

Bank Teller Worked With Fraud Ring That Wore A Diamond Truist Ring

Truist Employee Known as 'Mati Mom' Used Her Position to Help Gang Cash Fake Checks Worth Nearly \$400,000



A Truist Bank teller in Valdosta, Georgia, used her position inside the branch to help a fraud ring deposit fake checks and withdraw cash for more than a year. Mariarlene Brown, who went by the nickname "Mati Mom," pleaded guilty in last month to conspiracy to commit bank fraud and was sentenced to 33 months in prison.

She worked at the Valdosta branch of Truist while helping seven co-conspirators (including a corrupt postal employee to move money through customer accounts using stolen check information.

How the Scheme Worked

A fraudster named William Allen Roberts ran the operation and got stolen check information from Vincent Galliard, a former postal worker in South Carolina who took checks from the mail. Roberts then created fake checks and worked with Brown to get them deposited.

Court documents show how the Truist Bank Teller "edited and provided Truist Bank customers' account information" to Roberts and his crew. She helped coordinate when the fraudulent checks would be deposited and made sure Roberts could pull cash from the accounts quickly.

Frederick Pernell Green was one of six other men who recruited people to open Truist accounts. They collected debit cards and account numbers from these new customers, who were paid for providing their banking information. Green was so confident about the scheme that investigators found he wore a custom diamond ring shaped like the Truist logo.



Inside Access Made the Difference – She Raised The Account Limits

Brown's role was simple but important. She increased spending limits on accounts so more cash could be withdrawn before the fake checks bounced.

Text messages recovered by investigators show how the ring coordinated their deposits. On May 7, 2022, members of the group exchanged messages about getting checks processed. "All info there," one message said, with account details including card numbers and dates of birth.

Another message said "Done Lonnie," confirming a transaction had been completed. Later that afternoon, a text read "All set she's increased to avail \$23,435.94," showing Brown had raised the withdrawal limit on an account.

In his plea hearing, defendant Frederick Green explained his participation to the judge. "I knew someone that would call customer service, and they would basically, hey, I'm calling to increase my spending limit and my available balance, and that's basically how it happened," Green said. "Like I was the middle man facilitating that between him and the other person."

When the judge asked if Green knew the checks were fake, he replied yes. The judge pressed further about whether he knew money was being withdrawn that wouldn't have been available with legitimate checks. "Yes, sir," Green answered.

The Fallout – Brown Faces 3 Years And Big Bill To Pay Truist

All eight defendants were ordered to pay \$390,475.84 in restitution to Truist. Galliard, the postal worker who stole checks, faced separate charges in South Carolina and was also ordered to pay restitution to six other banks his stolen checks affected.

Brown's case fits a pattern fraud experts see regularly. Banks face threats not just from sophisticated hackers but from employees who use their access to help criminals. One person on the inside can disable security controls that would normally catch fake checks or suspicious withdrawals.