

The \$7 Million USAA Bank Insider Fraud Scheme That Targeted Veterans and Elderly



Destane Glass orchestrated a \$7 million insider fraud scheme at an outsourced call center that USAA used for customer service. She will now serve more than 14 years after her sentencing last week.

The scheme, which targeted USAA Bank customers in Louisiana between January 2021 and October 2022, culminated in federal indictments of 21 people last year and recent prison sentences for all the people that participated.

How The Teleperformance Fraud Scheme Worked – Counterfeit Checks

The fraud started at a Teleperformance call center in Shreveport, Louisiana, contracted to provide customer service for USAA Bank, which primarily serves military members and their families.



Three call center employees - Arazhiah Gully Maya Green and ZarRajah Watkins - used their access to customer information to obtain sensitive details including account numbers, balances, and customer ages.

Court records show these employees specifically hunted for elderly account holders with substantial balances. In one documented exchange, one of them sent text messages to another containing the account information for a 79-year-old customer with approximately \$442,000 in their account. Another text message revealed information about a 95-year-old customer with \$174,000.

That stolen USAA account information was sold to Destane Glass who would then create counterfeit checks drawn on those compromised accounts.

After she created the checks she would solicit people to help her negotiate the checks. During the time of the fraud she was also defrauded the PPP Loan program.

They Recruited Mules On Social Media To Deposit The Checks

Once they created the counterfeit checks, Destane Glass used social media to recruit individuals willing to deposit these fraudulent checks into their personal bank accounts at various financial institutions, including Chase Bank, Navy Federal Credit Union, and Bank of America.

After deposits, these recruited participants would withdraw cash from their accounts—often at local casinos like Bally's and Margaritaville in Shreveport/Bossier City—and share the proceeds with Glass and other members of the fraud gang.

Over \$7 Million In Proceeds From Fraud

The financial damage was staggering. Glass alone created counterfeit checks totaling \$2,149,621 from accounts accessed by her co-defendants. Overall, counterfeit checks traced to accounts compromised by the Teleperformance employees exceeded \$4 million, with prosecutors estimating the total attempted theft at nearly \$7 million.

In May 2025, U.S. District Judge S. Maurice Hicks Jr. sentenced Glass to 135 months (11 years, 3 months) in prison for conspiracy to commit bank fraud. This sentence runs consecutive to a 37-month federal prison term she was already serving for Payment Protection Program fraud, bringing her total imprisonment to 172 months—over 14 years. She was also ordered to pay \$539,578 in restitution.

"Destane Glass was the ringleader of this conspiracy and directed and recruited others to participate in the scheme to defraud the banks," Acting United States Attorney Alexander C. Van Hook said following the sentencing. "The defendants involved in this conspiracy shamelessly targeted vulnerable elderly victims, stealing their personal identifying and bank account information and using it to take advantage of them."

Read Indictment

RECEIVED
U.S. DISTRICT COURT
WESTERN DISTRICT OF LOUISIANA

APR 24 2024

UNITED STATES OF AMERICA
WESTERN DISTRICT OF LOUISIANA
SHREVEPORT DIVISION

DANIEL J. MCCOY, CLERK

BY: _____

UNITED STATES OF AMERICA

VERSUS

DESTANE GLASS (01) *
SHARMAINE JACKSON (02) *
ELIJAH D. BROWN (03) *
ERIC D. LOUD (04) *
ARAZHIA R. GULLY (05) *
ZARRAJAH WATKINS (06) *
MAYA L. GREEN (07) *
OLIVIA DEBOE (08) *
TINA MARIE BRYANT (09) *
CYNTHIA R. BRYANT (10) *
TRAMEKA MCGINTY (11) *
SHAQUENTLAS B. MCGINTY (12) *
DONTÉ N. LARRIMORE (13) *
JAVONTE J. LEJAY (14) *
OCTAVIA L. MITCHELL (15) *
LAKYSA S. BARFIELD (16) *
SHMARRIAN J. TAYLOR (17) *
SHAMAYA S. POUNCY (18) *
PRECIOUS WILBERT (19) *
KYRA D. WASHINGTON-BATES (20) *
RAKEYDRA S. SHEPHERD (21) *

5:24-cr-00087

Judge Hicks

Magistrate Judge Hornsby

INDICTMENT

THE GRAND JURY CHARGES:

COUNT 1

**Conspiracy – Bank Fraud
18 U.S.C. § 1349**

I. AT ALL TIMES MATERIAL HEREIN:

A. USAA Federal Savings Bank (USAA Bank) was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation (FDIC).

USAA Bank was headquartered in San Antonio, Texas where it maintained its only brick and mortar location. Despite having only one physical location, USAA Bank had significant online operations and had customers throughout the world.

B. Teleperformance was a multinational company headquartered in Paris, France that provided a wide variety of business services. One such service was the operation of call centers where Teleperformance employees answered the telephone and provided customer service for other companies. Teleperformance operated a call center in Shreveport, Louisiana that provided customer service for USAA Bank.

C. In order to provide customer service to USAA Bank customers, employees of Teleperformance had access to bank account information including, but not limited to, customer names, the age of the customers, account balances, and account numbers.

D. The defendants, **Arazhia R. Gulley**, **Maya L. Green**, and **Zarrajah Watkins**, worked at Teleperformance and had access to the account information set forth in paragraph C above.

E. JPMorgan Chase Bank, National Association (Chase Bank) was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation (FDIC). Chase Bank had branches in multiple states, including Louisiana.

F. Bank of America, National Association (Bank of America) was a financial institution whose deposits were insured by the FDIC. Bank of America was headquartered in Charlotte, North Carolina, and operated branches multiple states,

including Texas.

G. Navy Federal Credit Union (Navy Federal) was a financial institution whose deposits were insured by the NCUA. Navy Federal was headquartered in Vienna, Virginia and had customers throughout the United States, including Louisiana.

II. THE CONSPIRACY:

Beginning on or about January 1, 2021, and continuing until on or about October 31, 2022, the exact dates being unknown to the Grand Jury, in the Western District of Louisiana and elsewhere, the defendants, **Destane Glass, Sharmaine Jackson, Elijah D. Brown, Eric D. Loud, Arazhia R. Gully, Zarrajah Watkins, Maya L. Green, Olivia Deboe, Tina Marie Bryant, Cynthia R. Bryant, Trameka McGinty, Shaquentalas B. McGinty, Donte N. Larrimore, Javonte J. Lejay, Octavia L. Mitchell, Lakysa S. Barfield, Shmarrian J. Taylor, Shamaya S. Pouncy, Precious Wilbert, Kyra D. Washington-Bates** and others known and unknown to the Grand Jury, did knowingly and willfully conspire to commit bank fraud in violation of Title 18, United States Code, Section 1344.

III. THE OBJECT OF THE CONSPIRACY:

The object of the conspiracy was for the defendants to fraudulently obtain money from financial institutions to which they were not entitled. The financial institutions included, but were not limited to, USAA Bank, Chase Bank, and Navy Federal.

IV. MANNER AND MEANS:

The defendants engaged in numerous activities to accomplish the object of the conspiracy and the scheme and artifice to defraud. Such activities included, but were not limited to, the following:

A. The defendants, **Destane Glass, Sharmaine Jackson, Elijah D. Brown, and Eric D. Loud** worked with one or more employees at Teleperformance in Shreveport, Louisiana to obtain account information related to USAA Bank Customers.

B. The defendants, **Arazhia R. Gulley, Maya L. Green, and Zarrajah Watkins**, worked at Teleperformance and illegally provided account information pertaining to USAA Bank customers to the defendants listed in paragraph A above. The co-conspirators typically targeted older bank customers with high account balances as the defendants believed they were less likely to regularly monitor their account activity.

C. Using the account information provided, the co-conspirators made, or caused to be made, counterfeit checks drawn on USAA Bank. The co-conspirators used social media and other methods to recruit individuals who were willing to have the counterfeit checks deposited into their bank accounts in exchange for money.

D. The defendants, **Olivia Deboe, Tina Marie Bryant, Cynthia R. Bryant, Trameka McGinty, Shaquentalas B. McGinty, Donte N. Larrimore, Javonte J. Lejay, Octavia L. Mitchell, Lakysa S. Barfield, Shmarrian J. Taylor, Shamaya S. Pouncy, Precious Wilbert and Kyra D. Washington-Bates**,

used their bank accounts, or allowed their bank accounts to be used, to negotiate the counterfeit checks drawn on USAA Bank and shared the proceeds with other co-conspirators.

V. OVERT ACTS

A. In furtherance of the conspiracy the following overt acts, among others, were committed in the Western District of Louisiana and elsewhere:

1. On or about November 27, 2021, **Cynthia R. Bryant** sent a message through a social media site (SMS) to **Destane Glass** showing a \$40,000 deposit to **Bryant's** account at Chase Bank.

2. On or about December 13, 2021, **Maya L. Green** sent **Elijah D. Brown** a message through a social media site offering to sell him USAA Bank account information.

3. On January 21, 2022, **Maya L. Green** sent **Elijah D. Brown** a message through a social media site indicating that she had new USAA Bank account information that she was willing to sell.

4. On May 11, 2022, a counterfeit USAA Bank check in the amount of \$32,000 was deposited in the Chase Bank account of **Javonte J. Lejay**.

5. On May 20, 2022, **Javonte J. Lejay** entered Margaritaville Casino in Bossier City, Louisiana and made three cash withdrawals totaling \$24,000 from his Chase Bank account.

6. On or about May 25, 2022, **Arazhia R. Gulley** sent **Elijah D. Brown** a text message containing the age and account balances of

eight USAA Bank Customers.

7. On or about May 25, 2022, **Elijah D. Brown** sent **Arazhia R. Gulley** a text message indicating that he was interested in the account information related to a 79-year-old customer with an account balance of approximately \$442,000.

8. On or about May 25, 2022, **Arazhia R. Gulley** sent **Elijah D. Brown** a text message containing a picture of her computer monitor displaying account information related to the USAA bank customer referenced in paragraph 7 above.

9. On or about June 1, 2022, **Destane Glass** sent **Zarrajah Watkins** a text message requesting two account numbers.

10. On or about June 1, 2022, **Destane Glass** sent **Zarrajah Watkins** a text message inquiring which account belonged to the oldest person and how much was in the account.

11. On or about June 6, 2022, **Arazhia R. Gulley** sent **Elijah D. Brown** a text message containing the age and account balances of three USAA Bank Customers.

12. On or about June 6, 2022, **Elijah D. Brown** sent **Arazhia R. Gulley** a text message indicating that he was interested in the account information related to a 95-year-old customer with an account balance of approximately \$174,000.

13. On or about June 6, 2022, **Arazhia R. Gulley** sent **Elijah D. Brown** a text message containing a picture of her computer monitor displaying account information related to the USAA bank customer referenced in paragraph 12

above.

14. On June 13, 2022, a counterfeit USAA Bank check in the amount of \$10,000 was deposited in the Navy Federal account of **Shamaya S. Pouncy**.

15. On June 13, 2022, a counterfeit USAA Bank check in the amount of \$15,000 was deposited in the Navy Federal account of **Shaquentalas B. McGinty**.

16. On June 17, 2022, **Shaquentalas B. McGinty** and **Sharmaine Jackson** entered Bally's Casino in Shreveport, Louisiana and withdrew \$7,000 cash from **McGinty's** Navy Federal Account.

17. On June 21, 2022, a counterfeit USAA Bank check in the amount of \$16,000 was deposited in the Navy Federal account of **Kyra D. Washington-Bates**.

18. On or about July 1, 2022, **Eric D. Loud** sent **Zarrajah Watkins** a text message requesting that she send a number before he printed some checks.

19. On July 25, 2022, a counterfeit USAA Bank check in the amount of \$15,000 was deposited in the Chase Bank account of **Octavia L. Mitchell**.

20. On July 25, 2022, a counterfeit USAA Bank check in the amount of \$15,000 was deposited in the Chase Bank account of **Lakysa S. Barfield**.

21. On August 2, 2022, a counterfeit USAA Bank check in the amount of \$18,000 was deposited in the Navy Federal account of **Shmarrian J. Taylor**.

22. On August 3, 2022, **Octavia L. Mitchell** and **Sharmaine Jackson** entered Bally's Casino in Shreveport, Louisiana and withdrew \$7,000 cash from **Mitchell's** Chase Bank account.

23. On August 3, 2022, **Lakysa S. Barfield** met **Sharmaine Jackson** at Bally's Casino in Shreveport, Louisiana and they withdrew \$7,000 cash from **Barfield's** Chase Bank account.

24. On August 11, 2022, a counterfeit USAA Bank check in the amount of \$9,500 was deposited in the Bank of America account of **Donte N. Larrimore**.

25. On August 17, 2022, a counterfeit USAA Bank check in the amount of \$5,000 was deposited in the Navy Federal account of **Trameka McGinty**.

26. On August 22, 2022, **Donte N. Larrimore** and **Eric D. Loud** entered Bally's Casino and withdrew \$4,660 from **Larrimore's** Bank of America account.

27. On or about September 19, 2022, **Sharmaine Jackson** sent **Zarrajah Watkins** a text message requesting "fresh" account information.

28. Counts 2 through 6 are incorporated by reference herein as additional overt acts.

All in violation of Title 18, United States Code, Section 1349. [18 U.S.C. § 1349].

COUNT 2
Possession of a Counterfeit Security
18 U.S.C. § 513(a)

On or about November 17, 2021, in the Western District of Louisiana, the defendant, **Cynthia R. Bryant**, knowingly possessed a counterfeited security of USAA Federal Savings Bank, an organization engaged in interstate commerce, with

intent to deceive in violation of Title 18, United States Code, Sections 513(a) and 2. [18 U.S.C. §§ 513(a) and 2].

COUNT 3
Possession of a Counterfeit Security
18 U.S.C. § 513(a)

On or about December 13, 2021, in the Western District of Louisiana, the defendant, **Tina Marie Bryant**, knowingly possessed a counterfeited security of USAA Federal Savings Bank, an organization engaged in interstate commerce, with intent to deceive in violation of Title 18, United States Code, Sections 513(a) and 2. [18 U.S.C. §§ 513(a) and 2].

COUNT 4
Possession of a Counterfeit Security
18 U.S.C. § 513(a)

On or about April 26, 2022, in the Western District of Louisiana, the defendant, **Maya L. Green**, knowingly possessed a counterfeited security of USAA Federal Savings Bank, an organization engaged in interstate commerce, with intent to deceive in violation of Title 18, United States Code, Sections 513(a) and 2. [18 U.S.C. §§ 513(a) and 2].

COUNT 5
Possession of a Counterfeit Security
18 U.S.C. § 513(a)

On or about June 1, 2022, in the Western District of Louisiana, the defendant, **Olivia Deboe**, knowingly possessed a counterfeited security of USAA Federal Savings Bank, an organization engaged in interstate commerce, with intent to

deceive in violation of Title 18, United States Code, Sections 513(a) and 2. [18 U.S.C. §§ 513(a) and 2].

COUNT 6
Possession of a Counterfeit Security
18 U.S.C. § 513(a)

On or about June 23, 2022, in the Western District of Louisiana, the defendant, **Precious Wilbert**, knowingly possessed a counterfeited security of USAA Federal Savings Bank, an organization engaged in interstate commerce, with intent to deceive in violation of Title 18, United States Code, Sections 513(a) and 2. [18 U.S.C. §§ 513(a) and 2].

COUNT 7
Possession of a Counterfeit Security
18 U.S.C. § 513(a)


On or about July 14, 2022, in the Western District of Louisiana, the defendant, **Rakeydra S. Shepherd**, knowingly possessed a counterfeited security of USAA Federal Savings Bank, an organization engaged in interstate commerce, with intent to deceive in violation of Title 18, United States Code, Sections 513(a) and 2. [18 U.S.C. §§ 513(a) and 2].

A TRUE BILL:

REDACTED

GRAND JURY FOREPERSON

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