SEARS,
18 SMITH, and WEEMS to open bank accounts at BOA and Wells Fargo.

19 d. Defendant CREWS would enlist defendants AGER,
20 BLACK, GRIER, LOGAN, ROSS, and SIMS to open bank accounts at BOA.

21 e. Defendant FIFITA would enlist defendants LOUSIALE,
22 ST. PIERRE and UHAMAKA, and unindicted coconspirator E. C., to
23 open bank accounts at Wells Fargo.

24 f. Defendant GONZALEZ would enlist unindicted
25 coconspirator R. O. to open bank accounts at BOA.

26 g. Defendant GUNN would enlist defendant DACOSTA to
27 provide account information for bank accounts that DACOSTA held
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1 at Wells Fargo.

2 h. Defendant JENKINS would enlist unindicted
3 coconspirator A. J. to open bank accounts at Wells Fargo.

4 i. Defendant JOHNSON would enlist defendants
5 FAUNCHER, FONTENOT, PLOGOVII, and SETTLE to open bank accounts at
6 BOA.

7 j. Defendant LAWTON would enlist defendant COLSON to
8 open bank accounts at BOA.

9 k. Defendant MARTIN would enlist unindicted
10 coconspirator E. H. to open bank accounts at BOA.

11 l. Defendant RAGSDALE would enlist defendants FULLER,
12 HARRINGTON, and THOMAS to open bank accounts at BOA.

13 m. Defendant SAUNDERS would enlist defendants DANIELS
14 and WILKINS to open bank accounts at BOA.

15 n. Defendant SPENCER would enlist unindicted
16 coconspirator B. J. to open bank accounts at BOA.

17 o. Defendant ZIE would enlist unindicted
18 coconspirator K. M. to open bank accounts at BOA.

19 p. Unindicted coconspirators would enlist defendants
20 DAVIS, DEBOSE, MANCILLAS, MULLIN, NGUYEN, VIORATO, and WESTBROOKS
21 to open bank accounts at BOA and provide account information for
22 bank accounts that these defendants held at BOA.

23 11. Defendant LUCAS would enlist defendant WILLIAMS to open
24 bank accounts at BOA.

25 12. Communicating by telephone, Instant Messenger/Instant
26 Messaging, SMS messaging, and other means, defendants ARBAUGH,
27 BROOKS, COLSON, CREWS, FIFITA, GONZALEZ, GUNN, JENKINS, JOHNSON,

1 LAWTON, MARTIN, RAGSDALE, SAUNDERS, SPENCER, VARJABEDIAN, and
2 ZIE, and unindicted coconspirator N. F., would transmit to
3 defendants LUCAS and MERZI bank account information for the
4 accounts opened and held by defendants AGER, BLACK, COLSON,
5 DACOSTA, DANIELS, DAVIS, DEBOSE, FAUNCHER, FONTENOT, FULLER,
6 GRIER, HARRINGTON, JORDAN, KELLY, LOGAN, LOUSIALE, MANCILLAS,
7 MULLIN, NGUYEN, PLOGOVII, ROSS, ST. PIERRE, SEARS, SETTLE, SIMS,
8 SMITH, THOMAS, UHAMAKA, VIORATO, WEEMS, WESTBROOKS, WILKINS, and
9 WILLIAMS, and unindicted coconspirators A. J., B. J., E. C.,
10 E. H., K. M., and R. O.

11 13. Communicating by telephone, Instant Messenger/Instant
12 Messaging, SMS messaging, and other means, defendants FIFITA,
13 GONZALEZ, RAGSDALE, WILLIAMS, and ZIE would transmit to defendant
14 LUCAS bank account information for the accounts that they opened.

15 14. Communicating by telephone, SMS messaging, and other
16 means, defendants LUCAS, MERZI, and CLARK would transmit the bank
17 account information to persons in Egypt known and unknown to the
18 Grand Jury ("the persons in Egypt").

19 15. Using confidential bank account information that had
20 been obtained through phishing, the persons in Egypt would
21 conduct a computer transfer from the bank account of a victim at
22 BOA or Wells Fargo, which transfer BOA, Wells Fargo, and the
23 victim had not authorized, into the bank account for which the
24 persons in Egypt had received account information from defendants
25 LUCAS, MERZI, and CLARK.

26 16. Defendants AGER, BLACK, COLSON, DACOSTA, DANIELS,
27 DAVIS, DEBOSE, FAUNCHER, FONTENOT, FULLER, GRIER, HARRINGTON,
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JORDAN, KELLY, LOGAN, LOUSIALE, MANCILLAS, MULLIN, NGUYEN, PLOGOVII, ROSS, ST. PIERRE, SEARS, SETTLE, SIMS, SMITH, THOMAS, UHAMAKA, VIORATO, WEEMS, WESTBROOKS, WILKINS, and WILLIAMS, and unindicted coconspirators B. J., E. C., E. H., K. M., and R. O., would withdraw amounts from their bank accounts that were either approximately the same as or less than the amounts transferred into their accounts by the persons in Egypt and would divide those amounts with defendants ARBAUGH, BROOKS, COLSON, CREWS, FIFITA, GONZALEZ, GUNN, JENKINS, JOHNSON, LAWTON, MARTIN, RAGSDALE, SAUNDERS, SPENCER, VARJABEDIAN, and ZIE.

17. Defendants ARBAUGH, BROOKS, COLSON, CREWS, FIFITA, GONZALEZ, GUNN, JENKINS, JOHNSON, LAWTON, MARTIN, RAGSDALE, SAUNDERS, SPENCER, VARJABEDIAN, and ZIE would divide the amounts that they received with defendants LUCAS, MERZI, and CLARK.

18. Defendants FIFITA, GONZALEZ, RAGSDALE, WILLIAMS, and ZIE would withdraw amounts from their bank accounts that were either approximately the same as or less than the amounts transferred into their accounts by the persons in Egypt and would divide those amounts with defendant LUCAS.

19. Defendants J. AKERS, BROOKS, GONZALEZ, KELLY, LAWTON, MARTIN, and ZIE would transfer a portion of the withdrawn amounts to defendants LUCAS, MERZI, CLARK, and K. AKERS.

20. Defendants LUCAS, MERZI, CLARK, J. AKERS, K. AKERS, BROOKS, JENKINS, JOHNSON, LAWTON, and ZIE would transfer a portion of the withdrawn amounts to the persons in Egypt, including unindicted coconspirators A. E., A. EM., A. E. G., A. H., D. A. E. H., E. A., E. G., H. H., H. M., H. S., I. A. I.,

1 K. H., M. A., M. AL., M. G., M. H., M. M., M. R., MO. A.,
2 N. M. S., S. Y., and Y. M. S.

3 III. OVERT ACTS

4 21. In furtherance of the conspiracy, and to accomplish its
5 objects, defendants LUCAS, MERZI, CLARK, J. AKERS, K. AKERS,
6 ARBAUGH, BROOKS, COLSON, CREWS, FIFITA, GONZALEZ, GUNN, JENKINS,
7 JOHNSON, LAWTON, MARTIN, RAGSDALE, SAUNDERS, SPENCER,
8 VARJABEDIAN, ZIE, AGER, BLACK, DACOSTA, DANIELS, DAVIS, DEBOSE,
9 FAUNCHER, FONTENOT, FULLER, GRIER, HARRINGTON, JORDAN, KELLY,
10 LOGAN, LOUSIALE, MANCILLAS, MULLIN, NGUYEN, PLOGOVII, ROSS, ST.
11 PIERRE, SEARS, SETTLE, SIMS, SMITH, THOMAS, UHAMAKA, VIORATO,
12 WEEMS, WESTBROOKS, WILKINS, and WILLIAMS, and unindicted
13 coconspirators D., Y., A. E., A. EM., A. E. G., A. H.,
14 D. A. E. H., E. A., E. G., H. H., H. M., H. S., I. A. I., K. H.,
15 M. A., M. AL., M. G., M. H., M. M., M. R., MO. A., N. M. S.,
16 S. Y., Y. M. S., A. J., B. J., E. C., E. H., K. M., L. W., and
17 R. O., together with others known and unknown to the Grand Jury,
18 on or about the dates set forth below, committed and willfully
19 caused others to commit the following overt acts, among others,
20 in the Central District of California and elsewhere:

21 A. Defendants LUCAS and ZIE

22 Overt Act No. 1: On March 26, 2008, defendant ZIE opened
23 one checking account and one savings account at BOA.

24 Overt Act No. 2: On March 27, 2008, defendant ZIE
25 communicated five times by telephone with defendant LUCAS, in Los
26 Angeles County.

27 Overt Act No. 3: On March 27, 2008, defendant ZIE withdrew
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1 \$1,380 of the \$1,393.19 that had been transferred into defendant
2 ZIE's checking account from a victim bank account at BOA, which
3 transfer neither BOA nor the victim authorized.

4 B. Defendants LUCAS and ZIE

5 Overt Act No. 4: On April 1, 2008, defendant ZIE opened one
6 checking account and one savings account at BOA.

7 Overt Act No. 5: On April 1, 2008, defendant ZIE
8 communicated by telephone 54 times with defendant LUCAS, in Los
9 Angeles County.

10 Overt Act No. 6: On April 1, 2008, defendant ZIE withdrew
11 \$990 of the \$997 that had been transferred into defendant ZIE's
12 checking account from a victim bank account at BOA, which
13 transfer neither BOA nor the victim authorized.

14 C. Defendants LUCAS and ZIE

15 Overt Act No. 7: On April 15, 2008, defendant ZIE opened
16 one checking account and one savings account at BOA.

17 Overt Act No. 8: On April 16, 2008, defendant ZIE
18 communicated by telephone 24 times with defendant LUCAS, in Los
19 Angeles County.

20 Overt Act No. 9: On April 16, 2008, defendant ZIE withdrew
21 \$993 of the \$993 that had been transferred into defendant ZIE's
22 checking account from a victim bank account at BOA, which
23 transfer neither BOA nor the victim authorized.

24 D. Defendants LUCAS and ZIE

25 Overt Act No. 10: On May 28, 2008, defendant ZIE opened one
26 personal checking account, one business checking account, and one
27 savings account at BOA.

1 Overt Act No. 11: On May 30, 2008, defendant ZIE
2 communicated by telephone seven times with defendant LUCAS, in
3 Los Angeles County.

4 Overt Act No. 12: On May 30, 2008, defendant ZIE withdrew
5 \$2,750 of the \$2,750 that had been transferred into defendant
6 ZIE's personal checking account from a victim bank account at
7 BOA, which transfer neither BOA nor the victim authorized.

8 Overt Act No. 13: On May 30, 2008, defendant ZIE withdrew
9 \$788 of the \$788 that had been transferred into defendant ZIE's
10 business checking account from a victim bank account at BOA,
11 which transfer neither BOA nor the victim authorized.

12 E. Defendants LUCAS and ZIE

13 Overt Act No. 14: On July 31, 2008, defendant ZIE sent an
14 SMS message to defendant LUCAS, in Los Angeles County, to
15 transmit the account number and account holder name for the one
16 checking account and one savings account that unindicted
17 coconspirator K. M. opened that day at BOA, which transmission
18 was for the purpose of causing defendant LUCAS, in Los Angeles
19 County, to make and to cause an unauthorized transfer of funds to
20 those accounts and for the purpose of allowing unindicted
21 coconspirator K. M. to withdraw the transferred funds.

22 F. Defendants LUCAS, CREWS, and LOGAN

23 Overt Act No. 15: On July 31, 2008, defendant CREWS sent
24 SMS messages to defendant LUCAS, in Los Angeles County, to
25 transmit the account numbers and account holder name for the one
26 checking account and one savings account that defendant LOGAN
27 opened on July 30, 2008, at BOA, which transmission was for the
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1 purpose of causing defendant LUCAS, in Los Angeles County, to
2 make and to cause an unauthorized transfer of funds to those
3 accounts and for the purpose of allowing defendant LOGAN to
4 withdraw the transferred funds.

5 Overt Act No. 16: On July 31, 2008, in Los Angeles County,
6 defendant LUCAS caused a computer transfer of funds from a victim
7 bank account at BOA, which neither BOA nor the victim had
8 authorized, into defendant LOGAN's checking and savings accounts.

9 Overt Act No. 17: On July 31, 2008, defendant LOGAN
10 withdrew \$900 of the \$900 that defendant LUCAS caused to be
11 transferred from the victim bank account into defendant LOGAN's
12 checking account.

13 Overt Act No. 18: On July 31, 2008, defendant LOGAN
14 withdrew \$400 of the \$400 that defendant LUCAS caused to be
15 transferred from the victim bank account into defendant LOGAN's
16 savings account.

17 G. Defendants LUCAS and MANCILLAS

18 Overt Act No. 19: On July 31, 2008, an unindicted
19 coconspirator sent SMS messages to defendant LUCAS, in Los
20 Angeles County, to transmit the account numbers and account
21 holder name for the one checking account and one savings account
22 that defendant MANCILLAS opened on July 29, 2008, at BOA, which
23 transmission was for the purpose of causing defendant LUCAS, in
24 Los Angeles County, to make and to cause an unauthorized transfer
25 of funds to those accounts and for the purpose of allowing
26 defendant MANCILLAS to withdraw the transferred funds.

27 Overt Act No. 20: On July 31, 2008, in Los Angeles County,
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1 defendant LUCAS caused computer transfers of funds from a victim
2 bank account at BOA, which neither BOA nor the victim had
3 authorized, into defendant MANCILLAS' checking and savings
4 accounts.

5 Overt Act No. 21: On July 31, 2008, defendant MANCILLAS
6 withdrew \$500 of the \$500 that had been transferred from the
7 victim bank account into defendant MANCILLAS' savings account.

8 Overt Act No. 22: On July 31, 2008, defendant MANCILLAS
9 withdrew \$740 of the \$750 that had been transferred from the
10 victim bank account into defendant MANCILLAS' checking account.

11 H. Defendants LUCAS and MULLIN

12 Overt Act No. 23: On July 31, 2008, an unindicted
13 coconspirator sent SMS messages to defendant LUCAS, in Los
14 Angeles County, to transmit the account numbers and account
15 holder name for the one checking account and one savings account
16 that defendant MULLIN held at BOA, which transmission was for the
17 purpose of causing defendant LUCAS, in Los Angeles County, to
18 make and to cause an unauthorized transfer of funds to those
19 accounts and for the purpose of allowing defendant MULLIN to
20 withdraw the transferred funds.

21 Overt Act No. 24: On July 31, 2008, in Los Angeles County,
22 defendant LUCAS caused computer transfers of \$800 from a victim
23 bank account at BOA, which neither BOA nor the victim had
24 authorized, into defendant MULLIN's checking account and \$350
25 from a victim bank account at BOA, which neither BOA nor the
26 victim had authorized, into defendant MULLIN's savings account.

27 Overt Act No. 25: On July 31, 2008, defendant MULLIN
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1 withdrew \$1,077 from his checking account, which represented a
2 portion of the unauthorized transfers into his bank accounts.

3 I. Defendants LUCAS and DAVIS

4 Overt Act No. 26: On July 31, 2008, an unindicted
5 coconspirator sent SMS messages to defendant LUCAS, in Los
6 Angeles County, to transmit the account numbers and account
7 holder name for the one checking account and one savings account
8 that defendant DAVIS held at BOA, which transmission was for the
9 purpose of causing defendant LUCAS, in Los Angeles County, to
10 make and to cause an unauthorized transfer of funds to those
11 accounts and for the purpose of allowing defendant DAVIS to
12 withdraw the transferred funds.

13 Overt Act No. 27: On July 31, 2008, in Los Angeles County,
14 defendant LUCAS caused computer transfers of funds from a victim
15 bank account at BOA, which neither BOA nor the victim had
16 authorized, into defendant DAVIS' checking account.

17 Overt Act No. 28: On July 31, 2008, defendant DAVIS
18 withdrew \$997.21 of the \$997.21 that had been transferred from
19 the victim bank account into defendant DAVIS' checking account.

20 J. Defendants LUCAS and GONZALEZ

21 Overt Act No. 29: On August 1, 2008, in Los Angeles County,
22 defendant GONZALEZ sent SMS messages to defendant LUCAS, in Los
23 Angeles County, to request a social security number to open bank
24 accounts for fraudulent purposes.

25 Overt Act No. 30: On August 1, 2008, in Los Angeles County,
26 defendant LUCAS sent SMS messages to defendant GONZALEZ, in Los
27 Angeles County, to transmit a social security number not
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1 belonging to defendant GONZALEZ.

2 Overt Act No. 31: On August 1, 2008, in Los Angeles County,
3 defendant GONZALEZ sent SMS messages to defendant LUCAS, in Los
4 Angeles County, to transmit the account numbers and account
5 holder name for the one checking account and one savings account
6 that defendant GONZALEZ opened that day at BOA, which
7 transmission was for the purpose of causing defendant LUCAS, in
8 Los Angeles County, to make and to cause an unauthorized transfer
9 of funds to those accounts and for the purpose of allowing
10 defendant GONZALEZ to withdraw the transferred funds.

11 K. Defendants LUCAS, ARBAUGH, and JORDAN

12 Overt Act No. 32: On August 1, 2008, defendant ARBAUGH sent
13 an SMS message to defendant LUCAS, in Los Angeles County, to
14 transmit the account numbers and account holder name for the one
15 checking account and the one savings account that defendant
16 JORDAN opened that day at BOA, which transmission was for the
17 purpose of causing defendant LUCAS, in Los Angeles County, to
18 make and to cause an unauthorized transfer of funds to those
19 accounts and for the purpose of allowing defendant JORDAN to
20 withdraw the transferred funds.

21 Overt Act No. 33: On August 1, 2008, in Los Angeles County,
22 defendant LUCAS caused a computer transfer of funds from a victim
23 bank account at BOA, which neither BOA nor the victim had
24 authorized, into defendant JORDAN's checking account.

25 Overt Act No. 34: On August 1, 2008, in San Bernardino
26 County, defendant JORDAN withdrew \$700 of the \$700 transferred
27 from the victim bank account into defendant JORDAN's checking
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1 account.

2 L. Defendants LUCAS and JORDAN

3 Overt Act No. 35: On August 6, 2008, in San Bernardino
4 County, defendant JORDAN opened a checking account at BOA for the
5 purpose of causing defendant LUCAS, in Los Angeles County, to
6 make and to cause an unauthorized transfer of funds to those
7 accounts and for the purpose of allowing defendant JORDAN to
8 withdraw the transferred funds.

9 Overt Act No. 36: On August 6, 2008, in Los Angeles County,
10 defendant LUCAS caused a computer transfer of funds from a victim
11 bank account at BOA, which neither BOA nor the victim had
12 authorized, into defendant JORDAN's checking account.

13 Overt Act No. 37: On August 6, 2008, in San Bernardino
14 County, defendant JORDAN withdrew \$350 of the \$350 transferred
15 from the victim bank account into defendant JORDAN's checking
16 account.

17 M. Defendants LUCAS and WESTBROOKS

18 Overt Act No. 38: On August 6, 2008, an unindicted
19 coconspirator sent SMS messages to defendant LUCAS, in Los
20 Angeles County, to transmit the account numbers and account
21 holder name for the one checking account and one savings account
22 that defendant WESTBROOKS opened on August 5, 2008, at BOA, which
23 transmission was for the purpose of causing defendant LUCAS, in
24 Los Angeles County, to make and to cause an unauthorized transfer
25 of funds to those accounts and for the purpose of allowing
26 defendant WESTBROOKS to withdraw the transferred funds.

27 Overt Act No. 39: On August 6, 2008, in Los Angeles County,
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1 defendant LUCAS caused computer transfers of funds from a victim
2 bank account at BOA, which neither BOA nor the victim had
3 authorized, into defendant WESTBROOKS' checking and savings
4 accounts.

5 Overt Act No. 40: On August 6, 2008, defendant WESTBROOKS
6 withdrew \$843 of the \$850 that had been transferred from the
7 victim bank account into defendant WESTBROOKS' checking account.

8 Overt Act No. 41: On August 6, 2008, defendant WESTBROOKS
9 withdrew \$440 of the \$450 that had been transferred from the
10 victim bank account into defendant WESTBROOKS' savings account.

11 N. Defendants LUCAS and RAGSDALE

12 Overt Act No. 42: On August 6, 2008, defendant RAGSDALE
13 sent SMS messages to defendant LUCAS, in Los Angeles County, to
14 transmit the account numbers and account holder name for the one
15 checking account and one savings account that defendant RAGSDALE
16 opened that day at BOA, which transmission was for the purpose of
17 causing defendant LUCAS, in Los Angeles County, to make and to
18 cause an unauthorized transfer of funds to those accounts and for
19 the purpose of allowing defendant RAGSDALE to withdraw the
20 transferred funds.

21 Overt Act No. 43: On August 6, 2008, in Los Angeles County,
22 defendant LUCAS caused a computer transfer of funds from a victim
23 bank account at BOA, which neither BOA nor the victim had
24 authorized, into defendant RAGSDALE's checking account.

25 Overt Act No. 44: On August 6, 2008, in Los Angeles County,
26 defendant RAGSDALE withdrew \$700 of the \$700 that defendant LUCAS
27 caused to be transferred from the victim bank account into
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1 defendant RAGSDALE's checking account.

2 O. Defendants LUCAS, CREWS, and AGER

3 Overt Act No. 45: On August 8, 2008, defendant CREWS sent
4 SMS messages to defendant LUCAS, in Los Angeles County, to
5 transmit the account number and account holder name for the one
6 checking account that defendant AGER opened on August 6, 2008, at
7 BOA, which transmission was for the purpose of causing defendant
8 LUCAS, in Los Angeles County, to make and to cause an
9 unauthorized transfer of funds to that account and for the
10 purpose of allowing defendant AGER to withdraw the transferred
11 funds.

12 Overt Act No. 46: On August 8, 2008, in Los Angeles County,
13 defendant LUCAS caused a computer transfer of funds from a victim
14 bank account at BOA, which neither BOA nor the victim had
15 authorized, into defendant AGER's checking account.

16 Overt Act No. 47: On August 8, 2008, defendant AGER
17 withdrew \$1,283 of the \$1,458 that defendant LUCAS caused to be
18 transferred from the victim bank account into defendant AGER's
19 checking account.

20 P. Defendants LUCAS, CREWS, and ROSS

21 Overt Act No. 48: On August 11, 2008, defendant CREWS sent
22 SMS messages to defendant LUCAS, in Los Angeles County, to
23 transmit the account numbers and account holder name for the one
24 checking account and one savings account that defendant ROSS
25 opened that day at BOA, which transmission was for the purpose of
26 causing defendant LUCAS, in Los Angeles County, to make and to
27 cause an unauthorized transfer of funds to those accounts and for
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1 the purpose of allowing defendant ROSS to withdraw the
2 transferred funds.

3 Overt Act No. 49: On August 11, 2008, in Los Angeles
4 County, defendant LUCAS caused a computer transfer of funds from
5 a victim bank account at BOA, which neither BOA nor the victim
6 had authorized, into defendant ROSS' checking and savings
7 accounts.

8 Overt Act No. 50: On August 11, 2008, defendant ROSS
9 withdrew \$1,500 of the \$1,500 that defendant LUCAS caused to be
10 transferred from the victim bank account into defendant ROSS'
11 checking account.

12 Overt Act No. 51: On August 11, 2008, defendant ROSS
13 withdrew \$1,500 of the \$1,500 that defendant LUCAS caused to be
14 transferred from the victim bank account into defendant ROSS'
15 savings account.

16 Q. Defendants LUCAS, CREWS, and SIMS

17 Overt Act No. 52: On August 11, 2008, defendant CREWS sent
18 SMS messages to defendant LUCAS, in Los Angeles County, to
19 transmit the account numbers and account holder name for the one
20 checking account and one savings account that defendant SIMS
21 opened that day at BOA, which transmission was for the purpose of
22 causing defendant LUCAS, in Los Angeles County, to make and to
23 cause an unauthorized transfer of funds to those accounts and for
24 the purpose of allowing defendant SIMS to withdraw the
25 transferred funds.

26 Overt Act No. 53: On August 11, 2008, in Los Angeles
27 County, defendant LUCAS caused a computer transfer of funds from
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1 a victim bank account at BOA, which neither BOA nor the victim
2 had authorized, into defendant SIMS' checking and savings
3 accounts.

4 Overt Act No. 54: On August 11, 2008, defendant SIMS
5 withdrew \$850 of the \$1,350 that defendant LUCAS caused to be
6 transferred from the victim bank account into defendant SIMS'
7 checking account.

8 Overt Act No. 55: On August 11, 2008, defendant SIMS
9 withdrew \$1,500 of the \$1,500 that defendant LUCAS caused to be
10 transferred from the victim bank account into defendant SIMS'
11 savings account.

12 R. Defendants LUCAS, RAGSDALE, and FULLER

13 Overt Act No. 56: On August 12, 2008, in Los Angeles
14 County, defendant RAGSDALE sent SMS messages to defendant LUCAS,
15 in Los Angeles County, to transmit the account numbers and
16 account holder name for the one checking account and one savings
17 account that defendant FULLER opened that day at BOA for the
18 purpose of causing defendant LUCAS, in Los Angeles County, to
19 make and to cause an unauthorized transfer of funds to those
20 accounts and for the purpose of allowing defendant FULLER to
21 withdraw the transferred funds.

22 Overt Act No. 57: On August 14, 2008, in Los Angeles
23 County, defendant LUCAS caused a computer transfer of funds from
24 a victim bank account at BOA, which neither BOA nor the victim
25 had authorized, into defendant FULLER's checking and savings
26 accounts.

27 Overt Act No. 58: On August 14, 2008, in Los Angeles
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1 County, defendant FULLER withdrew \$950 of the \$1,000 that
2 defendant LUCAS caused to be transferred from the victim bank
3 account into defendant FULLER's checking account.

4 Overt Act No. 59: On August 14, 2008, in Los Angeles
5 County, defendant FULLER withdrew \$350 of the \$350 that defendant
6 LUCAS caused to be transferred from the victim bank account into
7 defendant FULLER's savings account.

8 Overt Act No. 60: On August 20, 2008, in Los Angeles
9 County, defendant LUCAS sent SMS messages to defendant RAGSDALE,
10 to request that defendant RAGSDALE transfer money by Western
11 Union to defendant LUCAS.

12 Overt Act No. 61: On August 26, 2008, defendant RAGSDALE
13 sent SMS messages to defendant LUCAS, in Los Angeles County, to
14 advise that defendant RAGSDALE would transfer \$925 by Western
15 Union to defendant LUCAS.

16 S. Defendants LUCAS, CREWS, and BLACK

17 Overt Act No. 62: On August 20, 2008, defendant CREWS sent
18 SMS messages to defendant LUCAS, in Los Angeles County, to
19 transmit the account number and account holder name for the one
20 savings account that defendant BLACK opened on August 18, 2008,
21 at BOA, which transmission was for the purpose of causing
22 defendant LUCAS, in Los Angeles County, to make and to cause an
23 unauthorized transfer of funds to that account and for the
24 purpose of allowing defendant BLACK to withdraw the transferred
25 funds.

26 Overt Act No. 63: On August 20, 2008, in Los Angeles
27 County, defendant LUCAS caused a computer transfer of funds from
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1 a victim bank account at BOA, which neither BOA nor the victim
2 had authorized, into defendant BLACK's checking and savings
3 accounts.

4 Overt Act No. 64: On August 20, 2008, defendant BLACK
5 withdrew \$350 of the \$1,350 that defendant LUCAS caused to be
6 transferred from the victim bank account into defendant BLACK's
7 savings account.

8 Overt Act No. 65: On August 20, 2008, defendant BLACK
9 withdrew \$1,650 of the \$1,650 that defendant LUCAS caused to be
10 transferred from the victim bank account into defendant BLACK's
11 checking account.

12 T. Defendants LUCAS and GONZALEZ

13 Overt Act No. 66: On August 20, 2008, defendant GONZALEZ
14 sent SMS messages to defendant LUCAS, in Los Angeles County, to
15 transmit the account numbers and account holder name for the one
16 checking account and one savings account that defendant GONZALEZ
17 opened that day at BOA, which transmission was for the purpose of
18 causing defendant LUCAS, in Los Angeles County, to make and to
19 cause an unauthorized transfer of funds to those accounts and for
20 the purpose of allowing defendant GONZALEZ to withdraw the
21 transferred funds.

22 Overt Act No. 67: On August 20, 2008, in Los Angeles
23 County, defendant LUCAS caused a computer transfer of funds from
24 a victim bank account at BOA, which neither BOA nor the victim
25 had authorized, into defendant GONZALEZ' checking account.

26 Overt Act No. 68: On August 20, 2008, in Riverside County,
27 defendant GONZALEZ withdrew \$1,500 of the \$1,500 that defendant
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1 LUCAS caused to be transferred from the victim bank account into
2 defendant GONZALEZ' checking account.

3 U. Defendants LUCAS and NGUYEN

4 Overt Act No. 69: On August 20, 2008, an unindicted
5 coconspirator sent SMS messages to defendant LUCAS, in Los
6 Angeles County, to transmit the account numbers and account
7 holder name for the one checking account and one savings account
8 that defendant NGUYEN held at BOA, which transmission was for the
9 purpose of causing defendant LUCAS, in Los Angeles County, to
10 make and to cause an unauthorized transfer of funds to those
11 accounts and for the purpose of allowing defendant NGUYEN to
12 withdraw the transferred funds.

13 Overt Act No. 70: On August 20, 2008, in Los Angeles
14 County, defendant LUCAS caused computer transfers of \$350 from a
15 victim bank account at BOA, which neither BOA nor the victim had
16 authorized, into defendant NGUYEN's checking account and \$1,200
17 from a victim bank account at BOA, which neither BOA nor the
18 victim had authorized, into defendant NGUYEN's savings account.

19 Overt Act No. 71: On August 20, 2008, defendant NGUYEN
20 withdrew \$1,150 from the checking account, which represented \$350
21 of the unauthorized transfer into his checking account and \$800
22 of the unauthorized transfer into his savings account.

23 Overt Act No. 72: On August 20, 2008, defendant NGUYEN
24 withdrew \$400 of the \$1,200 that had been transferred from the
25 victim bank account into defendant NGUYEN's savings account.

1 V. Defendants LUCAS and DEBOSE

2 Overt Act No. 73: On August 20, 2008, an unindicted
3 coconspirator sent SMS messages to defendant LUCAS, in Los
4 Angeles County, to transmit the account numbers and account
5 holder name for the one checking account and one savings account
6 that defendant DEBOSE opened the previous day at BOA, which
7 transmission was for the purpose of causing defendant LUCAS, in
8 Los Angeles County, to make and to cause an unauthorized transfer
9 of funds to those accounts and for the purpose of allowing
10 defendant DEBOSE to withdraw the transferred funds.

11 Overt Act No. 74: On August 20, 2008, in Los Angeles
12 County, defendant LUCAS caused computer transfers from a victim
13 bank account at BOA, which neither BOA nor the victim had
14 authorized, into defendant DEBOSE's savings account.

15 Overt Act No. 75: On August 20, 2008, defendant DEBOSE
16 withdrew \$1,200 of the \$1,200 that had been transferred from the
17 victim bank account into defendant DEBOSE's savings account.

18 W. Defendants LUCAS, CREWS, and GRIER

19 Overt Act No. 76: On August 25, 2008, defendant CREWS sent
20 SMS messages to defendant LUCAS, in Los Angeles County, to
21 transmit the account number and account holder name for the one
22 checking account that defendant GRIER opened on August 22, 2008,
23 at BOA, which transmission was for the purpose of causing
24 defendant LUCAS, in Los Angeles County, to make and to cause an
25 unauthorized transfer of funds to that account and for the
26 purpose of allowing defendant GRIER to withdraw the transferred
27 funds.

1 Overt Act No. 77: On August 25, 2008, in Los Angeles
2 County, defendant LUCAS caused a computer transfer of funds from
3 a victim bank account at BOA, which neither BOA nor the victim
4 had authorized, into defendant GRIER's checking account.

5 Overt Act No. 78: On August 25, 2008, defendant GRIER
6 withdrew \$1,590 of the \$1,590 that defendant LUCAS caused to be
7 transferred from the victim bank account into defendant GRIER's
8 checking account.

9 X. Defendants LUCAS and VIORATO

10 Overt Act No. 79: On September 2, 2008, an unindicted
11 coconspirator sent SMS messages to defendant LUCAS, in Los
12 Angeles County, to transmit the account numbers and account
13 holder name for the one checking account and one savings account
14 that defendant VIORATO opened that day at BOA, which transmission
15 was for the purpose of causing defendant LUCAS, in Los Angeles
16 County, to make and to cause an unauthorized transfer of funds to
17 those accounts and for the purpose of allowing defendant VIORATO
18 to withdraw the transferred funds.

19 Overt Act No. 80: On September 2, 2008, in Los Angeles
20 County, defendant LUCAS caused computer transfers of funds from a
21 victim bank account at BOA, which neither BOA nor the victim had
22 authorized, into defendant VIORATO's bank accounts.

23 Overt Act No. 81: On September 2, 2008, defendant VIORATO
24 withdrew \$530 of the \$530 that had been transferred from the
25 victim bank account into defendant VIORATO's checking account.

26 Overt Act No. 82: On September 2, 2008, defendant VIORATO
27 withdrew \$1,250 of the \$1,250 that had been transferred from the
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1 victim bank account into defendant VIORATO's savings account.

2 Y. Defendants LUCAS and GONZALEZ

3 Overt Act No. 83: On September 3, 2008, defendant LUCAS
4 sent SMS messages to defendant GONZALEZ to transmit a social
5 security number not belonging to defendant GONZALEZ.

6 Overt Act No. 84: On September 3, 2008, defendant GONZALEZ
7 sent SMS messages to defendant LUCAS, in Los Angeles County, to
8 transmit the account numbers and account holder name for the one
9 checking account and the one savings account that defendant
10 GONZALEZ opened that day at BOA, using the social security number
11 provided by defendant LUCAS, which transmission was for the
12 purpose of causing defendant LUCAS, in Los Angeles County, to
13 make and to cause an unauthorized transfer of funds to those
14 accounts and for the purpose of allowing defendant GONZALEZ to
15 withdraw the transferred funds.

16 Overt Act No. 85: On September 3, 2008, in Los Angeles
17 County, defendant LUCAS caused a computer transfer of funds from
18 a victim bank account at BOA, which neither BOA nor the victim
19 had authorized, into defendant GONZALEZ' checking and savings
20 accounts.

21 Overt Act No. 86: On September 3, 2008, in San Bernardino
22 County, defendant GONZALEZ withdrew \$750 of the \$1,000 that
23 defendant LUCAS caused to be transferred from the victim bank
24 account into defendant GONZALEZ' checking account.

25 Overt Act No. 87: On September 3, 2008, in San Bernardino
26 County, defendant GONZALEZ withdrew \$400 of the \$400 that
27 defendant LUCAS caused to be transferred from the victim bank
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1 account into defendant GONZALEZ' savings account.

2 Z. Defendants LUCAS, SAUNDERS, and DANIELS

3 Overt Act No. 88: On September 3, 2008, defendant SAUNDERS
4 sent SMS messages to defendant LUCAS, in Los Angeles County, to
5 transmit the account numbers and account holder name for the one
6 checking account and the one savings account that defendant
7 DANIELS opened that day at BOA, which transmission was for the
8 purpose of causing defendant LUCAS, in Los Angeles County, to
9 make and to cause an unauthorized transfer of funds to those
10 accounts and for the purpose of allowing defendant DANIELS to
11 withdraw the transferred funds.

12 Overt Act No. 89: On September 3, 2008, in Los Angeles
13 County, defendant LUCAS caused computer transfers of funds from a
14 victim bank account at BOA, which neither BOA nor the victim had
15 authorized, into defendant DANIELS' checking and savings
16 accounts.

17 Overt Act No. 90: On September 3, 2008, in Riverside
18 County, defendant DANIELS withdrew \$1,500 of the \$1,500 that had
19 been transferred from the victim bank account into defendant
20 DANIELS' checking account.

21 Overt Act No. 91: On September 3, 2008, in Riverside
22 County, defendant DANIELS withdrew \$320 of the \$1,670 that had
23 been transferred from the victim bank account into defendant
24 DANIELS' savings account.

25 AA. Defendants LUCAS and WILLIAMS

26 Overt Act No. 92: On September 4, 2008, in San Bernardino
27 County, unindicted coconspirator N. F. sent an SMS message to
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1 defendant LUCAS, in Los Angeles County, to transmit the account
2 numbers and account holder name for the one checking account and
3 one savings account that defendant WILLAMS opened that day at
4 BOA, which transmission was for the purpose of causing defendant
5 LUCAS, in Los Angeles County, to make and to cause an
6 unauthorized transfer of funds to those accounts and for the
7 purpose of allowing defendant WILLIAMS to withdraw the
8 transferred funds.

9 Overt Act No. 93: On September 4, 2008, in Los Angeles
10 County, defendant LUCAS caused computer transfers of \$998 from a
11 victim bank account at BOA, which neither BOA nor the victim had
12 authorized, into defendant WILLIAMS' checking account and \$350
13 from a victim bank account at BOA, which neither BOA nor the
14 victim had authorized, into defendant WILLIAMS' savings account.

15 Overt Act No. 94: On September 4, 2008, in San Bernardino
16 County, defendant WILLIAMS withdrew \$1,000 from the checking
17 account, which represented a portion of the unauthorized
18 transfers into his bank accounts.

19 BB. Defendants LUCAS, JOHNSON, and PLOGOVII

20 Overt Act No. 95: On September 5, 2008, defendant JOHNSON
21 sent an SMS message to defendant LUCAS, in Los Angeles County, to
22 transmit the account numbers and account holder name for the one
23 checking account and one savings account that defendant PLOGOVII
24 opened that day at BOA for the purpose of causing defendant
25 LUCAS, in Los Angeles County, to make and to cause an
26 unauthorized transfer of funds to those accounts and for the
27 purpose of allowing defendant PLOGOVII to withdraw the
28

1 transferred funds.

2 Overt Act No. 96: On September 5, 2008, in Los Angeles
3 County, defendant LUCAS caused a computer transfer of funds from
4 a victim bank account at BOA, which neither BOA nor the victim
5 had authorized, into defendant PLOGOVII's checking and savings
6 accounts.

7 Overt Act No. 97: On September 5, 2008, in Orange County,
8 defendant PLOGOVII withdrew \$993 of the \$993 transferred from the
9 victim bank account into defendant PLOGOVII's checking account.

10 Overt Act No. 98: On September 5, 2008, in Orange County,
11 defendant PLOGOVII withdrew \$229 of the \$229 transferred from the
12 victim bank account into defendant PLOGOVII's savings account.

13 CC. Defendants LUCAS, JOHNSON, and SETTLE

14 Overt Act No. 99: On September 5, 2008, defendant JOHNSON
15 sent an SMS message to defendant LUCAS, in Los Angeles County, to
16 transmit the account numbers and account holder name for the one
17 checking account and one savings account that defendant SETTLE
18 opened that day at BOA for the purpose of causing defendant
19 LUCAS, in Los Angeles County, to make and to cause an
20 unauthorized transfer of funds to those accounts and for the
21 purpose of allowing defendant SETTLE to withdraw the transferred
22 funds.

23 Overt Act No. 100: On September 5, 2008, defendant LUCAS,
24 in Los Angeles County, sent an SMS message to defendant CLARK, in
25 Los Angeles County, to transmit the account numbers and account
26 holder name for the one checking account and one savings account
27 that defendant SETTLE opened that day at BOA for the purpose of
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1 causing defendant CLARK, in Los Angeles County, to make and to
2 cause an unauthorized transfer of funds to those accounts and for
3 the purpose of allowing defendant SETTLE to withdraw the
4 transferred funds.

5 Overt Act No. 101: On September 5, 2008, in Los Angeles
6 County, defendant LUCAS caused a computer transfer of funds from
7 a victim bank account at BOA, which neither BOA nor the victim
8 had authorized, into defendant SETTLE's checking and savings
9 accounts.

10 Overt Act No. 102: On September 5, 2008, in Orange County,
11 defendant SETTLE withdrew \$2,950 of the \$3,000 transferred from
12 the victim bank account into defendant SETTLE's checking account.

13 Overt Act No. 103: On September 5, 2008, in Orange County,
14 defendant SETTLE withdrew \$2,950 of the \$3,000 transferred from
15 the victim bank account into defendant SETTLE's savings account.

16 DD. Defendants LUCAS, SAUNDERS, and WILKINS

17 Overt Act No. 104: On September 15, 2008, defendant
18 SAUNDERS sent SMS messages to defendant LUCAS, in Los Angeles
19 County, to transmit the account numbers and account holder name
20 for the one checking account and one savings account that
21 defendant WILKINS opened that day at Wells Fargo, which
22 transmission was for the purpose of causing defendant LUCAS, in
23 Los Angeles County, to make and to cause an unauthorized transfer
24 of funds to those accounts and for the purpose of allowing
25 defendant WILKINS to withdraw the transferred funds.

26 Overt Act No. 105: On September 15, 2008, in Los Angeles
27 County, defendant LUCAS caused computer transfers of funds from a
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1 victim bank account at Wells Fargo, which neither Wells Fargo nor
2 the victim had authorized, into defendant WILKINS' checking
3 account.

4 Overt Act No. 106: On September 18, 2008, in San Bernardino
5 County, defendant WILKINS withdrew \$1,030 of the \$1,925 that had
6 been transferred from the victim bank account into defendant
7 WILKINS' checking account.

8 EE. Defendants LUCAS and GONZALEZ

9 Overt Act No. 107: On September 17, 2008, in Los Angeles
10 County, defendant GONZALEZ sent SMS messages to defendant LUCAS,
11 in Los Angeles County, requesting a social security number for
12 unindicted coconspirator R. O. to open bank accounts for
13 fraudulent purposes.

14 Overt Act No. 108: On September 17, 2008, in Los Angeles
15 County, defendant LUCAS sent SMS messages to defendant GONZALEZ,
16 in San Bernardino County, to transmit a social security number
17 not belonging to unindicted coconspirator R. O.

18 Overt Act No. 109: On September 17, 2008, in Los Angeles
19 County, defendant GONZALEZ sent SMS messages to defendant LUCAS,
20 in Los Angeles County, to transmit the account numbers and
21 account holder name for the one checking account and one savings
22 account that unindicted coconspirator R. O. opened that day at
23 BOA, which transmission was for the purpose of causing defendant
24 LUCAS, in Los Angeles County, to make and to cause an
25 unauthorized transfer of funds to those accounts and for the
26 purpose of allowing unindicted coconspirator R. O. to withdraw
27 the transferred funds.

1 Overt Act No. 110: On September 17, 2008, in Los Angeles
2 County, defendant LUCAS caused a computer transfer of funds from
3 a victim bank account at BOA, which neither BOA nor the victim
4 had authorized, into unindicted coconspirator R. O.'s checking
5 and savings accounts.

6 Overt Act No. 111: On September 17, 2008, in Los Angeles
7 County, unindicted coconspirator R. O. withdrew \$600 of the \$600
8 that defendant LUCAS caused to be transferred from the victim
9 bank account into unindicted coconspirator R. O.'s checking
10 account.

11 Overt Act No. 112: On September 17, 2008, in Los Angeles
12 County, defendant GONZALEZ transferred \$300 by Moneygram to
13 defendant LUCAS.

14 FF. LUCAS, JOHNSON, and FONTENOT

15 Overt Act No. 113: On September 18, 2008, defendant JOHNSON
16 sent an SMS message to defendant LUCAS, in Los Angeles County, to
17 transmit the account numbers and account holder name for the one
18 checking account and one savings account that defendant FONTENOT
19 opened that day at BOA for the purpose of causing defendant
20 LUCAS, in Los Angeles County, to make and to cause an
21 unauthorized transfer of funds to those accounts and for the
22 purpose of allowing defendant FONTENOT to withdraw the
23 transferred funds.

24 Overt Act No. 114: On September 18, 2008, in Los Angeles
25 County, defendant LUCAS caused a computer transfer of funds from
26 a victim bank account at BOA, which neither BOA nor the victim
27 had authorized, into defendant FONTENOT's checking and savings
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1 accounts.

2 Overt Act No. 115: On September 18, 2008, in Orange County,
3 defendant FONTENOT withdrew \$1,000 of the \$1,000 that had been
4 transferred from the victim bank account into defendant
5 FONTENOT's checking account.

6 GG. Defendants LUCAS, RAGSDALE, and THOMAS

7 Overt Act No. 116: On September 19, 2008, in Los Angeles
8 County, defendant RAGSDALE sent SMS messages to defendant LUCAS,
9 in Los Angeles County, to transmit the account numbers and
10 account holder name for the one checking account and one savings
11 account that defendant THOMAS opened that day at BOA, which
12 transmission was for the purpose of causing defendant LUCAS, in
13 Los Angeles County, to make and to cause an unauthorized transfer
14 of funds to those accounts and for the purpose of allowing
15 defendant THOMAS to withdraw the transferred funds.

16 Overt Act No. 117: On September 19, 2008, in Los Angeles
17 County, defendant LUCAS caused a computer transfer of funds from
18 a victim bank account at BOA, which neither BOA nor the victim
19 had authorized, into defendant THOMAS' checking and savings
20 accounts.

21 Overt Act No. 118: On September 19, 2008, in Los Angeles
22 County, defendant THOMAS withdrew \$2,344 of the \$2,344 that
23 defendant LUCAS caused to be transferred from the victim bank
24 account into defendant THOMAS' checking account.

25 HH. Defendants LUCAS, LAWTON, and COLSON

26 Overt Act No. 119: On September 22, 2008, in San Bernardino
27 County, defendant LAWTON sent an SMS message to defendant LUCAS,
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1 in Los Angeles County, to transmit the account numbers and
2 account holder name for the one checking account and one savings
3 account that defendant COLSON opened on September 19, 2008, at
4 BOA, which transmission was for the purpose of causing defendant
5 LUCAS, in Los Angeles County, to make and to cause an
6 unauthorized transfer of funds to those accounts and for the
7 purpose of allowing defendant COLSON to withdraw the transferred
8 funds.

9 Overt Act No. 120: On September 22, 2008, in San Bernardino
10 County, defendant LUCAS caused a computer transfer of funds from
11 a victim bank account at BOA, which neither BOA nor the victim
12 had authorized, into defendant COLSON's checking account.

13 Overt Act No. 121: On September 22, 2008, in San Bernardino
14 County, defendant COLSON withdrew \$1,450 of the \$1,450 that
15 defendant LUCAS caused to be transferred from the victim bank
16 account into defendant COLSON's checking account.

17 II. Defendants LUCAS, RAGSDALE, and THOMAS

18 Overt Act No. 122: On September 24, 2008, defendant
19 RAGSDALE sent SMS messages to defendant LUCAS, in Los Angeles
20 County, to transmit the account numbers and account holder name
21 for the one checking account and one savings account that
22 defendant THOMAS opened on September 22, 2008, at BOA, which
23 transmission was for the purpose of causing defendant LUCAS, in
24 Los Angeles County, to make and to cause an unauthorized transfer
25 of funds to those accounts and for the purpose of allowing
26 defendant THOMAS to withdraw the transferred funds.

27 Overt Act No. 123: On September 25, 2008, in Los Angeles
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1 County, defendant LUCAS caused a computer transfer from a victim
2 bank account at BOA, which neither BOA nor the victim had
3 authorized, into defendant THOMAS' checking account.

4 Overt Act No. 124: On September 30, 2008, in Los Angeles
5 County, defendant THOMAS withdrew \$948 of the \$968 that defendant
6 LUCAS caused to be transferred from the victim bank account into
7 defendant THOMAS' checking account.

8 JJ. Defendants LUCAS, BROOKS, VARJABEDIAN, and KELLY

9 Overt Act No. 125: On September 29, 2008, defendants BROOKS
10 and VARJABEDIAN both sent SMS messages to defendant LUCAS, in Los
11 Angeles County, to transmit the account numbers and account
12 holder name for the one checking account and one savings account
13 that defendant KELLY opened that day at BOA, which transmission
14 was for the purpose of causing defendant LUCAS, in Los Angeles
15 County, to make and to cause an unauthorized transfer of funds to
16 those accounts and for the purpose of allowing defendant KELLY to
17 withdraw the transferred funds.

18 Overt Act No. 126: On September 29, 2008, defendant
19 VARJABEDIAN sent an SMS message to defendant LUCAS, in Los
20 Angeles County, to transmit a social security number used for the
21 accounts that defendant KELLY opened that day at BOA, which
22 transmission was for the purpose of causing defendant LUCAS, in
23 Los Angeles County, to make and to cause an unauthorized transfer
24 of funds to those accounts and for the purpose of allowing
25 defendant KELLY to withdraw the transferred funds.

26 Overt Act No. 127: On September 29, 2008, in Los Angeles
27 County, defendant LUCAS caused a computer transfer of funds from
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1 a victim bank account at BOA, which neither BOA nor the victim
2 had authorized, into defendant KELLY's checking account.

3 Overt Act No. 128: On September 29, 2008, defendant KELLY
4 withdrew \$1,020 of the \$1,996 that had been transferred from the
5 victim bank account into defendant KELLY's checking account.

6 Overt Act No. 129: On September 29, 2008, defendant KELLY
7 transferred \$400 by Moneygram to defendant LUCAS in Los Angeles
8 County.

9 KK. Defendants LUCAS and WILLIAMS

10 Overt Act No. 130: On October 1, 2008, in San Bernardino
11 County, defendant WILLIAMS sent an SMS message to defendant
12 LUCAS, in Los Angeles County, to transmit the account numbers and
13 account holder name for the one checking account and one savings
14 account that defendant WILLIAMS opened that day at BOA, which
15 transmission was for the purpose of causing defendant LUCAS, in
16 Los Angeles County, to make and to cause an unauthorized transfer
17 of funds to those accounts and for the purpose of allowing
18 defendant WILLIAMS to withdraw the transferred funds.

19 Overt Act No. 131: On October 1, 2008, in Los Angeles
20 County, defendant LUCAS caused computer transfers of \$998 from a
21 victim bank account at BOA, which neither BOA nor the victim had
22 authorized, into defendant WILLIAMS' checking account and \$850
23 from a victim bank account at BOA, which neither BOA nor the
24 victim had authorized, into defendant WILLIAMS' savings account.

25 Overt Act No. 132: On October 1, 2008, in San Bernardino
26 County, defendant WILLIAMS withdrew \$1,000 from the checking
27 account, which represented a portion of the unauthorized
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1 transfers into his bank accounts.

2 LL. Defendants LUCAS, RAGSDALE, and HARRINGTON

3 Overt Act No. 133: On October 3, 2008, in Los Angeles
4 County, defendant RAGSDALE sent SMS messages to defendant LUCAS,
5 in Los Angeles County, to transmit the account numbers and
6 account holder name for the one checking account and one savings
7 account that defendant HARRINGTON opened that day at BOA, which
8 transmission was for the purpose of causing defendant LUCAS, in
9 Los Angeles County, to make and to cause an unauthorized transfer
10 of funds to those accounts and for the purpose of allowing
11 defendant HARRINGTON to withdraw the transferred funds.

12 Overt Act No. 134: On October 7, 2008, in Los Angeles
13 County, defendant LUCAS caused a computer transfer of funds from
14 a victim bank account at BOA, which neither BOA nor the victim
15 had authorized, into defendant HARRINGTON's checking and savings
16 accounts.

17 Overt Act No. 135: On October 7, 2008, in Los Angeles
18 County, defendant HARRINGTON withdrew \$2,000 of the \$2,000 that
19 defendant LUCAS caused to be transferred from the victim bank
20 account into defendant HARRINGTON's checking account.

21 Overt Act No. 136: On October 7, 2008, in Los Angeles
22 County, defendant HARRINGTON withdrew \$2,000 of the \$2,000 that
23 defendant LUCAS caused to be transferred from the victim bank
24 account into defendant HARRINGTON's savings account.

25 MM. Defendants LUCAS, RAGSDALE, and HARRINGTON

26 Overt Act No. 137: On October 7, 2008, in Los Angeles
27 County, defendant RAGSDALE sent SMS messages to defendant LUCAS,
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1 in Los Angeles County, to transmit the account numbers and
2 account holder name for the one checking account and one savings
3 account that defendant HARRINGTON opened that day at BOA, which
4 transmission was for the purpose of causing defendant LUCAS, in
5 Los Angeles County, to make and to cause an unauthorized transfer
6 of funds to those accounts and for the purpose of allowing
7 defendant HARRINGTON to withdraw the transferred funds.

8 Overt Act No. 138: On October 7, 2008, in Los Angeles
9 County, defendant LUCAS caused a computer transfer of funds from
10 a victim bank account at BOA, which neither BOA nor the victim
11 had authorized, into defendant HARRINGTON's checking account.

12 Overt Act No. 139: On October 7, 2008, in Los Angeles
13 County, defendant HARRINGTON withdrew \$500 of the \$1,000 that
14 defendant LUCAS caused to be transferred from the victim bank
15 account into defendant HARRINGTON's checking account.

16 NN. Defendants LUCAS, JOHNSON, and FAUNCHER

17 Overt Act No. 140: On October 7, 2008, defendant JOHNSON
18 sent an SMS message to defendant LUCAS, in Los Angeles County, to
19 transmit the account numbers and account holder name for the one
20 checking account and one savings account that defendant FAUNCHER
21 opened that day at BOA for the purpose of causing defendant
22 LUCAS, in Los Angeles County, to make and to cause an
23 unauthorized transfer of funds to those accounts and for the
24 purpose of allowing defendant FAUNCHER to withdraw the
25 transferred funds.

26 Overt Act No. 141: On October 7, 2008, in Los Angeles
27 County, defendant LUCAS caused a computer transfer of funds from
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1 a victim bank account at BOA, which neither BOA nor the victim
2 had authorized, into defendant FAUNCHER's checking and savings
3 accounts.

4 Overt Act No. 142: On October 7, 2008, in Los Angeles
5 County, defendant FAUNCHER withdrew \$1,000 of the \$1,000
6 transferred from the victim bank account into defendant
7 FAUNCHER's checking account.

8 OO. Defendants LUCAS and MARTIN

9 Overt Act No. 143: On October 7, 2008, defendant MARTIN
10 sent an SMS message to defendant LUCAS, in Los Angeles County, to
11 transmit the account numbers and account holder name for the one
12 checking account and one savings account that unindicted
13 coconspirator E. H. opened that day at BOA, for the purpose of
14 causing defendant LUCAS, in Los Angeles County, to make and to
15 cause an unauthorized transfer of funds to those accounts and for
16 the purpose of allowing unindicted coconspirator E. H. to
17 withdraw the transferred funds.

18 Overt Act No. 144: On October 7, 2008, in Los Angeles
19 County, defendant LUCAS caused a computer transfer of \$1,000 from
20 a victim bank account at BOA, which neither BOA nor the victim
21 had authorized, into unindicted coconspirator E. H.'s checking
22 account.

23 Overt Act No. 145: On October 7, 2008, unindicted
24 coconspirator E. H. withdrew \$500 transferred from the victim
25 bank account into E. H.'s checking account.

26 PP. Defendants LUCAS and MARTIN

27 Overt Act No. 146: On October 17, 2008, defendant LUCAS, in
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1 Los Angeles County, sent an SMS message to defendant MARTIN to
2 transmit a social security number.

3 Overt Act No. 147: On October 17, 2008, defendant MARTIN
4 sent an SMS message to defendant LUCAS, in Los Angeles County, to
5 transmit the account numbers and account holder name for the one
6 checking and one savings account that unindicted coconspirator E.
7 H. opened that day at BOA, for the purpose of causing defendant
8 LUCAS, in Los Angeles County, to make and to cause an
9 unauthorized transfer of funds to those accounts and for the
10 purpose of allowing unindicted coconspirator E. H. to withdraw
11 the transferred funds.

12 Overt Act No. 148: On October 17, 2008, in Los Angeles
13 County, defendant LUCAS caused a computer transfer of funds from
14 a victim bank account at BOA, which neither BOA nor the victim
15 had authorized, into unindicted coconspirator E. H.'s savings
16 account.

17 Overt Act No. 149: On October 17, 2008, unindicted
18 coconspirator E. H. withdrew \$375 of the \$750 transferred from
19 the victim bank account into E. H.'s checking account.

20 Overt Act No. 150: On October 18, 2008, defendant MARTIN
21 caused \$200 to be transmitted by Moneygram to defendant LUCAS.

22 QQ. Defendants LUCAS and FIFITA

23 Overt Act No. 151: On November 28, 2008, in San Bernardino
24 County, defendant FIFITA telephoned defendant LUCAS, in Los
25 Angeles County, to discuss the transmission of the account
26 numbers for the one checking account and one savings account that
27 defendant FIFITA opened that day at Wells Fargo for the purpose
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1 of causing defendant LUCAS, in Los Angeles County, to make and to
2 cause an unauthorized transfer of funds to those accounts and for
3 the purpose of allowing defendant FIFITA to withdraw the
4 transferred funds.

5 Overt Act No. 152: On November 28, 2009, in Los Angeles
6 County, defendant LUCAS transmitted the account numbers and
7 account holder name over the Internet to unindicted coconspirator
8 K. H. for unindicted coconspirator K. H. to conduct a computer
9 transfer of funds from a victim bank account at Wells Fargo,
10 which neither Wells Fargo nor the victim had authorized, into
11 defendant FIFITA's checking and savings accounts.

12 Overt Act No. 153: On November 28, 2008, in San Bernardino
13 County, defendant FIFITA withdrew \$1,000 of the \$1,000 that
14 unindicted coconspirator K. H. had transferred from the victim
15 bank account into defendant FIFITA's checking account.

16 Overt Act No. 154: On November 28, 2008, in San Bernardino
17 County, defendant FIFITA withdrew \$1,000 of the \$1,000 that
18 unindicted coconspirator K. H. had transferred from the victim
19 bank account into defendant FIFITA's savings account.

20 Overt Act No. 155: On November 28, 2008, in Los Angeles
21 County, defendant FIFITA provided defendant LUCAS with a portion
22 of the \$2,000 that defendant FIFITA withdrew from his bank
23 accounts.

24 RR. Defendants LUCAS, GUNN, and DACOSTA

25 Overt Act No. 156: On November 29, 2008, in Los Angeles
26 County, defendant GUNN sent an SMS message to defendant LUCAS to
27 transmit the account numbers and account holder name for the one
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1 checking account and one savings account that defendant DACOSTA
2 held at Wells Fargo, which transmission was for the purpose of
3 causing defendant LUCAS, in Los Angeles County, to make and to
4 cause an unauthorized transfer of funds to those accounts and for
5 the purpose of allowing defendant DACOSTA to withdraw the
6 transferred funds.

7 Overt Act No. 157: On November 29, 2008, in Los Angeles
8 County, defendant LUCAS caused a computer transfer of funds from
9 a victim bank account at Wells Fargo, which neither Wells Fargo
10 nor the victim had authorized, into defendant DACOSTA's checking
11 and savings accounts.

12 Overt Act No. 158: On November 29, 2008, in Los Angeles
13 County, defendant DACOSTA withdrew \$981.50 of the \$1,000 that had
14 been transferred from the victim bank account into defendant
15 GUNN's savings account.

16 Overt Act No. 159: On November 29, 2008, in Los Angeles
17 County, defendant DACOSTA withdrew \$713 of the \$1,000 that had
18 been transferred from the victim bank account into defendant
19 GUNN's checking account.

20 SS. Defendants LUCAS, FIFITA, and ST. PIERRE

21 Overt Act No. 160: On December 2, 2008, in San Bernardino
22 County, defendant FIFITA sent an SMS message to defendant LUCAS
23 to transmit the account numbers and account holder name for the
24 one checking account and one savings account that defendant ST.
25 PIERRE opened that day at Wells Fargo for the purpose of causing
26 defendant LUCAS, in Los Angeles County, to make and to cause an
27 unauthorized transfer of funds to those accounts and for the
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1 purpose of allowing defendant ST. PIERRE to withdraw the
2 transferred funds.

3 Overt Act No. 161: On December 2, 2008, in Los Angeles
4 County, defendant LUCAS caused a computer transfer of funds from
5 a victim bank account at Wells Fargo, which neither Wells Fargo
6 nor the victim had authorized, into defendant ST. PIERRE's
7 checking and savings accounts.

8 Overt Act No. 162: On December 2, 2008, in San Bernardino
9 County, defendant ST. PIERRE withdrew \$899 of the \$999 that had
10 been transferred from the victim bank account into defendant
11 ST. PIERRE's checking account.

12 Overt Act No. 163: On December 2, 2008, in San Bernardino
13 County, defendant ST. PIERRE withdrew \$898 of the \$998 that had
14 been transferred from the victim bank account into defendant
15 ST. PIERRE's savings account.

16 TT. Defendants LUCAS, MERZI, and SPENCER

17 Overt Act No. 164: On December 8, 2008, defendant SPENCER
18 telephoned and sent SMS messages to defendant LUCAS, in Los
19 Angeles County, to transmit the account numbers and account
20 holder name for the one checking account and the one savings
21 account that unindicted coconspirator B. J. opened that day at
22 BOA, which transmission was for the purpose of causing defendant
23 LUCAS, in Los Angeles County, to make and to cause an
24 unauthorized transfer of funds to those accounts and for the
25 purpose of allowing unindicted coconspirator B. J. to withdraw
26 the transferred funds.

27 Overt Act No. 165: On December 8, 2008, in Los Angeles
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1 County, defendant LUCAS communicated by telephone with and sent
2 an SMS message to defendant MERZI to transmit the account number
3 and account holder name for the one checking account and one
4 savings account that unindicted coconspirator B. J. held at BOA,
5 which communication and transmission were for the purpose of
6 causing defendant MERZI to make and to cause an unauthorized
7 transfer of funds to those accounts and for the purpose of
8 allowing unindicted coconspirator B. J. to withdraw the
9 transferred funds.

10 Overt Act No. 166: On December 8, 2008, in Los Angeles
11 County, defendant LUCAS communicated with defendant MERZI by
12 telephone and instructed defendant MERZI to contact an unindicted
13 coconspirator on the Internet for the purpose of causing an
14 unauthorized transfer of funds from a victim bank account at BOA
15 and for the purpose of allowing unindicted coconspirator B. J. to
16 withdraw the transferred funds.

17 Overt Act No. 167: On December 8, 2008, defendant LUCAS
18 sent an SMS message to defendant MERZI to instruct defendant
19 MERZI to transfer \$300 to unindicted coconspirator B. J.'s
20 savings account for the purpose of allowing unindicted
21 coconspirator B. J. to withdraw the funds.

22 Overt Act No. 168: On December 8, 2008, defendant MERZI
23 caused a computer transfer of funds from a victim bank account at
24 BOA, which neither BOA nor the victim had authorized, into
25 unindicted coconspirator B. J.'s savings account at BOA.

26 Overt Act No. 169: On December 8, 2008, unindicted
27 coconspirator B. J. withdrew \$300 of the \$300 that had been
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1 transferred from the victim bank account into unindicted
2 coconspirator B. J.'s savings account.

3 Overt Act No. 170: On December 8, 2008, defendant LUCAS, in
4 Los Angeles County, telephoned and sent an SMS message to
5 defendant MERZI to advise defendant MERZI that unindicted
6 coconspirator B. J. had withdrawn the funds that had been
7 transferred to unindicted coconspirator B. J.'s savings account.
8 UU. Defendants LUCAS, MERZI, FIFITA, and UHAMAKA

9 Overt Act No. 171: On December 9, 2008, in Orange County,
10 defendant FIFITA telephoned defendant LUCAS and spoke to
11 defendant MERZI, who instructed defendant FIFITA to transmit the
12 account numbers and account holder name for the one checking
13 account and one savings account that defendant UHAMAKA opened
14 that day at Wells Fargo, which transmission was for the purpose
15 of causing defendants LUCAS and MERZI, in Los Angeles County, to
16 make and to cause an unauthorized transfer of funds to those
17 accounts and for the purpose of allowing defendant UHAMAKA to
18 withdraw the transferred funds.

19 Overt Act No. 172: On December 9, 2008, in Los Angeles
20 County, defendant MERZI transmitted by telephone the account
21 number and account holder name to unindicted coconspirator M. R.
22 for unindicted coconspirator M. R. to conduct a computer transfer
23 of funds from a victim bank account at Wells Fargo, which neither
24 Wells Fargo nor the victim had authorized, into defendant
25 UHAMAKA's checking and savings accounts.

26 Overt Act No. 173: On December 9, 2008, in Orange County,
27 defendant UHAMAKA withdrew \$949 of the \$999 that unindicted
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1 coconspirator M. R. had transferred from the victim bank account
2 into defendant UHAMAKA's checking account.

3 Overt Act No. 174: On December 9, 2008, in Orange County,
4 defendant UHAMAKA withdrew \$899 of the \$999 that unindicted
5 coconspirator M. R. had transferred from the victim bank account
6 into defendant UHAMAKA's savings account.

7 VV. Defendants LUCAS, FIFITA, and LOUSIALE

8 Overt Act No. 175: On December 10, 2008, in San Bernardino
9 County, defendant FIFITA sent an SMS message to defendant LUCAS
10 to transmit the account numbers and account holder name for the
11 one checking account and one savings account that defendant
12 LOUSIALE opened that day at Wells Fargo, which transmission was
13 for the purpose of causing defendant LUCAS, in Los Angeles
14 County, to make and to cause an unauthorized transfer of funds to
15 those accounts and for the purpose of allowing defendant LOUSIALE
16 to withdraw the transferred funds.

17 Overt Act No. 176: On December 10, 2008, in Los Angeles
18 County, defendant LUCAS transmitted the account number and
19 account holder name to unindicted coconspirator Y., which
20 transmission was for the purpose of causing the unindicted
21 coconspirator to conduct a computer transfer of funds from a
22 victim bank account at Wells Fargo, which neither Wells Fargo nor
23 the victim had authorized, into defendant LOUSIALE's checking and
24 savings accounts.

25 Overt Act No. 177: On December 10, 2008, in San Bernardino
26 County, defendant LOUSIALE withdrew \$789 of the \$799 that had
27 been transferred from the victim bank account into defendant
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1 LOUSIALE's checking account.

2 Overt Act No. 178: On December 10, 2008, in San Bernardino
3 County, defendant LOUSIALE withdrew \$948 of the \$998 that had
4 been transferred from the victim bank account into defendant
5 LOUSIALE's savings account.

6 WW. Defendants LUCAS and JENKINS

7 Overt Act No. 179: On December 11, 2008, defendant JENKINS
8 sent SMS messages to defendant LUCAS, in Los Angeles County, to
9 transmit the account numbers and account holder name for the one
10 checking and one savings account that unindicted coconspirator A.
11 J. opened that day at Wells Fargo, which transmission was for the
12 purpose of causing defendant LUCAS, in Los Angeles County, to
13 make and to cause an unauthorized transfer of funds to those
14 accounts and for the purpose of allowing unindicted coconspirator
15 A. J. to withdraw the transferred funds.

16 Overt Act No. 180: On December 11, 2008, in Los Angeles
17 County, defendant LUCAS caused a computer transfer of \$1,000 from
18 a victim bank account at Wells Fargo, which neither Wells Fargo
19 nor the victim had authorized, into unindicted coconspirator A.
20 J.'s checking and savings accounts.

21 Overt Act No. 181: On December 11, 2008, in Los Angeles
22 County, defendant JENKINS drove unindicted coconspirator A. J. to
23 a Wells Fargo bank branch located in Los Angeles County to
24 withdraw the \$1,000 that defendant LUCAS caused to be deposited
25 into unindicted coconspirator A. J.'s savings account.

26 Overt Act No. 182: On December 11, 2008, in Los Angeles
27 County, defendant JENKINS drove unindicted coconspirator A. J. to
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1 a Wells Fargo bank branch located in Los Angeles County to
2 withdraw the \$1,000 that defendant LUCAS caused to be deposited
3 into unindicted coconspirator A. J.'s checking account.

4 XX. Defendants LUCAS, MERZI, and FIFITA

5 Overt Act No. 183: On December 16, 2008, defendant FIFITA
6 sent an SMS message to defendant LUCAS, in Los Angeles County, to
7 transmit the account numbers and account holder name for the one
8 checking account and one savings account that unindicted
9 coconspirator E. C. opened that day at Wells Fargo, which
10 transmission was for the purpose of causing defendant LUCAS, in
11 Los Angeles County, to make and to cause an unauthorized transfer
12 of funds to those accounts and for the purpose of allowing
13 unindicted coconspirator E. C. to withdraw the transferred funds.

14 Overt Act No. 184: On December 16, 2008, in Los Angeles
15 County, defendant LUCAS sent SMS messages to defendant MERZI, to
16 transmit the account number and account holder name for the one
17 checking account and one savings account that unindicted
18 coconspirator E. C. held at Wells Fargo, which transmission was
19 for the purpose of causing defendant MERZI to make and to cause
20 an unauthorized transfer of funds to those accounts and for the
21 purpose of allowing an unindicted coconspirator to withdraw the
22 transferred funds.

23 Overt Act No. 185: On December 16, 2009, defendant MERZI
24 caused computer transfers of \$970 from a victim bank account at
25 Wells Fargo, which neither Wells Fargo nor the victim had
26 authorized, into unindicted coconspirator E. C.'s checking
27 account and \$970 from a victim bank account at Wells Fargo, which
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1 neither Wells Fargo nor the victim had authorized, into
2 unindicted coconspirator E. C.'s savings account.

3 Overt Act No. 186: On December 16, 2008, during a telephone
4 conversation with defendant LUCAS, defendant MERZI advised
5 defendant LUCAS that she had caused an unindicted coconspirator
6 to conduct a transfer of funds from a victim bank account at
7 Wells Fargo, which neither Wells Fargo nor the victim had
8 authorized, and next would cause an unauthorized transfer of
9 funds from a victim BOA account.

10 YY. Defendants LUCAS, COLSON, and SMITH

11 Overt Act No. 187: On February 12, 2009, defendant COLSON
12 telephoned defendant LUCAS, in Los Angeles County, to arrange the
13 withdrawals of unauthorized transfers of funds into the one
14 checking account and one savings account that defendant SMITH
15 held at Wells Fargo, which transfers defendant LUCAS, in Los
16 Angeles County, had made and caused to be made for the purpose of
17 allowing defendant SMITH to withdraw the transferred funds.

18 Overt Act No. 188: On February 12, 2009, defendant LUCAS
19 transmitted by Instant Messenger the account numbers and account
20 holder name for defendant SMITH's accounts to an unindicted
21 coconspirator D. for unindicted coconspirator D. to conduct
22 online transfers of funds from a victim bank account at Wells
23 Fargo, which neither Wells Fargo nor the victim had authorized,
24 into defendant SMITH's savings account.

25 Overt Act No. 189: On February 12, 2009, in San Bernardino
26 County, defendant SMITH withdrew \$977 of the \$977 that had been
27 transferred from the victim bank account into defendant SMITH's
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1 savings account.

2 Overt Act No. 190: On February 13, 2009, defendants COLSON,
3 SMITH, and LUCAS agreed via telephone that defendant COLSON would
4 deliver \$490 to defendant LUCAS.

5 Overt Act No. 191: On February 19, 2009, defendants SMITH
6 and COLSON telephoned defendant LUCAS and asked defendant LUCAS
7 if defendant LUCAS would coordinate additional fraudulent
8 transfers into the bank accounts of unindicted coconspirator
9 L. W.

10 ZZ. Defendants LUCAS, COLSON, and SEARS

11 Overt Act No. 192: On February 13, 2009, defendant COLSON
12 telephoned defendant LUCAS, in Los Angeles County, to transmit
13 the account numbers and account holder name for the three savings
14 accounts that defendant SEARS held at BOA, which transmission was
15 for the purpose of causing defendant LUCAS, in Los Angeles
16 County, to make and to cause an unauthorized transfer of funds to
17 those accounts and for the purpose of allowing defendant SEARS to
18 withdraw the transferred funds.

19 Overt Act No. 193: On February 13, 2009, in Los Angeles
20 County, defendant LUCAS transmitted by Instant Messenger the
21 account numbers and account holder name to unindicted
22 coconspirator M. R., which transmission was for the purpose of
23 causing unindicted coconspirator M. R. to conduct online
24 transfers of funds from a victim bank account at BOA, which
25 neither BOA nor the victim had authorized, into defendant SEARS'
26 three savings accounts.

27 Overt Act No. 194: On February 13, 2009, in Riverside
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1 County, defendant SEARS withdrew \$398 of the \$400 that unindicted
2 coconspirator M. R. had transferred from the victim bank account
3 into defendant SEARS's savings account.

4 Overt Act No. 195: On February 13, 2009, in Riverside
5 County, defendant SEARS withdrew \$480 of the \$480 that unindicted
6 coconspirator M. R. had transferred from the victim bank account
7 into defendant SEARS' savings account.

8 Overt Act No. 196: On February 13, 2009, in Riverside
9 County, defendant SEARS withdrew \$654 of the \$654 that unindicted
10 coconspirator M. R. had transferred from the victim bank account
11 into defendant SEARS' savings account.

12 Overt Act No. 197: On February 13, 2009, defendants COLSON
13 and LUCAS agreed via telephone that defendant COLSON would
14 deliver \$800 to defendant LUCAS.

15 AAA. Defendants LUCAS, CLARK, COLSON, and WEEMS

16 Overt Act No. 198: On February 16, 2009, defendant COLSON
17 telephoned defendant LUCAS, in Los Angeles County, to transmit
18 the account numbers and account holder name for the one checking
19 account and one savings account that defendant WEEMS held at BOA,
20 which transmission was for the purpose of causing defendant
21 LUCAS, in Los Angeles County, to make and to cause an
22 unauthorized transfer of funds to those accounts and for the
23 purpose of allowing defendant WEEMS to withdraw the transferred
24 funds.

25 Overt Act No. 199: On February 17, 2009, in Los Angeles
26 County, defendant LUCAS sent SMS messages to defendant CLARK to
27 transmit the account numbers and account holder name for CLARK to
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1 cause online transfers of funds from a victim bank account at
2 BOA, which neither BOA nor the victim had authorized, into
3 defendant WEEMS's checking and savings accounts.

4 Overt Act No. 200: On February 17, 2009, in San Bernardino
5 County, defendant WEEMS withdrew \$1,300 of the \$1,325 that had
6 been transferred from the victim bank account into defendant
7 WEEMS's checking account.

8 Overt Act No. 201: On February 17, 2009, defendants COLSON,
9 WEEMS, and LUCAS agreed via telephone that defendant COLSON would
10 deliver \$1,200 to defendant LUCAS.

11 BBB. Wirings Involving Defendants J. AKERS and CLARK

12 Overt Act No. 202: On January 12, 2007, in Los Angeles
13 County, defendant J. AKERS transmitted \$1,300 by Western Union to
14 unindicted coconspirator E. A.

15 Overt Act No. 203: On January 27, 2007, in Los Angeles
16 County, defendant J. AKERS transmitted \$1,300 by Western Union to
17 unindicted coconspirator E. A.

18 Overt Act No. 204: On February 17, 2007, in Los Angeles
19 County, defendant J. AKERS transmitted \$1,200 by Western Union to
20 unindicted coconspirator E. A.

21 Overt Act No. 205: On February 18, 2007, in Los Angeles
22 County, defendant J. AKERS transmitted \$1,000 by Western Union to
23 defendant CLARK.

24 Overt Act No. 206: On April 6, 2007, in Los Angeles County,
25 defendant J. AKERS transmitted \$2,700 by Western Union to
26 unindicted coconspirator H. H.

27 Overt Act No. 207: On May 5, 2007, in Los Angeles County,
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1 defendant J. AKERS transmitted \$2,300 by Western Union to
2 unindicted coconspirator E. A.

3 Overt Act No. 208: On May 16, 2007, in Los Angeles County,
4 defendant J. AKERS transmitted \$1,600 by Western Union to
5 unindicted coconspirator E. A.

6 Overt Act No. 209: On June 6, 2007, in Los Angeles County,
7 defendant J. AKERS transmitted \$1,700 by Western Union to
8 unindicted coconspirator E. A.

9 Overt Act No. 210: On June 14, 2007, in Los Angeles County,
10 defendant J. AKERS transmitted \$2,100 by Western Union to
11 unindicted coconspirator M. H.

12 Overt Act No. 211: On June 15, 2007, in Los Angeles County,
13 defendant J. AKERS transmitted \$1,600 by Western Union to
14 unindicted coconspirator E. A.

15 Overt Act No. 212: On June 22, 2007, in Los Angeles County,
16 defendant J. AKERS transmitted \$1,700 by Western Union to
17 unindicted coconspirator E. A.

18 Overt Act No. 213: On June 27, 2007, in Los Angeles County,
19 defendant J. AKERS transmitted \$1,800 by Western Union to
20 unindicted coconspirator S. Y.

21 Overt Act No. 214: On August 4, 2007, in Los Angeles
22 County, defendant J. AKERS transmitted \$1,000 by Western Union to
23 coconspirator A. E.

24 Overt Act No. 215: On May 3, 2008, in Los Angeles County,
25 defendant J. AKERS transmitted \$1,025 by Western Union to
26 unindicted coconspirator M. M.

27 Overt Act No. 216: On May 13, 2008, in Los Angeles County,
28

1 defendant J. AKERS transmitted \$1,400 by Western Union to
2 unindicted coconspirator D. A. E. H.

3 Overt Act No. 217: On May 23, 2008, in Los Angeles County,
4 defendant J. AKERS transmitted \$2,000 by Western Union to
5 unindicted coconspirator D. A. E. H.

6 Overt Act No. 218: On June 5, 2008, in Los Angeles County,
7 defendant J. AKERS transmitted \$3,600 by Western Union to
8 unindicted coconspirator M. G.

9 Overt Act No. 219: On June 18, 2008, in Los Angeles County,
10 defendant J. AKERS transmitted \$1,000 by Western Union to
11 unindicted coconspirator I. A. I.

12 Overt Act No. 220: On August 26, 2008, in Los Angeles
13 County, defendant J. AKERS transmitted \$2,300 by Western Union to
14 unindicted coconspirator Y. M. S.

15 Overt Act No. 221: On September 4, 2008, in Los Angeles
16 County, defendant J. AKERS transmitted \$3,000 by Western Union to
17 unindicted coconspirator Y. M. S.

18 Overt Act No. 222: On September 8, 2008, in Los Angeles
19 County, defendant J. AKERS transmitted \$2,500 by Western Union to
20 unindicted coconspirator N. M. S.

21 Overt Act No. 223: On September 10, 2008, in Los Angeles
22 County, defendant J. AKERS transmitted \$1,400 by Western Union to
23 unindicted coconspirator I. A. I.

24 Overt Act No. 224: On September 17, 2008, in Los Angeles
25 County, defendant J. AKERS transmitted \$1,500 by Western Union to
26 unindicted coconspirator Y. M. S.

27 Overt Act No. 225: On October 7, 2008, in Los Angeles
28

1 County, defendant J. AKERS transmitted \$2,250 by Western Union to
2 unindicted coconspirator I. A. I.

3 Overt Act No. 226: On October 8, 2008, in Los Angeles
4 County, defendant J. AKERS transmitted \$1,800 by Western Union to
5 unindicted coconspirator I. A. I.

6 CCC. Wirings Involving Defendant K. AKERS

7 Overt Act No. 227: On January 29, 2007, in Los Angeles
8 County, defendant K. AKERS transmitted \$1,200 by Western Union to
9 unindicted coconspirator E. A.

10 Overt Act No. 228: On January 30, 2007, in Los Angeles
11 County, defendant K. AKERS transmitted \$1,200 by Western Union to
12 unindicted coconspirator E. A.

13 Overt Act No. 229: On January 31, 2007, in Los Angeles
14 County, defendant K. AKERS transmitted \$1,100 by Western Union to
15 unindicted coconspirator E. A.

16 Overt Act No. 230: On February 2, 2007, in Los Angeles
17 County, defendant K. AKERS transmitted \$1,200 by Western Union to
18 unindicted coconspirator E. A.

19 Overt Act No. 231: On February 15, 2007, in Los Angeles
20 County, defendant K. AKERS transmitted \$1,000 by Western Union to
21 unindicted coconspirator E. A.

22 Overt Act No. 232: On March 7, 2007, in Los Angeles County,
23 defendant K. AKERS transmitted \$1,100 by Western Union to
24 unindicted coconspirator A. E.

25 Overt Act No. 233: On May 4, 2007, in Los Angeles County,
26 defendant K. AKERS transmitted \$1,730 by Western Union to
27 unindicted coconspirator E. A.

1 Overt Act No. 234: On May 5, 2007, in Los Angeles County,
2 defendant K. AKERS transmitted \$1,500 by Western Union to
3 unindicted coconspirator M. AL.

4 Overt Act No. 235: On May 23, 2007, in Los Angeles County,
5 defendant K. AKERS transmitted \$2,300 by Western Union to
6 unindicted coconspirator E. A.

7 Overt Act No. 236: On May 24, 2007, in Los Angeles County,
8 defendant K. AKERS transmitted \$3,200 by Western Union to
9 unindicted coconspirator E. A.

10 Overt Act No. 237: On June 14, 2007, in Los Angeles County,
11 defendant K. AKERS transmitted \$1,900 by Western Union to
12 unindicted coconspirator E. A.

13 Overt Act No. 238: On June 16, 2007, in Los Angeles County,
14 defendant K. AKERS transmitted \$1,500 by Western Union to
15 unindicted coconspirator E. A.

16 Overt Act No. 239: On August 18, 2007, in Los Angeles
17 County, defendant K. AKERS transmitted \$1,000 by Western Union to
18 unindicted coconspirator E. A.

19 Overt Act No. 240: On September 8, 2008, in Los Angeles
20 County, defendant K. AKERS transmitted \$1,800 by Western Union to
21 unindicted coconspirator Y. M. S.

22 DDD. LUCAS and K. AKERS

23 Overt Act No. 241: On December 22, 2008, in Los Angeles
24 County, defendants LUCAS and K. AKERS, in a telephone
25 conversation, discussed the scheme to cause unauthorized
26 transfers of funds into bank accounts for the purpose of allowing
27 coconspirators to withdraw the transferred funds, and defendant
28

1 LUCAS advised defendant K. AKERS to solicit individuals who need
2 money to assist in the scheme.

3 EEE. Wirings Involving Defendants LAWTON and K. AKERS

4 Overt Act No. 242: On February 12, 2007, in Los Angeles
5 County, defendant LAWTON transmitted \$1,100 by Western Union to
6 unindicted coconspirator E. A.

7 Overt Act No. 243: On February 13, 2007, in Los Angeles
8 County, defendant LAWTON transmitted \$1,000 by Western Union to
9 unindicted coconspirator E. A.

10 Overt Act No. 244: On April 5, 2007, in Los Angeles County,
11 defendant LAWTON transmitted \$2,700 by Western Union to
12 unindicted coconspirator H. H.

13 Overt Act No. 245: On April 29, 2007, in Los Angeles
14 County, defendant LAWTON transmitted \$2,000 by Western Union to
15 unindicted coconspirator E. A.

16 Overt Act No. 246: On May 2, 2007, in Los Angeles County,
17 defendant LAWTON transmitted \$1,500 by Western Union to
18 unindicted coconspirator E. A.

19 Overt Act No. 247: On May 29, 2007, in Los Angeles County,
20 defendant LAWTON transmitted \$2,100 by Western Union to
21 unindicted coconspirator E. A.

22 Overt Act No. 248: On May 30, 2007, in Los Angeles County,
23 defendant LAWTON transmitted \$1,500 by Western Union to
24 unindicted coconspirator E. A.

25 Overt Act No. 249: On May 31, 2007, in Los Angeles County,
26 defendant LAWTON transmitted \$2,100 by Western Union to
27 unindicted coconspirator E. A.

1 Overt Act No. 250: On June 1, 2007, in Los Angeles County,
2 defendant LAWTON transmitted \$4,000 by Western Union to
3 unindicted coconspirator E. A.

4 Overt Act No. 251: On June 2, 2007, in Los Angeles County,
5 defendant LAWTON transmitted \$1,500 by Western Union to
6 unindicted coconspirator E. A.

7 Overt Act No. 252: On June 4, 2007, in Los Angeles County,
8 defendant LAWTON transmitted \$2,000 by Western Union to
9 unindicted coconspirator E. A.

10 Overt Act No. 253: On June 7, 2007, in Los Angeles County,
11 defendant LAWTON transmitted \$3,000 by Western Union to
12 unindicted coconspirator E. A.

13 Overt Act No. 254: On June 9, 2007, in Los Angeles County,
14 defendant LAWTON transmitted \$2,700 by Western Union to
15 unindicted coconspirator E. A.

16 Overt Act No. 255: On June 12, 2007, in Los Angeles County,
17 defendant LAWTON transmitted \$1,500 by Western Union to
18 unindicted coconspirator M. A.

19 Overt Act No. 256: On June 28, 2007, in Los Angeles County,
20 defendant LAWTON transmitted \$1,200 by Western Union to
21 unindicted coconspirator A. E.

22 Overt Act No. 257: On June 29, 2007, in Los Angeles County,
23 defendant LAWTON transmitted \$1,200 by Western Union to
24 unindicted coconspirator A. E.

25 Overt Act No. 258: On June 30, 2007, in Los Angeles County,
26 defendant LAWTON transmitted \$1,700 by Western Union to
27 unindicted coconspirator S. Y.

1 Overt Act No. 259: On July 4, 2007, in Los Angeles County,
2 defendant LAWTON transmitted \$1,900 by Western Union to
3 unindicted coconspirator A. E.

4 Overt Act No. 260: On July 7, 2007, in Los Angeles County,
5 defendant LAWTON transmitted \$1,800 by Western Union to
6 unindicted coconspirator S. Y.

7 Overt Act No. 261: On July 10, 2007, in Los Angeles County,
8 defendant LAWTON transmitted \$1,100 by Western Union to
9 unindicted coconspirator E. A.

10 Overt Act No. 262: On July 11, 2007, in Los Angeles County,
11 defendant LAWTON transmitted \$2,000 by Western Union to
12 unindicted coconspirator E. A.

13 Overt Act No. 263: On July 11, 2007, in Los Angeles County,
14 defendant LAWTON transmitted \$1,000 by Western Union to
15 unindicted coconspirator S. Y.

16 Overt Act No. 264: On July 12, 2007, in Los Angeles County,
17 defendant LAWTON transmitted \$1,000 by Western Union to
18 unindicted coconspirator E. A.

19 Overt Act No. 265: On July 13, 2007, in Los Angeles County,
20 defendant LAWTON transmitted \$1,000 by Western Union to
21 unindicted coconspirator E. A.

22 Overt Act No. 266: On July 13, 2007, in Los Angeles County,
23 defendant LAWTON transmitted \$1,700 by Western Union to
24 unindicted coconspirator S. Y.

25 Overt Act No. 267: On July 14, 2007, in Los Angeles County,
26 defendant LAWTON transmitted \$1,600 by Western Union to
27 unindicted coconspirator E. A.

1 Overt Act No. 268: On July 18, 2007, in Los Angeles County,
2 defendant LAWTON transmitted \$2,000 by Western Union to
3 unindicted coconspirator A. E.

4 Overt Act No. 269: On July 18, 2007, in Los Angeles County,
5 defendant LAWTON transmitted \$2,500 by Western Union to
6 unindicted coconspirator S. Y.

7 Overt Act No. 270: On September 18, 2007, in Los Angeles
8 County, defendant LAWTON transmitted \$172.99 by Western Union to
9 defendant K. AKERS.

10 FFF. Wirings Involving Defendants JENKINS and LUCAS

11 Overt Act No. 271: On February 13, 2007, in Los Angeles
12 County, defendant JENKINS transmitted \$1,300 by Western Union to
13 unindicted coconspirator E. A.

14 Overt Act No. 272: On September 9, 2008, in Los Angeles
15 County, defendant JENKINS transmitted \$1,100 by Western Union to
16 unindicted coconspirator I. A. I.

17 Overt Act No. 273: On January 8, 2009, in Los Angeles
18 County, defendant JENKINS transmitted \$70 by Western Union to
19 unindicted coconspirator I. A. I.

20 GGG. Wire Transfers Involving Defendant JOHNSON

21 Overt Act No. 274: On September 24, 2007, defendant
22 JOHNSON, using the name "Sylvia Jackson," transmitted \$400 by
23 Western Union to unindicted coconspirator E. A.

24 Overt Act No. 275: On April 3, 2008, defendant JOHNSON
25 transmitted \$985 by Western Union to unindicted coconspirator
26 H. M.

27 Overt Act No. 276: On April 21, 2008, defendant JOHNSON,
28

1 using the name "Sylvia Jackson," transmitted \$700 by Western
2 Union to unindicted coconspirator E. G.

3 Overt Act No. 277: On May 31, 2008, defendant JOHNSON
4 transmitted \$2,250 by Western Union to unindicted coconspirator
5 M. A.

6 HHH. Wire Transfers Involving Defendant LUCAS

7 Overt Act No. 278: On February 12, 2008, defendant LUCAS
8 transmitted \$1,100 by Western Union to unindicted coconspirator
9 A. E., a.k.a. "A. A."

10 Overt Act No. 279: On March 31, 2008, defendant LUCAS
11 transmitted \$1,100 by Western Union to unindicted coconspirator
12 D. A. E. H.

13 Overt Act No. 280: On April 2, 2008, defendant LUCAS
14 transmitted \$1,050 by Western Union to unindicted coconspirator
15 D. A. E. H.

16 Overt Act No. 281: On April 10, 2008, defendant LUCAS
17 transmitted \$1,000 by Western Union to unindicted coconspirator
18 D. A. E. H.

19 Overt Act No. 282: On April 11, 2008, defendant LUCAS
20 transmitted \$1,300 by Western Union to unindicted coconspirator
21 D. A. E. H.

22 Overt Act No. 283: On April 15, 2008, defendant LUCAS
23 transmitted \$2,000 by Western Union to unindicted coconspirator
24 D. A. E. H.

25 Overt Act No. 284: On April 18, 2008, defendant LUCAS
26 transmitted \$1,500 by Western Union to unindicted coconspirator
27 D. A. E. H.

1 Overt Act No. 285: On April 19, 2008, defendant LUCAS
2 transmitted \$2,000 by Western Union to unindicted coconspirator
3 D. A. E. H.

4 Overt Act No. 286: On June 10, 2008, defendant LUCAS
5 transmitted \$1,300 by Western Union to unindicted coconspirator
6 E. G.

7 Overt Act No. 287: On June 11, 2008, defendant LUCAS
8 transmitted \$1,000 by Western Union to unindicted coconspirator
9 I. A. I.

10 Overt Act No. 288: On June 20, 2008, defendant LUCAS
11 transmitted \$1,700 by Western Union to unindicted coconspirator
12 I. A. I.

13 Overt Act No. 289: On June 28, 2008, defendant LUCAS
14 transmitted \$1,100 by Western Union to unindicted coconspirator
15 I. A. I.

16 Overt Act No. 290: On July 1, 2008, defendant LUCAS
17 transmitted \$1,500 by Western Union to unindicted coconspirator
18 I. A. I.

19 Overt Act No. 291: On July 3, 2008, defendant LUCAS
20 transmitted \$1,200 by Western Union to unindicted coconspirator
21 I. A. I.

22 Overt Act No. 292: On August 1, 2008, defendant LUCAS
23 transmitted \$1,000 by Western Union to unindicted coconspirator
24 I. A. I.

25 Overt Act No. 293: On August 6, 2008, defendant LUCAS
26 transmitted \$1,000 by Western Union to unindicted coconspirator
27 I. A. I.

1 Overt Act No. 294: On August 7, 2008, defendant LUCAS
2 transmitted \$1,050 by Western Union to unindicted coconspirator
3 I. A. I.

4 Overt Act No. 295: On August 11, 2008, defendant LUCAS
5 transmitted \$1,500 by Western Union to unindicted coconspirator
6 I. A. I.

7 Overt Act No. 296: On August 12, 2008, defendant LUCAS
8 transmitted \$2,941 by Western Union to unindicted coconspirator
9 I. A. I.

10 III. Wire Transfers Involving Defendant MERZI

11 Overt Act No. 297: On April 22, 2008, defendant MERZI
12 transmitted \$400 by Western Union to unindicted coconspirator
13 D. A. E. H.

14 Overt Act No. 298: On June 28, 2008, defendant MERZI
15 transmitted \$900 by Western Union to unindicted coconspirator
16 I. A. I.

17 Overt Act No. 299: On July 11, 2008, defendant MERZI
18 transmitted \$700 by Western Union to unindicted coconspirator
19 E. G.

20 Overt Act No. 300: On July 11, 2008, defendant MERZI
21 transmitted \$800 by Western Union to unindicted coconspirator
22 I. A. I.

23 Overt Act No. 301: On July 16, 2008, defendant MERZI
24 transmitted \$650 by Western Union to unindicted coconspirator
25 I. A. I.

1 Overt Act No. 302: On July 24, 2008, defendant MERZI
2 transmitted \$800 by Western Union to unindicted coconspirator
3 I. A. I.

4 Overt Act No. 303: On September 13, 2008, defendant MERZI
5 transmitted \$550 by Western Union to unindicted coconspirator
6 A. EM.

7 JJJ. Wire Transfers Involving Defendants ZIE, MERZI, and LUCAS

8 Overt Act No. 304: On April 16, 2008, defendant ZIE
9 transmitted \$456 by Western Union to defendant LUCAS in Los
10 Angeles County.

11 Overt Act No. 305: On April 25, 2008, defendant ZIE
12 transmitted \$1,000 by Western Union to unindicted coconspirator
13 D. A. E. H.

14 Overt Act No. 306: On May 7, 2008, defendant ZIE
15 transmitted \$1,750 by Western Union to unindicted coconspirator
16 D. A. E. H.

17 Overt Act No. 307: On May 8, 2008, defendant ZIE
18 transmitted \$1,730 by Western Union to unindicted coconspirator
19 D. A. E. H.

20 Overt Act No. 308: On May 16, 2008, defendant ZIE
21 transmitted \$1,200 by Western Union to unindicted coconspirator
22 H. S.

23 Overt Act No. 309: On May 24, 2008, defendant ZIE
24 transmitted \$1,200 by Western Union to unindicted coconspirator
25 H. S.

26 Overt Act No. 310: On May 25, 2008, defendant ZIE
27 transmitted \$220.01 by Western Union to defendant MERZI.
28

1 Overt Act No. 311: On May 30, 2008, defendant ZIE
2 transmitted \$1,800 by Western Union to unindicted coconspirator
3 H. S.

4 Overt Act No. 312: On June 3, 2008, defendant ZIE
5 transmitted \$2,450 by Western Union to unindicted coconspirator
6 D. A. E. H.

7 Overt Act No. 313: On June 7, 2008, defendant ZIE
8 transmitted \$1,000 by Western Union to unindicted coconspirator
9 H. S.

10 Overt Act No. 314: On June 9, 2008, defendant ZIE
11 transmitted \$1,000 by Western Union to unindicted coconspirator
12 D. A. E. H.

13 Overt Act No. 315: On June 9, 2008, defendant ZIE
14 transmitted \$1,700 by Western Union to unindicted coconspirator
15 H. S.

16 Overt Act No. 316: On July 8, 2008, defendant ZIE
17 transmitted \$2,000 by Western Union to unindicted coconspirator
18 A. H.

19 Overt Act No. 317: On July 11, 2008, defendant ZIE
20 transmitted \$1016.01 by Western Union to unindicted coconspirator
21 A. H.

22 Overt Act No. 318: On September 4, 2008, defendant ZIE
23 transmitted \$1,500 by Western Union to unindicted coconspirator
24 A. H.

25 Overt Act No. 319: On September 17, 2008, defendant ZIE
26 transmitted \$1,500 by Western Union to unindicted coconspirator
27 MO. A.

1 Overt Act No. 320: On October 31, 2008, defendant ZIE
2 transmitted \$400 by Western Union to unindicted coconspirator
3 A. E. G.

4 KKK. Wire Transfers Involving Defendant CLARK

5 Overt Act No. 321: On May 1, 2008, in Los Angeles County,
6 defendant CLARK transmitted \$1,100 by Western Union to unindicted
7 coconspirator E. A.

8 Overt Act No. 322: On June 3, 2008, in Los Angeles County,
9 defendant CLARK transmitted \$1,250 by Western Union to unindicted
10 coconspirator MO. A.

11 Overt Act No. 323: On June 4, 2008, in Los Angeles County,
12 defendant CLARK transmitted \$1,300 by Western Union to unindicted
13 coconspirator MO. A.

14 Overt Act No. 324: On September 25, 2008, in Los Angeles
15 County, defendant CLARK transmitted \$1,600 by Western Union to
16 unindicted coconspirator MO. A.

17 Overt Act No. 325: On January 9, 2009, in Los Angeles
18 County, defendant CLARK transmitted \$900 by Western Union to
19 unindicted coconspirator I. A. I.

20 LLL. Wire Transfers Involving Defendants GONZALEZ and LUCAS

21 Overt Act No. 326: On June 13, 2008, in Los Angeles County,
22 defendant GONZALEZ transmitted \$1,000 by Moneygram to defendant
23 LUCAS.

24 Overt Act No. 327: On June 17, 2008, in Los Angeles County,
25 defendant GONZALEZ transmitted \$375 by Moneygram to defendant
26 LUCAS.

27 Overt Act No. 328: On September 3, 2008, in Los Angeles
28

1 County, defendant GONZALEZ transmitted \$550 by Moneygram to
2 defendant LUCAS.

3 Overt Act No. 329: On September 13, 2008, in Los Angeles
4 County, defendant GONZALEZ transmitted \$450 by Moneygram to
5 defendant LUCAS.

6 MMM. Wire Transfers Involving Defendants BROOKS and MERZI

7 Overt Act No. 330: On August 20, 2008, in Los Angeles
8 County, defendant BROOKS transmitted \$1,500 by Western Union to
9 unindicted coconspirator K. H.

10 Overt Act No. 331: On August 22, 2008, in Los Angeles
11 County, defendant BROOKS transmitted \$1,200 by Western Union to
12 unindicted coconspirator K. H.

13 Overt Act No. 332: On September 3, 2008, in Los Angeles
14 County, defendant BROOKS transmitted \$2,156 by Western Union to
15 unindicted coconspirator K. H.

16 Overt Act No. 333: On September 3, 2008, in Los Angeles
17 County, defendant BROOKS transmitted \$500 by Western Union to
18 defendant MERZI.

19 Overt Act No. 334: On September 5, 2008, in Los Angeles
20 County, defendant BROOKS transmitted \$1,500 by Western Union to
21 defendant MERZI.

22 Overt Act No. 335: On December 3, 2008, in Los Angeles
23 County, defendant BROOKS transmitted \$700 by Western Union to
24 unindicted coconspirator K. H.

COUNTS TWO THROUGH FORTY-FOUR

[18 U.S.C. §§ 1344(1); 2]

22. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

I. THE FRAUDULENT SCHEME

23. Beginning in or about January 2007 and continuing through in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, and elsewhere, defendants LUCAS, MERZI, CLARK, ARBAUGH, COLSON, FIFITA, GONZALEZ, GUNN, JOHNSON, LAWTON, RAGSDALE, SAUNDERS, DACOSTA, DANIELS, FAUNCHER, FONTENOT, FULLER, HARRINGTON, JORDAN, LOUSIALE, PLOGOVII, ST. PIERRE, SEARS, SETTLE, SMITH, THOMAS, UHAMAKA, WEEMS, WILKINS, and WILLIAMS, together with others known and unknown to the Grand Jury, aiding and abetting one another, knowingly and with intent to defraud executed and attempted to execute a scheme to defraud BOA and Wells Fargo, which at all material times were federally-insured financial institutions, as to material matters.

24. The fraudulent scheme was operated and was carried out, in substance, as set forth in paragraphs 9 through 20 of Count One of this Indictment.

II. THE EXECUTION OF THE FRAUDULENT SCHEME

25. On or about the following dates, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, and elsewhere, defendants LUCAS, MERZI, CLARK, ARBAUGH, COLSON, FIFITA, GONZALEZ, GUNN, JOHNSON,

LAWTON, RAGSDALE, SAUNDERS, DACOSTA, DANIELS, FAUNCHER, FONTENOT, FULLER, HARRINGTON, JORDAN, LOUSIALE, PLOGOVII, ST. PIERRE, SEARS, SETTLE, SMITH, THOMAS, UHAMAKA, WEEMS, WILKINS, and WILLIAMS, each aiding and abetting the others, committed and willfully caused others to commit the following acts, each of which constituted an execution of the fraudulent scheme:

<u>COUNT</u>	<u>DEFENDANTS</u>	<u>DATE</u>	<u>ACT</u>
TWO	LUCAS, ARBAUGH, and JORDAN	8/1/08	In San Bernardino County, withdrawal of \$700 from BOA checking account in the name of defendant JORDAN
THREE	LUCAS and JORDAN	8/6/08	In San Bernardino County, withdrawal of \$350 from BOA checking account in the name of defendant JORDAN
FOUR	LUCAS and RAGSDALE	8/6/08	In Los Angeles County, withdrawal of \$700 from BOA checking account in the name of defendant RAGSDALE
FIVE	LUCAS, RAGSDALE, and FULLER	8/14/08	In Los Angeles County, withdrawal of \$950 from BOA checking account in the name of defendant FULLER
SIX	LUCAS, RAGSDALE, and FULLER	8/14/08	In Los Angeles County, withdrawal of \$350 from BOA savings account in the name of defendant FULLER
SEVEN	LUCAS and GONZALEZ	8/20/08	In Riverside County, withdrawal of \$1,500 from BOA checking account in the name of defendant GONZALEZ
EIGHT	LUCAS and GONZALEZ	9/3/08	In San Bernardino County, withdrawal of \$750 from BOA checking account in the name of defendant GONZALEZ

<u>COUNT</u>	<u>DEFENDANTS</u>	<u>DATE</u>	<u>ACT</u>
NINE	LUCAS and GONZALEZ	9/3/08	In San Bernardino County, withdrawal of \$400 from BOA savings account in the name of defendant GONZALEZ
TEN	LUCAS, SAUNDERS, and DANIELS	9/3/08	In Riverside County, withdrawal of \$1,500 from BOA checking account in the name of defendant DANIELS
ELEVEN	LUCAS, SAUNDERS, and DANIELS	9/3/08	In Riverside County, withdrawal of \$320 from BOA savings account in the name of defendant DANIELS
TWELVE	LUCAS and WILLIAMS	9/4/08	In San Bernardino County, withdrawal of \$1,000 from BOA checking account in the name of defendant WILLIAMS
THIRTEEN	LUCAS, JOHNSON, and PLOGOVII	9/5/08	In Orange County, withdrawal of \$993 from BOA checking account in the name of defendant PLOGOVII
FOURTEEN	LUCAS, JOHNSON, and PLOGOVII	9/5/08	In Orange County, withdrawal of \$229 from BOA savings account in the name of defendant PLOGOVII
FIFTEEN	LUCAS, JOHNSON, and SETTLE	9/5/08	In Orange County, withdrawal of \$2,950 from BOA checking account in the name of defendant SETTLE
SIXTEEN	LUCAS, JOHNSON, and SETTLE	9/5/08	In Orange County, withdrawal of \$2,950 from BOA savings account in the name of defendant SETTLE
SEVENTEEN	LUCAS and GONZALEZ	9/17/08	In Los Angeles County, withdrawal of \$600 from BOA checking in the name of unindicted coconspirator R. O.

<u>COUNT</u>	<u>DEFENDANTS</u>	<u>DATE</u>	<u>ACT</u>
EIGHTEEN	LUCAS, SAUNDERS, and WILKINS	9/18/08	In San Bernardino County, withdrawal of \$1,030 from BOA checking account in the name of defendant WILKINS
NINETEEN	LUCAS, JOHNSON, and FONTENOT	9/18/08	In Orange County, withdrawal of \$1,000 from BOA checking account in the name of defendant FONTENOT
TWENTY	LUCAS, RAGSDALE, and THOMAS	9/19/08	In Los Angeles County, withdrawal of \$2,344 from BOA checking account in the name of defendant THOMAS
TWENTY- ONE	LUCAS, LAWTON, and COLSON	9/22/08	In San Bernardino County, withdrawal of \$1,450 from BOA checking account in the name of defendant COLSON
TWENTY- TWO	LUCAS, RAGSDALE, and THOMAS	9/30/08	In Los Angeles County, withdrawal of \$948 from BOA checking account in the name of defendant THOMAS
TWENTY- THREE	LUCAS and WILLIAMS	10/1/08	In San Bernardino County, withdrawal of \$1,000 from BOA checking account in the name of defendant WILLIAMS
TWENTY- FOUR	LUCAS, RAGSDALE, and HARRINGTON	10/7/08	In Los Angeles County, withdrawal of \$2,000 from BOA checking account in the name of defendant HARRINGTON
TWENTY- FIVE	LUCAS, RAGSDALE, and HARRINGTON	10/7/08	In Los Angeles County, withdrawal of \$2,000 from BOA savings account in the name of defendant HARRINGTON
TWENTY- SIX	LUCAS, RAGSDALE, and HARRINGTON	10/7/08	In Los Angeles County, withdrawal of \$500 from BOA checking account in the name of defendant HARRINGTON

<u>COUNT</u>	<u>DEFENDANTS</u>	<u>DATE</u>	<u>ACT</u>
TWENTY-SEVEN	LUCAS, JOHNSON, and FAUNCHER	10/7/08	In Los Angeles County, withdrawal of \$1,000 from BOA checking account in the name of defendant FAUNCHER
TWENTY-EIGHT	LUCAS and FIFITA	11/28/08	In San Bernardino County, withdrawal of \$1,000 from Wells Fargo checking account in the name of defendant FIFITA
TWENTY-NINE	LUCAS and FIFITA	11/28/08	In San Bernardino County, withdrawal of \$1,000 from Wells Fargo savings account in the name of defendant FIFITA
THIRTY	LUCAS, GUNN, and DACOSTA	11/29/08	In Los Angeles County, withdrawal of \$981.50 from Wells Fargo savings account in the name of defendant DACOSTA
THIRTY-ONE	LUCAS, GUNN, and DACOSTA	11/29/08	In Los Angeles County, withdrawal of \$713 from Wells Fargo checking account in the name of defendant DACOSTA
THIRTY-TWO	LUCAS, FIFITA, and ST. PIERRE	12/2/08	In San Bernardino County, withdrawal of \$899 from Wells Fargo checking account in the name of defendant ST. PIERRE
THIRTY-THREE	LUCAS, FIFITA, and ST. PIERRE	12/2/08	In San Bernardino County, withdrawal of \$898 from Wells Fargo savings account in the name of defendant ST. PIERRE
THIRTY-FOUR	LUCAS, MERZI, FIFITA, and UHAMAKA	12/9/08	In Orange County, withdrawal of \$949 from Wells Fargo checking account in the name of defendant UHAMAKA

<u>COUNT</u>	<u>DEFENDANTS</u>	<u>DATE</u>	<u>ACT</u>
THIRTY-FIVE	LUCAS, MERZI, FIFITA, and UHAMAKA	12/9/08	In Orange County, withdrawal of \$899 from Wells Fargo savings account in the name of defendant UHAMAKA
THIRTY-SIX	LUCAS, FIFITA, and LOUSIALE	12/10/08	In San Bernardino County, withdrawal of \$789 from Wells Fargo checking account in the name of defendant LOUSIALE
THIRTY-SEVEN	LUCAS, FIFITA, and LOUSIALE	12/10/08	In San Bernardino County, withdrawal of \$948 from Wells Fargo savings account in the name of defendant LOUSIALE
THIRTY-EIGHT	LUCAS, MERZI, and FIFITA	12/16/08	In Los Angeles County, causing the transfer of funds from victim bank account into Wells Fargo checking account into the name of unindicted coconspirator E. C.
THIRTY-NINE	LUCAS, MERZI, and FIFITA	12/16/08	In Los Angeles County, causing the transfer of funds from victim bank account into Wells Fargo savings account into the name of unindicted coconspirator E. C.
FORTY	LUCAS, COLSON, and SMITH	2/12/09	In San Bernardino County, withdrawal of \$977 from BOA savings account in the name of defendant SMITH
FORTY-ONE	LUCAS, COLSON, and SEARS	2/13/09	In Riverside County, withdrawal of \$398 from BOA savings account in the name of defendant SEARS
FORTY-TWO	LUCAS, COLSON, and SEARS	2/13/09	In Riverside County, withdrawal of \$480 from BOA savings account in the name of defendant SEARS

<u>COUNT</u>	<u>DEFENDANTS</u>	<u>DATE</u>	<u>ACT</u>
FORTY-THREE	LUCAS, COLSON, and SEARS	2/13/09	In Riverside County, withdrawal of \$654 from BOA checking account in the name of defendant SEARS
FORTY-FOUR	LUCAS, CLARK, COLSON, and WEEMS	2/17/09	In San Bernardino County, withdrawal of \$1,300 from BOA checking account in the name of defendant WEEMS

COUNT FORTY-FIVE

[18 U.S.C. §§ 1028A(a)(1), 2]

26. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

27. Beginning in or about January 2007 and continuing to in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, defendant LUCAS knowingly aided, abetted, counseled, commanded, induced, procured, caused, engaged, and attempted to engage in the possession and use, without lawful authority, of a means of identification of another person, that is: (1) names, and (2) account numbers, during and in relation to felony violations of 18 U.S.C. § 1349, bank and wire fraud conspiracy, as charged in Count One, and 18 U.S.C. § 1344(1), bank fraud, as charged in Counts Two through Forty-Four, which counts are incorporated herein by this reference.

COUNT FORTY-SIX

[18 U.S.C. §§ 1028A(a)(1), 2]

28. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

29. Beginning in or about January 2007 and continuing to in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, defendant MERZI knowingly aided, abetted, counseled, commanded, induced, procured, caused, engaged, and attempted to engage in the possession and use, without lawful authority, of a means of identification of another person, that is: (1) names, and (2) account numbers, during and in relation to felony violations of 18 U.S.C. § 1349, bank and wire fraud conspiracy, as charged in Count One, and 18 U.S.C. § 1344(1), bank fraud, as charged in Counts Thirty-Four, Thirty-Five, Thirty-Eight, and Thirty-Nine, which counts are incorporated herein by this reference.

COUNT FORTY-SEVEN

[18 U.S.C. §§ 1028A(a)(1), 2]

30. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

31. Beginning in or about January 2007 and continuing to in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, defendant CLARK knowingly aided, abetted, counseled, commanded, induced, procured, caused, engaged, and attempted to engage in the possession and use, without lawful authority, of a means of identification of another person, that is: (1) names, and (2) account numbers, during and in relation to felony violations of 18 U.S.C. § 1349, bank and wire fraud conspiracy, as charged in Count One, and 18 U.S.C. § 1344(1), bank fraud, as charged in Count Forty-Four, which counts are incorporated herein by this reference.

COUNT FORTY-EIGHT

[18 U.S.C. § 371]

32. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

I. OBJECT OF THE CONSPIRACY

33. Beginning in or about January 2007 and continuing through in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, and elsewhere, defendants LUCAS, MERZI, and CLARK, and others known and unknown to the Grand Jury, knowingly combined, conspired, and agreed to commit the following offense against the United States: To commit computer fraud, in violation of Title 18, United States Code, Section 1030(a)(4).

II. THE MANNER AND MEANS OF THE CONSPIRACY

34. The object of the conspiracy was carried out, and to be carried out, in substance, as follows: The manner and means alleged in Count One of this Indictment, as set forth at paragraphs 9 to 20 of this Indictment, are incorporated herein by reference and alleged as the manner and means of this Count Forty-Eight.

III. OVERT ACTS

35. In furtherance of the conspiracy, and to accomplish its object, defendants LUCAS, MERZI, and CLARK, together with others known and unknown to the Grand Jury, committed and willfully caused others to commit the following overt acts, among others, in the Central District of California and elsewhere:

1 Overt Acts Nos. 1 through 335: The overt acts alleged
2 in Count One of this Indictment, as set forth at paragraph 21
3 above, are incorporated herein by reference and are alleged as
4 the overt acts of this Count Forty-Eight.

COUNTS FORTY-NINE AND FIFTY

[18 U.S.C. §§ 1030(a)(4), 2]

36. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

I. THE SCHEME TO DEFRAUD

37. Beginning in or about January 2007 and continuing through in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, and elsewhere, defendant LUCAS and others, together with others known and unknown to the Grand Jury, aiding and abetting one another, knowingly and with intent to defraud executed and attempted to execute a scheme to defraud as to material matters BOA and Wells Fargo, which at all material times were federally-insured financial institutions, through the use of the Internet.

38. The fraudulent scheme was operated and carried out, in substance, as set forth in paragraphs 9 through 20 of this Indictment.

II. ACCESSING OF A PROTECTED COMPUTER

39. On or about the following dates, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, and elsewhere, defendant LUCAS and others known and unknown to the Grand Jury, aiding and abetting one another, knowingly and with the intent to defraud, caused and engaged in the accessing of a protected computer, without authorization and in excess of any authorized access,

specifically, servers belonging to BOA and Wells Fargo, to further an intended fraud and obtain things of value, that is, by accessing the websites of BOA and Wells Fargo and accessing accounts to conduct fraudulent transfers that were not authorized by the account holders.

<u>COUNT</u>	<u>DATE</u>	<u>UNAUTHORIZED ACCESS</u>
FORTY-NINE	2/12/09	Accessing of Wells Fargo servers to transfer \$977 from account of M. S., xxx-xxx2680 to account 500-4983051
FIFTY	2/13/09	Accessing of BOA servers to transfer \$400 from account of B. E., xxxxx-x7299 to account 4880-2020-6257

COUNT FIFTY-ONE

[18 U.S.C. § 1956(h)]

40. The Grand Jury repeats and re-alleges all of the introductory allegations set forth in paragraphs 1 through 6 of this Indictment.

I. OBJECT OF THE CONSPIRACY

41. Beginning in or about January 2007 and continuing through in or about September 2009, in Los Angeles, Orange, Riverside, and San Bernardino Counties, within the Central District of California, and elsewhere, defendants LUCAS, MERZI, CLARK, J. AKERS, K. AKERS, BROOKS, GONZALEZ, JENKINS, JOHNSON, LAWTON, MARTIN, and ZIE, and others known and unknown to the Grand Jury, knowingly combined, conspired, and agreed to commit the following offenses against the United States:

A. To knowingly move by wire and other means, in or affecting interstate commerce, funds constituting criminally derived property and derived from specified unlawful activity, namely bank fraud, in violation of Title 18, United States Code, Section 1344(1), with the intent to promote the carrying on of that specified unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(A)(i), and

B. To knowingly transmit and transfer from a place in the United States to a place outside the United States, in or affecting interstate and foreign commerce, funds constituting criminally derived property and derived from specified unlawful activity, namely bank fraud, in violation of Title 18, United States Code, Section 1344(1), with the intent to promote the

1 carrying on of that specified unlawful activity, in violation of
2 Title 18, United States Code, Section 1956(a) (2) (A) .

3 II. THE MANNER AND MEANS OF THE CONSPIRACY

4 42. The objects of the conspiracy were carried out, and to
5 be carried out, in substance, as follows: The manner and means
6 alleged in Count One of this Indictment, as set forth at
7 paragraphs 9 to 20 of this Indictment, are incorporated herein by
8 reference and alleged as the manner and means of this Count
9 Fifty-One.

10 III. OVERT ACTS

11 43. In furtherance of the conspiracy, and to accomplish its
12 objects, defendants LUCAS, MERZI, CLARK, J. AKERS, K. AKERS,
13 BROOKS, GONZALEZ, JENKINS, JOHNSON, LAWTON, MARTIN, and ZIE,
14 together with others known and unknown to the Grand Jury,
15 committed and willfully caused others to commit the following
16 overt acts, among others, in the Central District of California
17 and elsewhere:

18 //

19 //

1 Overt Acts Nos. 1 through 335: The overt acts alleged
2 in Count One of this Indictment, as set forth at paragraph 21
3 above, are incorporated herein by reference and are alleged as
4 the overt acts of this Count Fifty-One.

5 A TRUE BILL

6
7
8 Foreperson
9

10 GEORGE S. CARDONA
11 Acting United States Attorney

12 CHRISTINE C. EWELL
13 Assistant United States Attorney
14 Chief, Criminal Division

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24 RONALD L. CHENG
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