



## Department of Justice Press Release

**For Immediate Release**  
December 15, 2009

**United States Attorney's Office**  
**Southern District of Texas**  
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### **Former Lone Star National Bank Vice President Convicted of Bank Fraud**

MCALLEN, TX—A former vice president and senior loan officer of Lone Star National Bank has been convicted of bank fraud, U.S. Attorney Tim Johnson announced today. Emma Vigil, 48, of McAllen, pleaded guilty to two counts of bank fraud this afternoon before U.S. District Judge Randy Crane.

At today's hearing, Vigil admitted to using her position at Lone Star to conduct hundreds of thousands of dollars in fraudulent and unauthorized debit transactions from her loan clients' bank accounts over a two-year-period beginning in 2007. Vigil carried out the debit transactions in various ways and frequently targeted clients with high balance and high activity accounts to conceal her scheme. In some instances, Vigil would fill out a checking or savings account withdrawal slip with a client's account information and present the slip to a teller for cash. In other cases, she would fill out a loan advance slip with a client's loan account information and request a teller to generate a cashier's check made out to the client. Vigil would later forge the client's name on the endorsement line and present the check to a teller for cash. Vigil would typically represent to the teller that she was going to deposit the cash from these transactions into another Lone Star account held by the client or hand-deliver the cash to the client. Instead, Vigil deposited the cash into bank accounts she controlled at two McAllen area banks.

Vigil also admitted to creating and inducing the approval of a \$179,500 commercial loan under the fictitious name Gilbert Posada-Arana. Specifically, Vigil used information she obtained from the files of her loan clients including dates of birth, addresses, passport numbers and financial statements, among other items, to make it appear in the loan application package she submitted to Lone Star's loan committee as though Posada-Arana was legitimate and creditworthy. When the loan funded, Vigil controlled the proceeds.

Throughout the course of her bank fraud scheme, Vigil deposited more than \$600,000 of embezzled client funds and other fraud proceeds into her own bank accounts.

Judge Crane scheduled Vigil's sentencing for March 3, 2010, at which time Vigil will face a non-parolable sentence of up to 30 years in federal prison, a \$1,000,000 criminal fine, a maximum five-year-term of supervised release and mandatory restitution. Vigil has been permitted to remain on bond pending sentencing.

FBI conducted the investigation leading to the charges and Assistant United States Attorney Gregory S. Saikin is prosecuting the case.

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