

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA : **CRIMINAL NO. 09-_____**
v. : **DATE FILED: _____**
MELISSA FELICIANO : **VIOLATION:**
: **18 U.S.C. § 1344 (bank fraud - 1 count)**
: **18 U.S.C. § 1028A(a)(1), (c)(5)**
: **(aggravated identity theft - 5 counts)**
: **18 U.S.C. § 2 (aiding and abetting)**
: **Notice of forfeiture**

INDICTMENT

COUNT ONE

THE GRAND JURY CHARGES THAT:

At all times material to this indictment:

1. From in or about May 2008 through in or about December 2008, defendant MELISSA FELICIANO worked as a bank teller at Third Federal Bank in Philadelphia, Pennsylvania.
2. In the course of her employment at Third Federal Bank, defendant MELISSA FELICIANO had access to customers' confidential bank account information, including account holders' names, the names of the individuals with signature authority on accounts, account numbers, and balances.
3. Third Federal Bank was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, certificate no. 29132.

4. From in or about November 2008, through in or about December 2008, in the Eastern District of Pennsylvania, defendant

MELISSA FELICIANO

knowingly executed, and attempted to execute, and aided and abetted the execution of, a scheme to defraud Third Federal Bank, and to obtain monies owned by and under the care, custody, and control of that bank by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

5. Defendant MELISSA FELICIANO stole confidential Third Federal Bank customer account information and provided that information to others unknown to the grand jury who created and cashed fraudulent checks in the names of the compromised accounts.

6. In or about November 2008, defendant MELISSA FELICIANO accessed confidential Third Federal Bank customer account information, including account holders' names, the names of the individuals with signature authority on the accounts, account numbers, and balances.

7. Defendant MELISSA FELICIANO then provided the confidential Third Federal Bank customer account information for approximately three accounts to others unknown to the grand jury for fraudulent use.

8. On or about December 1, 2008, defendant MELISSA FELICIANO helped others unknown to the grand jury steal money from Third Federal Bank by cashing the following fraudulent checks, each of which was purportedly made out to a real Third Federal Bank account holder whose confidential information she had compromised and contained the fraudulent endorsement of someone with signature authority on one of the accounts she had compromised and one of the account numbers she had compromised:

INITIALS OF ACCOUNT HOLDER TO WHOM CHECK WAS PURPORTEDLY MADE OUT	FRAUDULENT ENDORSEMENT ON CHECK	LAST 4 DIGITS OF THIRD FEDERAL BANK ACCOUNT NO. ON CHECK	AMOUNT OF CHECK
E.O.C.U.	J.K.	3407	\$2,000
E.O.C.U.	J.K.	3407	\$2,000
2431 T.B.I.	E.R.	2488	\$1,000
2431 T.B.I.	E.R.	2488	\$1,000
W.R.G.C.	E.D.	7489	\$1,500

9. Through the above methods, the person or persons to whom defendant MELISSA FELICIANO provided the confidential Third Federal Bank account information stole a total of approximately \$7,500 from Third Federal Bank.

In violation of Title 18, United States Code, Sections 1344 and 2.

COUNTS TWO THROUGH SIX

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 1 through 3 and 5 through 9 of Count One are incorporated here.
2. On or about December 1, 2008, in the Eastern District of Pennsylvania, defendant

MELISSA FELICIANO

knowingly and without lawful authority possessed, transferred, and used, and aided and abetted the possession, transfer, and use of, a means of identification of another person, that is, the names of the individuals with signature authority for the accounts she compromised, identified below, during and in relation to a bank fraud, each transaction constituting a separate count:

COUNT	INITIALS OF ACCOUNT HOLDER TO WHOM CHECK WAS PURPORTEDLY MADE OUT	MEANS OF IDENTIFICATION	AMOUNT OF CHECK
2	E.O.C.U.	J.K.	\$2,000
3	E.O.C.U.	J.K.	\$2,000
4	2431 T.B.I.	E.R.	\$1,000
5	2431 T.B.I.	E.R.	\$1,000
6	W.R.G.C.	E.D.	\$1,500

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(5), and 2.

NOTICE OF FORFEITURE

THE GRAND JURY FURTHER CHARGES THAT:

1. As a result of the violation of Title 18, United States Code, Sections 1344 and 2, set forth in Count One of this indictment, defendant

MELISSA FELICIANO

shall forfeiture to the United States of America any property that constitutes, or is derived from, proceeds traceable to the commission of such offenses, as charged in this indictment, including, but not limited to, the sum of \$7,500.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 18, United States Code, Sections 928(b), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other

property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 982(a)(2).

A TRUE BILL:

GRAND JURY FOREPERSON

**LAURIE MAGID
UNITED STATES ATTORNEY**