

Half Off Bills Facebook-Based Bank Fraud Scheme Targeted Credit Unions



A bank fraud ring based in Fresno used social media to recruit people into a scheme that attempted to steal nearly \$1 million from credit unions. Six people, including a Postal Service employee who stole mail to fuel the fraud, now face federal charges that could result in decades behind bars.

Postal Worker Steals Mail to Power Million-Dollar Scheme

Abreiana Rogers, a 29-year-old Los Angeles woman, appeared in federal court in Fresno last week on charges stemming from her alleged role in the elaborate fraud operation. Five Fresno residents were previously charged in November 2024: Nyric

Hinton, 26; Zion Brewer, 39; Zorian Temple, 23; Davonntae Barfield, 30; and Harry Cooper Neal, 29.

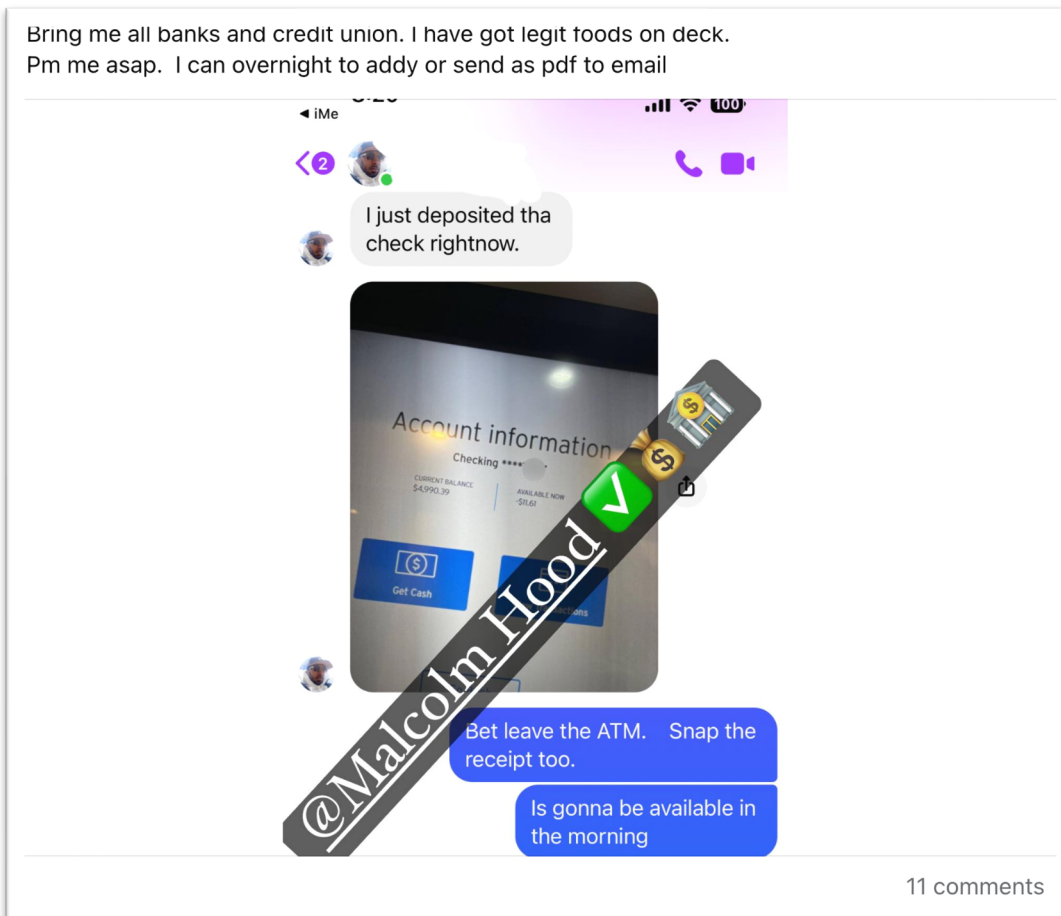
Brewer, employed by the U.S. Postal Service, allegedly abused his position to steal mail containing checks and financial information. The stolen materials were then used to create fraudulent deposits at credit unions across the region, according to court documents filed by prosecutors.

“Bring Me Your Bank” Strategy On Facebook

Between April 2022 and January 31, 2023, the defendants allegedly used Facebook and Facebook Messenger to recruit bank account holders with promises of easy money. These individuals were told they would receive a percentage of any fraudulent funds deposited into their accounts.

This is a common scheme on Facebook with hundreds of groups that promise hopeful people that they can pay their bills. In many cases, people do not realize that they are committing fraud.

The scheme targeted everyday people looking for quick cash, with Facebook recruiters offering a simple proposal. Bank account holders were promised they could earn money simply by providing access to their accounts.



They Told Mules What To Say

The group didn't just rely on stolen checks and social media recruitment. To evade detection, the defendants shared information about known weaknesses in credit unions fraud systems. They also prepared their mules with cover stories, instructing account holders to claim their accounts had been compromised if contacted by the financial institutions about suspicious transactions.

Rapid Cash-Out Method

After depositing stolen or fraudulent checks into the account holders' accounts, the group would "rapidly withdraw the funds" using electronic transfers and cash withdrawals, prosecutors allege. The defendants then shared the proceeds among themselves and other co-conspirators.

By the time banks detected the fraud, the money was already gone – distributed among the participants and difficult to recover.

Over 100 Bank Accounts And \$1 Million

The scheme's reach was substantial. Prosecutors allege the defendants attempted at least \$1 million in fraudulent transactions with financial institutions, fraudulently used over 100 bank accounts, and successfully obtained hundreds of thousands of dollars.

Credit unions, which often have fewer resources for fraud prevention than larger banks, were particularly targeted by the operation.

Read the Indictment

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FILED
Nov 14, 2024
CLERK, U.S. DISTRICT COURT
EASTERN DISTRICT OF CALIFORNIA

SEALED

6 Attorneys for Plaintiff
United States of America

8 IN THE UNITED STATES DISTRICT COURT
9 EASTERN DISTRICT OF CALIFORNIA

10 UNITED STATES OF AMERICA,

CASE NO. 1:24-cr-00279-JLT-SKO

11 Plaintiff,

12 v.

VIOLATIONS: 18 U.S.C. § 1349 – Conspiracy to
Commit Bank Fraud (Count 1); 18 U.S.C. § 1344 –
Bank Fraud (Counts 2 through 5); 18 U.S.C. § 1028A
– Aggravated Identity Theft (Count 6); 18 U.S.C. §
982(a)(2)(A) – Criminal Forfeiture

- 13 (1) ABREIANA ROGERS,
14 (2) NYRIC HINTON,
15 (3) ZION BREWER,
16 (4) ZORIAN TEMPLE,
(5) DAVONNTAE BARFIELD, AND
(6) HARRY COOPER NEAL,

17 Defendants.

18
19 INDICTMENT

20 COUNT ONE: [18 U.S.C. § 1349 - Conspiracy to Commit Bank Fraud]

21 The Grand Jury charges:

- 22 (1) ABREIANA ROGERS,
23 (2) NYRIC HINTON,
(3) ZION BREWER,
24 (4) ZORIAN TEMPLE,
(5) DAVONNTAE BARFIELD, AND
(6) HARRY COOPER NEAL,

25 defendants herein, as follows:

26 I. PARTIES, PERSONS AND ENTITIES

27 At all relevant times herein:

- 28 1. Educational Employees Credit Union and Golden 1 Credit Union (the “financial

1 institutions”), were federally insured financial institutions.

2 2. Facebook was a social network that allowed its users to establish accounts with
3 Facebook, and use those accounts to share news, photographs, videos, and other information with other
4 Facebook users, and sometimes with the general public. Facebook allowed its users to exchange
5 private messages using a feature called Facebook Messenger.

6 II. THE CONSPIRACY

7 3. Beginning on a date unknown to the Grand Jury, but not later than in and about April
8 2022, and continuing through at least on or about January 31, 2023, within the State and Eastern District
9 of California and elsewhere, defendants and others both known and unknown to the Grand Jury, did
10 knowingly conspire, combine, and confederate with each other, and with others known and unknown to
11 the Grand Jury, to execute a scheme and artifice to defraud financial institutions, and to obtain moneys,
12 funds, credits, assets, and property owned by, and under the custody and control of, financial
13 institutions, by means of materially false and fraudulent pretenses, representations, and promises, in
14 violation of Title 18, United States Code, Section 1349.

15 III. MANNER AND MEANS OF THE CONSPIRACY

16 4. During the above-described time period, defendants and others both known and unknown
17 to the Grand Jury, conspired to defraud the financial institutions, and to obtain money, funds, credits,
18 assets, and property from the financial institutions, by the following manner, means, and acts, among
19 others:

20 a. Defendants ROGERS, BREWER, and BARFIELD agreed to steal checks from
21 the U.S. mail stream. At all relevant times, BREWER worked as a United States Postal Service (USPS)
22 employee at a USPS facility in Fresno, California. Defendants ROGERS, BREWER, BARFIELD and
23 others obtained checks stolen from the U.S. mail stream.

24 b. Defendants ROGERS, HINTON, and TEMPLE took possession of the stolen
25 checks. Defendants ROGERS and NEAL then used stolen checks and other financial account
26 information fraudulently obtained via the internet, social media, and elsewhere, to create new fraudulent
27 checks and alter the stolen checks to facilitate their negotiation and deposit.
28

1 c. Defendants ROGERS, BARFIELD and NEAL coordinated with each other and
2 others to solicit bank account holders through social media to provide their debit cards and bank account
3 information (bank account numbers, personal identification number (PIN), and online banking log-in
4 information, among other personal information) to the defendants, promising these account holders a cut
5 of any fraudulent funds deposited into their accounts.

6 d. Defendants ROGERS, BARFIELD and NEAL then received the requested
7 information from account holders, each other, and others. Defendants ROGERS, BARFIELD and
8 NEAL also took physical possession of the account holders' debit cards.

9 e. Defendants ROGERS, HINTON, TEMPLE, and NEAL deposited and caused to
10 be deposited the fraudulent checks into the bank accounts that had been sourced from bank account
11 holders. In other cases, the original checks were washed or altered to make the payee the name of the
12 owner of the bank account into which the checks were being fraudulently deposited.

13 f. Defendants ROGERS, BARFIELD, and NEAL, then rapidly depleted the
14 fraudulently deposited funds from the account holders' accounts by making cash withdrawals, electronic
15 transfers, and/or debit card purchases. Defendants then shared the proceeds among themselves and other
16 co-conspirators.

17 g. Defendants ROGERS, HINTON, TEMPLE, BARFIELD, and NEAL exchanged
18 financial information obtained from bank account holders, physical debit cards, and "slips" (fraudulent
19 checks) with each other, often in exchange for money, other stolen financial information, and stolen
20 USPS keys.

21 h. To circumvent financial institutions' fraud protection systems, defendants
22 ROGERS, BARFIELD, and NEAL would share information about known weaknesses in the financial
23 institutions' fraud protection systems learned from personal experience and obtained from online
24 research.

25 i. To conceal the fraud, defendants ROGERS, BARFIELD, and NEAL would
26 instruct account holders to claim that their accounts had been compromised if contacted by the financial
27 institutions about the fraudulent deposits.

1 5. During their fraudulent scheme, defendants attempted at least \$1 million in fraudulent
2 transactions with financial institutions, fraudulently used over 100 bank accounts, and actually obtained
3 hundreds of thousands of dollars from the financial institutions due to the deposit and negotiation of
4 stolen and fraudulently altered checks. At all relevant times in carrying out the scheme, defendants
5 acted with the intent to defraud.

6 All in violation of Title 18, United States Code, Section 1349.

7 COUNTS TWO THROUGH FIVE: [18 U.S.C. § 1344 – Bank Fraud]

8 The Grand Jury further charges:

9 ABREIANA ROGERS (1),
10 NYRIC HINTON (2),
11 ZORIAN TEMPLE (4), AND
12 DAVONNTAE BARFIELD (5),

13 defendants herein, as follows:

14 6. Paragraphs 1 through 2 and 4 through 6 of Count One are incorporated by reference as
15 though fully set forth herein.

16 I. THE SCHEME TO DEFRAUD

17 7. Beginning on a date unknown to the Grand Jury, but not later than in and about April
18 2022, and continuing through at least on or about January 31, 2023, within the State and Eastern District
19 of California and elsewhere, the defendants knowingly executed and attempted to execute a scheme and
20 artifice to defraud a financial institution, and to obtain moneys, funds, credits, assets, and other property
21 owned by, and under the custody and control of, a financial institution, by means of false and fraudulent
22 pretenses, representations, and promises.

23 8. The fraudulent scheme was operated and was carried out, in substance, as set forth in
24 paragraph 4 of this Indictment.

25 II. EXECUTIONS OF THE SCHEME TO DEFRAUD

26 9. On or about the following dates, in Fresno County, within the State and Eastern District
27 of California, and elsewhere, defendants, together with others known and unknown to the Grand Jury,
28 committed the following acts, each of which constituted an execution of the fraudulent scheme:

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COUNT	APPROX. DATE	DEFENDANTS	DESCRIPTION
TWO	6/18/2022	ROGERS (1) HINTON (2)	Deposit of a fraudulent check in the amount of \$40,167.01 into Golden 1 Credit Union Account 9185 at an ATM in Fresno, California.
THREE	7/29/2022	ROGERS (1) TEMPLE (4)	Deposit of a fraudulent check in the amount of \$10,889.00 into EECU Account 5475 at an ATM in Fresno, California.
FOUR	7/29/2022	ROGERS (1) TEMPLE (4) BARFIELD (5)	Deposit of a fraudulent check in the amount of \$20,000.00 into EECU Account 4641 at an ATM in Fresno, California.
FIVE	8/20/2022	ROGERS (1) BARFIELD (5)	Deposit of a fraudulent check in the amount of \$20,000.00 into EECU Account 3178 at an ATM in Fresno, California.

All in violation of Title 18, United States Code, Section 1344.

COUNT SIX: [18 U.S.C. § 1028A – Aggravated Identity Theft]

The Grand Jury further charges: THAT

(1) ABREIANA ROGERS,

defendant herein, on or about August 20, 2022, in Fresno County, in State and Eastern District of California, and elsewhere, did knowingly possess and use, without lawful authority, a means of identification of another person, to wit: Account Holder 1’s name, debit card, and PIN, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), specifically the felony alleged in Count Five of this Indictment, Bank Fraud, in violation of 18 U.S.C. § 1344, all in violation of 18 U.S.C. § 1028A(a)(1).

FORFEITURE ALLEGATION: [18 U.S.C. § 982(a)(2)(A) – Criminal Forfeiture]

1. Upon conviction of the offense alleged in Count One through Five of this Indictment, defendants (1) ABREIANA ROGERS, (2) NYRIC HINTON, (3) ZION BREWER, (4) ZORIAN TEMPLE, (5) DAVONNTAE BARFIELD, AND (6) HARRY COOPER NEAL, shall forfeit to the United States, pursuant to 18 U.S.C. § 982(a)(2)(A), all property which constitutes, or is derived from, proceeds the defendants obtained directly or indirectly, as the result of such violations, including but not limited to:

- a. A sum of money equal to the amount of proceeds obtained directly or indirectly, as the result of such offenses, for which defendants are convicted.

1 2. If any property subject to forfeiture as a result of the offenses alleged in Counts One
2 through Five of this Indictment, for which defendants are convicted:

- 3 a. cannot be located upon the exercise of due diligence;
4 b. has been transferred or sold to, or deposited with, a third party;
5 c. has been placed beyond the jurisdiction of the court;
6 d. has been substantially diminished in value; or
7 e. has been commingled with other property which cannot be divided without
8 difficulty;

9 it is the intent of the United States, pursuant to 18 U.S.C. § 982(b)(1), incorporating 21 U.S.C. § 853(p),
10 to seek forfeiture of any other property of said defendants, up to the value of the property subject to
11 forfeiture.

12 A TRUE BILL.

13 **/s/ Signature on file w/AUSA**

14 _____
15 FOREPERSON

16 PHILLIP A. TALBERT
17 United States Attorney

KIMBERLY A. SANCHEZ

18 By: KIMBERLY A. SANCHEZ
19 Assistant U.S. Attorney
20 Chief, Fresno Office
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