

Fraudster Ran Nationwide Identity Theft Ring Targeting 7,500 People Across 35 States



Rodrick Florence Jr. stole personal data from 7,500 people and used fake IDs to drain bank accounts across multiple states

Rodrick Florence Jr ran a massive identity theft scheme that targeted Navy Federal Credit Union members and other financial institution customers across the United States.

He pleaded guilty to bank fraud and aggravated last week.

He Used A Network of “Handlers” Wearing Earpieces To Visit Bank Branches

Between March 2021 and March 2023, Florence had a database of personal information from more than 7,500 individuals. He used that database to create fake driver's licenses, passport cards, and debit cards in people's names and then used photos of himself or his fraud ring associates to defraud victims and banks.

The scam relied on a network of "handlers" and "imposters" working together. Florence would ship fraudulent cards via FedEx to fraud ring associates in different states. The impersonators would then visit bank branches armed with fake identification and Bluetooth earpieces.

With those earpieces, handlers could listen to conversations between imposters and bank employees. When tellers asked security questions, the handlers fed answers to the imposters in real time. Kind of like a TV show right?

"The handlers were able to hear what any employee the imposters encountered were saying and also could feed instructions and additional information to provide during the interaction that only the imposters could hear," court documents state.

\$335,000 Stolen from Navy Federal Alone

Navy Federal Credit Union was the single largest victim in Florence's scheme. He and his fraud ring accomplices attempted to access accounts belonging to more than 250 Navy Federal members and successfully stole over \$335,000.

The broader fraud operation netted at least \$335,144 from Navy Federal and attempted to steal an additional \$306,777.

Florence's network used personal information from at least 255 actual Navy Federal members who were located in at least 35 different states.

But the scheme wasn't limited to Navy Federal. Court records show he targeted "other financial institutions" but they didn't specify which ones.

A Coordinated Criminal Network Where Others Helped Him

Florence didn't work alone. Four other conspirators received sentences in state court as part of the joint investigation.

Freedom Prince Brown, 32, got 48 months in prison after pleading to racketeering charges. Ridel Baptiste Michel, 33, served about 20 months before his release. James Matthew Spears, 60, received time served of approximately 24 months for illegal use of personal identification information, grand theft, and possession of a forged driver's license.

Michelle Moore, 43, got two years in prison after pleading to multiple charges including illegal use of personal identification information and possession of a forged driver's license.

His Phone And Computers Were Seized

When authorities took Florence's devices in March 2023, they found a ton of criminal evidence. His two cell phones and laptop computer contained documents,

spreadsheets, photographs, and videos with personal information from more than 7,500 people.

The files included the type of sensitive data that makes identity theft possible: names, addresses, phone numbers, birth dates, Social Security numbers, driver's license numbers, passport card numbers, and financial account numbers.

In one specific example, when Florence shipped fraudulent cards via FedEx to accomplices in Pensacola, Florida. He directed them to use the cards and additional personal information to steal from three specific Navy Federal members' accounts. The team traveled to three different Navy Federal branches in the Pensacola area and attempted to withdraw cash from each targeted account.

Many Police Agencies And Navy Fed's Security Team Took Him Down

The case resulted from cooperation between multiple agencies. The U.S. Postal Inspection Service, Florida Department of Law Enforcement, Escambia County Sheriff's Office, Gulf Breeze Police Department, and State Attorney's Office for the First Judicial Circuit all participated.

Navy Federal Credit Union's Global Security Investigations team and the Carrollton Police Department in Georgia provided additional support.

"This case is an excellent example of how coordination between federal, state, and private stakeholders leads to justice for those in our community whose identities were stolen," said John P. Heekin, U.S. Attorney for the Northern District of Florida.

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IN THE UNITED STATES DISTRICT COURT FOR THE
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

UNITED STATES OF AMERICA

v.

CASE NO. 3:24cr83/TKW

RODRICK FLORENCE JR.

_____ /

FACTUAL BASIS FOR GUILTY PLEA

This statement of facts is submitted on behalf of the undersigned parties. All parties agree that if the above-captioned case were to go to trial, the government could produce competent, substantial evidence of the following facts to prove the defendant is guilty of the count(s) of the Indictment to which the defendant is pleading guilty. The parties further agree that all of the following facts are true and correct and that not all of the facts known from or related to this investigation are contained in this brief summary.

STATEMENT OF FACTS

Beginning in or around March 2021, Defendant Rodrick Florence Jr. (“Florence”) unlawfully obtained the personal identifying information (“PII”) of actual individuals—including names, addresses, telephone numbers, dates of birth, social security numbers, driver’s license numbers, passport card numbers, and financial account numbers—for the purpose of fraudulently obtaining money belonging to those individuals held in accounts at Navy Federal Credit Union

(“NFCU”), insured by the National Credit Union Administration, and other financial institutions, all without these individuals’ or institutions’ authorization. Florence unlawfully possessed, used, and transferred to other co-conspirators the PII in order to perpetrate this scheme to defraud NFCU, its members, and other financial institutions and individuals.

Florence assisted in creating and otherwise obtained fake driver’s licenses, passport cards, or other means of identification bearing another person’s PII, but bearing the photograph of himself or another co-conspirator. Florence also fraudulently obtained credit and debit cards using and bearing other people’s PII.

Florence or co-conspirators under his direction (“the handlers”) arranged to have other co-conspirators (“the imposters”) travel to NFCU branches in the Northern District of Florida and elsewhere to conduct and attempt to conduct financial transactions using PII of actual NFCU members and cards unlawfully obtained and provided by Florence. Most commonly the imposters were instructed to make cash withdrawals, but sometimes the imposters were also instructed to obtain cashier’s checks or obtain a new debit card, which Florence and his co-conspirators used to access member funds.

The handlers provided the imposters with a fraudulent identification card (sometimes bearing the imposter’s photograph), a credit or debit card, or both, along with additional PII to use to attempt the desired transaction. If Florence did not act as

a handler or an imposter himself, he mailed or caused to be mailed the fraudulent cards to the other handlers to provide to the imposters, typically via FedEx, a commercial interstate carrier.

The handlers often provided transportation to the imposters to the branches and often provided the imposters with a Bluetooth earpiece and cellular telephone, through which the handlers would stay connected via telephone with the imposters. Through the Bluetooth earpiece, the handlers were able to hear what any employee the imposters encountered were saying and also could feed instructions and additional information to provide during the interaction that only the imposters could hear. When the imposters were successful in obtaining funds, the funds were split among the imposters, handlers, and Florence.

For example, on or about March 4, 2022, Florence caused to be shipped a package containing fraudulent cards via FedEx to co-conspirators in Pensacola, Florida. Florence had previously directed the co-conspirators to use the cards and additional PII provide by Florence to obtain funds from three NFCU members' accounts in a particular order. The co-conspirators traveled to three NFCU branches in the Pensacola area and attempted to use the fraudulent cards and PII to withdraw cash from each member's account.

On or about March 10, 2023, two cellular telephones and a laptop computer were seized from Florence. Forensic searches of these devices showed that Florence

used these devices to further the scheme, including the creation and transmission of fake identification documents and communicating with co-conspirators. Florence possessed documents, spreadsheets, photographs, videos, and other files containing the PII of over 7,500 distinct individuals, including those whose identities were used during fraudulent transactions and/or attempted transactions on their bank accounts.

As a result of this scheme, Florence and his co-conspirators obtained at least approximately \$335,144.51 in moneys and funds owned by and under the custody and control of NFCU and attempted to obtain at least approximately \$306,777.00 in additional moneys and funds. Florence and his co-conspirators did so using the PII of at least 255 actual NFCU members from at least 35 different states.

ELEMENTS

The defendant can be found guilty of conspiracy to commit bank fraud and mail fraud, as charged in Count One of the indictment, only if the following facts are proved beyond a reasonable doubt:

- (1) two or more people in some way agreed to try to accomplish a shared and unlawful plan; and
- (2) the defendant, knew the unlawful purpose of the plan and willfully joined in it.

The defendant can be found guilty of bank fraud only if all the following facts are proved beyond a reasonable doubt:

- (1) the defendant carried out or attempted to carry out a scheme to get money, assets, or other property from a financial institution by using

false or fraudulent pretenses, representations, or promises about a material fact;

- (2) the false or fraudulent pretenses, representations, or promises were material; and
- (3) the financial institution was federally insured.

The defendant can be found guilty of mail fraud only if all the following facts are proved beyond a reasonable doubt:

- (1) the defendant knowingly devised or participated in a scheme to defraud someone by using false or fraudulent pretenses, representations, or promises;
- (2) the false or fraudulent pretenses, representations, or promises were about a material fact;
- (3) the defendant intended to defraud someone; and
- (4) the defendant used the United States Postal Service by mailing or by causing to be mailed or a private or commercial interstate carrier by depositing or causing to be deposited with the carrier something meant to help carry out the scheme to defraud.

The defendant can only be found guilty of aggravated identity theft, as charged in Count Two of the indictment, only if all the following facts are proved beyond a reasonable doubt:

- (1) the defendant knowingly transferred, possessed, or used another person's means of identification that the defendant knew, in fact, belonged to another actual person;

**IN THE UNITED STATES DISTRICT COURT FOR THE
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION**

UNITED STATES OF AMERICA

v.

RODRICK FLORENCE JR.
_____ /

**SEALED
INDICTMENT**

3:24cr83-TKW

THE GRAND JURY CHARGES:

COUNT ONE

A. THE CHARGE

Between on or about March 1, 2021, and on or about March 10, 2023, in the Northern District of Florida and elsewhere, the defendant,

RODRICK FLORENCE JR.,

did knowingly and willfully combine, conspire, confederate, and agree with other persons to commit offenses against the United States, namely:

1. to execute and attempt to execute a scheme to obtain moneys and funds owned by and under the custody and control of Navy Federal Credit Union, a federally insured financial institution, by means of material false and fraudulent pretenses, representations, and promises, in violation of Title 18, United States Code, Section 1344(2); and

Returned in open court pursuant to Rule 6(f)	
Date	<u>9/17/2024</u>
	<u>JB</u>
United States Magistrate Judge	

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2. to devise, and intend to devise, a scheme to defraud and to obtain money and property by means of material false and fraudulent pretenses, representations, and promises, and for the purpose of executing this scheme, did cause items to be sent and delivered by the United States Postal Service and by any private and commercial interstate carrier, in violation of Title 18, United States Code, Section 1341.

B. MANNER AND MEANS

It was part of the conspiracy that:

1. Beginning in or around March 2021, Defendant **RODRICK FLORENCE JR. (“FLORENCE”)**, unlawfully obtained the personal identifying information (“PII”) of actual individuals—including names, addresses, telephone numbers, dates of birth, social security numbers, driver’s license numbers, passport card numbers, and financial account numbers—for the purpose of fraudulently obtaining money belonging to those individuals held in accounts at Navy Federal Credit Union (“NFCU”) and other financial institutions, all without these individuals’ or the institutions’ authorization. **FLORENCE** unlawfully possessed, used, and transferred to other co-conspirators PII in order to perpetrate this scheme to defraud NFCU, its members, and other financial institutions and individuals.

2. **FLORENCE** assisted in creating and otherwise obtained fake driver’s licenses, passport cards, or other means of identification bearing another person’s

PII, but bearing the photograph of himself or another co-conspirator. **FLORENCE** also fraudulently obtained credit and debit cards using and bearing other people's PII.

3. **FLORENCE** or co-conspirators under his direction ("the handlers") arranged to have other co-conspirators ("the imposters") travel to NFCU branches in the Northern District of Florida and elsewhere to conduct and attempt to conduct financial transactions using PII of actual NFCU members and cards unlawfully obtained and provided by **FLORENCE**. Most commonly the imposters were instructed to make cash withdrawals, but sometimes the imposters were also instructed to obtain cashier's checks or obtain a new debit card, which **FLORENCE** and his co-conspirators used to access member funds.

4. The handlers provided the imposters with a fraudulent identification card (sometimes bearing the imposter's photograph), a credit or debit card, or both, along with additional PII to use to attempt the desired transaction. If **FLORENCE** did not act as a handler or an imposter himself, he mailed the other handlers the fraudulent cards to provide to the imposters, typically via FedEx.

5. The handlers often provided transportation to the imposters to the branches and often provided the imposters with a Bluetooth earpiece and cellular telephone, through which the handlers would stay connected via telephone with the imposters. Through the Bluetooth earpiece, the handlers were able to hear what

any employee the imposters encountered were saying and also could feed instructions and additional information to provide during the interaction that only the imposters could hear. When the imposters were successful in obtaining funds, the funds were split among the imposters, handlers, and **FLORENCE**.

6. By this conduct, **FLORENCE** and his co-conspirators obtained over \$330,000 in moneys and funds owned by and under the custody and control of NFCU, which was insured by the National Credit Union Administration, and attempted to obtain over \$300,000 in additional moneys and funds.

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

COUNT TWO

Between on or about March 1, 2021, and March 10, 2023, in the Northern District of Florida and elsewhere, the defendant,

RODRICK FLORENCE JR.,

did knowingly possess and use, and aid and abet others possessing and using, without lawful authority, a means of identification of another person, to wit, names, addresses, telephone numbers, dates of birth, social security numbers, driver's license numbers, passport card numbers, and financial account numbers of multiple individuals, during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), namely, conspiracy to commit bank fraud, as charged Count One of this Indictment.

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

CRIMINAL FORFEITURE

The allegations contained in Count One of this Indictment are hereby realleged and incorporated by reference for the purpose of alleging forfeiture. From his engagement in the violation alleged in Count One of this Indictment, the defendant,

RODRICK FLORENCE JR.,

shall forfeit to the United States, pursuant to Title 18, United States Code, Section 982(a)(2)(A), and Title 28, United States Code, Section 2461(c), any and all of the defendant's right, title, and interest in any property, real and personal, constituting, and derived from, proceeds obtained, directly and indirectly, as a result of such violation.

If any of the property described above as being subject to forfeiture, as a result of acts or omissions of the defendant:

- i. cannot be located upon the exercise of due diligence;
- ii. has been transferred, sold to, or deposited with a third party;
- iii. has been placed beyond the jurisdiction of this Court;
- iv. has been substantially diminished in value; or
- v. has been commingled with other property that cannot be subdivided without difficulty,


it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 18, United States Code, Section 982(b)(1), and Title 28, United States Code, Section 2461(c), to seek forfeiture of any other property of the defendant up to the value of the forfeitable property.

A TRUE BILL:


FOREPERSON

DATE

9/17/24


JASON R. COODY
United States Attorney


ALICIA H. FORBES
Assistant United States Attorney

- (3) without lawful authority;
- (3) during and in relation to Count One of the indictment.


CHRISTOPHER P. TWYMAN
Attorney for Defendant


RODRICK FLORENCE JR.
Defendant

2/6/2025
Date

JASON R. COODY
United States Attorney


ALICIA H. FORBES
Assistant United States Attorney

2/6/25
Date