

# **TD Bank Employee's Bribery Scheme: A \$37,000 Fraud That Cost the Bank \$72,000**

*Branch employee opened up 140 bank accounts that were used for a costly check fraud scheme.*



Jhonnatan Rodriguez, a TD Bank employee in Naples, Florida had a lucrative side hustle while he worked for the bank. He opened bank accounts for complete strangers and pocketed bribes of \$200 to \$250 per account for a fraud network that he worked with. Over one year, this scheme would net him nearly \$37,000 but cost TD Bank a whole lot more.

The 32-year-old ex-employee and assistant manager of the bank pleaded guilty in Newark federal court on June 25, 2025.

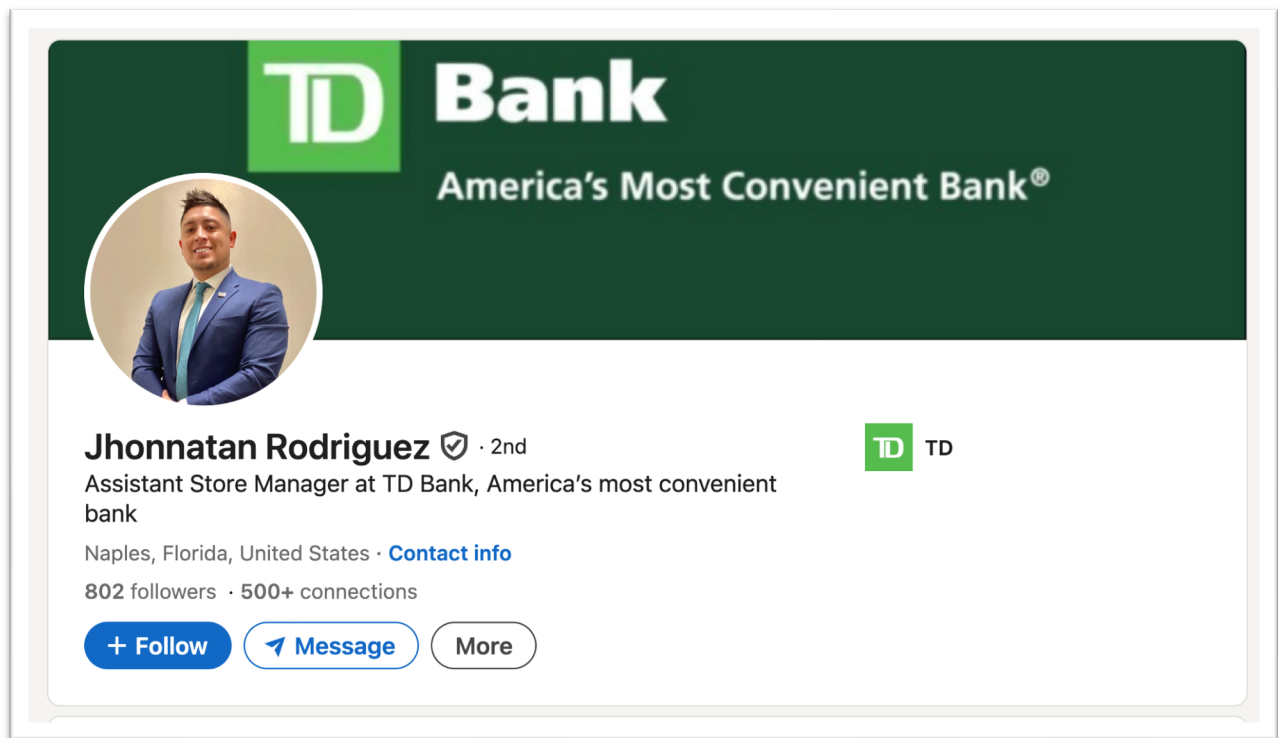
## **The Text App Cover-Up Of His Side Hustle**

To perpetrate his scheme Rodriguez used a messaging app and the fake name "Jorge" to hide his identity from TD Bank and potential clients.

He used the messaging app as his command center and way to connect with people that needed his services. People looking for bank accounts would contact him through the app and send photos of their identification documents.

He would then request his fee of \$200 to \$250 per account before moving forward. One client made 25 separate payments totaling \$6,335 to Rodriguez for opening multiple accounts. Another paid \$1,050 around December 17, 2022, for multiple

account openings. The document shows Rodriguez received these payments before creating the accounts.



## Forged Signatures and Fake Customers

Rodriguez opened approximately 140 bank accounts between November 2022 and November 2023. The scheme required him to forge customer signatures on account opening documents since none of the real account holders were present during the process.

After receiving payment through peer-to-peer money transfer networks, Rodriguez would create the requested accounts. He then sent usernames and passwords to the individuals, often ordering debit cards to be mailed to addresses on file.

His scheme was preferred by fraudsters because he was able to help them bypass the identity controls that the bank had put in place.

## The Accounts Were Used For Check Fraud Schemes

Many of his clients used these illegally opened accounts for check fraud. They deposited both fake personal checks and fraudulent cashier's checks. Some accounts facilitated international money laundering, with some people in Colombia withdrawing approximately \$172,665 through ATMs.

## **TD Bank Lost \$71,665 In Fraud And Then Internal Monitoring Detected His Scheme**

TD Bank suffered losses of approximately \$71,665 from fraudulent check activity that flowed through the accounts Rodriguez opened. This amount is nearly double what Rodriguez earned from his bribery scheme.

TD Bank discovered his fraudulent scheme through some internal monitoring programs and immediately fired him. They then reported the fraud to the Department of Justice and cooperated with the federal investigation.

## **Tied To Colombian Money Laundering**

Court documents reveal that Rodriguez opened accounts specifically for individuals in Colombia who laundered money through ATM withdrawals. Over \$172,000 was laundered through ATM's as a result of the accounts that he opened up.

Interestingly though, Rodriguez did not receive bribes for the accounts used in the Colombia money laundering operation. This suggests he may have had different arrangements with various criminal groups.

### **Read Complaint**

MJP/2025R00280

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY**

UNITED STATES OF AMERICA	:	Hon. ESTHER SALAS
	:	
v.	:	Crim. No. 25- 420
	:	
JHONNATAN RODRIGUEZ,	:	18 U.S.C. § 215(a)(2)
a/k/a "Jorge"	:	18 U.S.C. § 1005

**INFORMATION**

The defendant having waived in open court prosecution by Indictment, and any challenges based on venue, the United States Attorney for the District of New Jersey charges:

**GENERAL ALLEGATIONS**

1. At all times relevant to this Information:
  - a. Defendant Jhonnatan Rodriguez, a/k/a "Jorge" ("RODRIGUEZ") lived in Naples, Florida.
  - b. TD Bank, N.A. ("TD Bank") was a financial institution as defined in Title 18, United States Code, Section 20, whose deposits were insured by the Federal Deposit Insurance Corporation.
  - c. RODRIGUEZ was an officer, employee, and agent of TD Bank.

**The Bribery Scheme**

2. In or around November 2022, RODRIGUEZ, in exchange for bribes of approximately \$200 to \$250 per bank account, began opening bank accounts for individuals who were not present during the onboarding process and for whom RODRIGUEZ was unable to verify their identities.

3. RODRIGUEZ used a free, person-to-person text messaging app to create a unique phone number for communicating with individuals seeking bank accounts without compromising his identity. RODRIGUEZ went by the alias "Jorge" on the free text messaging app so that his employer, TD Bank, and others would not discover his role in this scheme.

4. Individuals seeking a bank account would contact RODRIGUEZ on the text messaging app and send him photos of identification documents and other personal identifying information. RODRIGUEZ would request a fee of approximately \$200 to \$250 per account he opened.

5. There were several individuals for whom RODRIGUEZ was paid to open multiple accounts. For example, one individual sent RODRIGUEZ 25 payments totaling \$6,335 in exchange for opening multiple TD Bank accounts. Similarly, on or about December 17, 2022, another individual sent RODRIGUEZ \$1,050 in exchange for opening multiple TD Bank accounts.

6. After RODRIGUEZ received the payment from an individual via a peer-to-peer money transfer network, RODRIGUEZ would open the requested bank account and often forge the individual's signature on the account opening documents. RODRIGUEZ opened these accounts while none of the individuals requesting bank accounts were physically present with him in the TD Bank branch.

7. RODRIGUEZ would then text the username and password for the new bank account to the respective individual, and, if requested, place an order with TD Bank for a debit card to be sent to the individual's address on file. Numerous



individuals who paid RODRIGUEZ to open accounts in this manner ultimately perpetuated check fraud through their bank accounts, including with both fraudulent personal checks and fraudulent cashier's checks.

8. From in or around November 2022 through in or around November 2023, accounts RODRIGUEZ opened in this manner were used for fraudulent check activity that resulted in a total loss to TD Bank of approximately \$71,665.87.

9. From in or around November 2022 through in or around November 2023, RODRIGUEZ solicited and accepted payments totaling approximately \$37,601 in exchange for opening approximately 140 bank accounts, making false entries and forging signatures in bank documents, and performing other unauthorized banking services.

10. Individuals in Colombia used multiple accounts that RODRIGUEZ opened on their behalf to launder approximately \$172,665 through ATM withdrawals in Colombia. RODRIGUEZ did not receive bribes to open the accounts used to launder funds to Colombia.

**COUNT ONE**  
**(Bank Bribery)**

11. The allegations in paragraphs 1 through 10 of this Information are realleged here.

12. From in or around November 2022 through in or around November 2023, the defendant,

**JHONNATAN RODRIGUEZ,**  
**a/k/a “Jorge,”**

as an officer, employee, and agent of a financial institution, namely TD Bank, did corruptly solicit and demand for the benefit of himself and others, and did corruptly accept and agree to accept, a thing of value exceeding \$1,000 from any person, intending to be influenced and rewarded in connection with any business or transaction of TD Bank.

In violation of Title 18, United States Code, Section 215(a)(2).

**COUNT TWO**

(Making False Bank Entries)

13. The allegations in paragraphs 1 through 10 of this Information are realleged here.

14. From in or around November 2022 through in or around November 2023, the defendant,

**JHONNATAN RODRIGUEZ,  
a/k/a “Jorge,”**

with intent to injure and defraud a national bank, namely TD Bank, made false entries in books, reports, or statements of such bank.

In violation of Title 18, United States Code, Section 1005.



**FORFEITURE ALLEGATION**

Upon conviction of bank bribery, in violation of 18 U.S.C. § 215(a)(2), as charged in Count One of this Information, and making false bank entries, in violation of 18 U.S.C. § 1006, as charged in Count Two of this Information, the defendant,

**JHONNATAN RODRIGUEZ,  
a/k/a “Jorge,”**

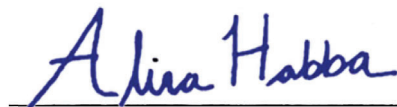
shall forfeit to the United States, pursuant to 18 U.S.C. § 982(a)(2), any property constituting, or derived from, proceeds the defendant obtained directly or indirectly as the result of such violations.

**SUBSTITUTE ASSETS PROVISION**

If any of the property described above, 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,

the United States shall be entitled, pursuant to 21 U.S.C. § 853(p), as incorporated by 28 U.S.C. § 2461, to forfeiture of any other property of the defendant up to the value of the forfeitable property described above.



ALINA HABBA  
United States Attorney  
District of New Jersey



MARGARET A. MOESER  
Chief, Money Laundering and  
Asset Recovery Section  
United States Department of Justice

CASE NUMBER: 25- 420 (ES)

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**United States District Court  
District of New Jersey**

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**UNITED STATES OF AMERICA**

**v.**

**JHONNATAN RODRIGUEZ,  
a/k/a “Jorge”**

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**INFORMATION FOR**

**18 U.S.C. § 215(a)(2)  
18 U.S.C. § 1005**

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**ALINA HABBA**  
UNITED STATES ATTORNEY  
FOR THE DISTRICT OF NEW JERSEY

**MARGARET A. MOESER**  
*CHIEF*  
*MONEY LAUNDERING AND ASSET RECOVERY SECTION*

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