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Former Financial Institution Employee Sentenced For Unauthorized Computer Access to

Customer Account Information in Latest Bank Fraud/Identity Theft Prosecutions

SACRAMENTO → As part of a continuing series of identity theft and bank fraud prosecutions, United States Attorney John K. Vincent announced that SUZANNE MARIE SCHELLER, 21, of Sacramento, was sentenced today by U.S. District Court Judge Garland E. Burrell, Jr. in Sacramento to a term of thirty-six months probation, in connection with obtaining confidential customer account information and providing it to another individual outside the financial institution. In a series of cases, investigators have learned that confidential customer information has been misappropriated by others in recent financial institution and credit card transactions in the Sacramento area.

SCHELLER pled guilty on August 10, 2001, to one count of obtaining unauthorized computer access to customer account information from a financial institution, in violation of in violation of 18 U.S.C. §§ 2, 1030(a)(2)(A), 1030(c)(2)(B)(i), 1030(c)(2)(B)(iii). According to her plea agreement, while she was a financial institution employee SCHELLER accessed the financial institution computer system and searched for potential customers for a friend who was starting a real estate business. After identifying prospects, Scheller then provided the friend with the customer account information. SCHELLER admitted that she knew her unauthorized access was against the policy of the financial institution. The investigation established that some of the information provided by SCHELLER was actually used by another individual unknown to her as part of an identity theft scheme. Imposters used the customer account information to steal the identity of the customers and conduct transactions at the financial institution.

Two of the imposters in the identity theft/bank fraud scheme have already pled guilty and have been sentenced. On April 20, 2001, MACHELLE CHRISTINE GROVES pled guilty to one count of bank fraud. According to court records, on June 6, 2000, GROVES misappropriated the identity of a financial institution customer and presented a check in the amount $2,665.23 to a teller. GROVES received the funds after presenting a counterfeit California Driver's License which had the customer's name, DMV number, and address but bore GROVE's photograph. On September 28, 2001, GROVES was sentenced to a term of eleven months imprisonment, a sixty month term of supervised release, and was ordered to pay restitution in the amount of $2,665.23.

On May 4, 2001, KATRINA CARNES pled guilty to one count of bank fraud. According to court records, on March 14, 2001, CARNES assumed the identity of a customer and requested a cashier's check for $14,000. As with GROVES, CARNES also presented a counterfeit California Driver's License which had the customer's name, DMV number, and address, but bore CARNES' photograph. CARNES then received the requested funds. On September 14, 2001, CARNES was sentenced to a term of thirteen months in prison, a sixty month term of supervised release, and was ordered to pay restitution in the amount of $17,000, which included other transactions.

All of these cases have been prosecuted by Assistant U.S. Attorney Mark L. Krotoski, who noted that other similar cases are under investigation. Krotoski noted that a charge of unauthorized computer access to customer account information from a financial institution carries a maximum sentence of up to five years and a $250,000 fine. He added that the federal computer statute (18 U.S.C. § 1030(a)(2)(A)) protects the privacy of financial institution information and records and prohibits the unauthorized access to this information.

No financial institution customers lost any funds as a result of the identity theft and bank fraud schemes. All customer funds were federally insured.

U.S. Attorney Vincent added, "The detection and prosecution of identity theft is a priority of the U.S. Attorney's Office. Lawmakers, consumer groups, the business community, insurance firms, financial institutions and credit bureaus are allied in this fight, and are combating identity theft through various legislative, educational and enforcement measures."

The cases are being investigated as part of a coordinated effort by the Federal Bureau of Investigation, U.S. Postal Inspection Service and the Sacramento Police Department.

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