

She Stole \$195,000 From 70 Truist Customers. Then She Faked Her Own Death.



Ahshah Dior Martin had a simple response when Truist Bank asked her to return her work laptop after she was fired for stealing \$195,000 from customer accounts.

"Sorry to inform you, she has passed away," Martin wrote in an email to the bank on April 17, 2024.

She was still alive though. Prosecutors say she knew exactly what she was doing when she lied about her own death to avoid returning a computer that contained evidence of her crimes.

Martin pleaded guilty to bank fraud on July 22 and her sentencing was scheduled this November.

How It All Started

The scheme began in July 2023, when Martin was working as a Collector I in Truist's Demand Deposit Account department in Richmond. The job gave her access to customers' names, dates of birth, Social Security numbers and bank account information.

Over the next seven months, she would use that access to drain money from more than 70 accounts belonging to churches, a children's museum, an eye tissue nonprofit, the North Carolina Wing of the Civil Air Patrol, manufacturing companies, construction firms and a small business that made custom holsters.

A Child Support Scheme

Martin's method was clever and simple. She used Virginia's MyChildSupport system, a payment processor run by the state Department of Social Services, to funnel stolen money to herself.

She would access a victim's bank account information through her Truist computer. Then she would initiate payments from those accounts to MyChildSupport, pretending to be the “JM”, the father of her child. The payments would land on a prepaid Mastercard issued in her name for child support.

There was one complication. Virginia law requires child support payments to be divided among all of a parent's children. So when Martin stole \$5,500 from a victim she received \$4,743.41 while \$756.59 went to another mother that “JM” had kids with.

But that didn't stop her. A week later, she stole another \$8,500 from the same victim, netting \$7,317.86 for herself, while sending the remainder to the other mother.

How She Spent The Money

Between February 1 and February 8, 2024, Martin transferred at least \$9,000 from her child support debit card to a Wells Fargo account she owned. She spent the stolen funds on cosmetics, clothing, travel, dining and tabs at a hookah bar, prosecutors said.

She also targeted a North Carolina auto body shop called “Company 1” in court filings. Over three days in early January 2024, she accessed the business's account information. On February 9, she tried to steal \$5,000 using the same child support scheme.

This time, Truist's fraud detection systems caught the transaction and blocked it.

The Fraud Team Caught Her

Two days earlier, on February 7, 2024, Truist management had confronted Martin about improperly accessing customer accounts.

After the conversation, Martin left for lunch. She never came back.

Truist cut off her remote access to its systems the next day. But Martin kept the company laptop, and she continued to have access to whatever information was stored on it.

The bank officially fired her on April 15, 2024. Two days later, a Truist representative emailed Martin's personal Gmail address asking her to return the laptop.

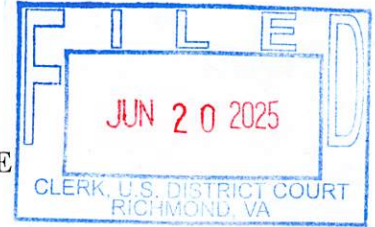
That's when Martin claimed she was dead.

Covering Her Tracks

Prosecutors say Martin took steps throughout the scheme to avoid detection. She targeted accounts with high monthly inflows and outflows, knowing that unusual transactions would be harder to spot in busy accounts.

She watched customer account activity before initiating fraudulent transfers. And she forwarded victim bank statements from her Truist work email to her personal Gmail, violating company policy but giving her continued access to information about her targets.

In all, Martin stole from 70 accounts over 23 separate days of accessing victim information.



**IN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

| | | |
|--------------------------|---|------------------------------|
| UNITED STATES OF AMERICA |) | Case No. 3:25-cr- <u>102</u> |
| |) | |
| v. |) | Bank Fraud |
| |) | 18 U.S.C. §§ 1344(2) & 2 |
| AHSHAH DIOR MARTIN, |) | (Count 1) |
| |) | |
| <i>Defendant.</i> |) | Forfeiture Allegation |

CRIMINAL INFORMATION

THE UNITED STATES ATTORNEY CHARGES THAT:

COUNT ONE
(Bank Fraud)

1. From at least on or about July 25, 2023, and continuing through at least April 2024, in the Eastern District of Virginia and elsewhere, the defendant, AHSHAH DIOR MARTIN, did knowingly execute and attempt to execute a scheme and artifice to obtain moneys, funds, and property owned by and under the custody and control of Truist Financial Corporation, a financial institution the deposits of which were insured by the Federal Deposit Insurance Corporation, by means of materially false and fraudulent pretenses, representations, and promises.

Introductory Allegations

2. At all times relevant to the Criminal Information, Truist Financial Corporation (hereinafter "Truist") was a financial institution, as that term is defined in 18 U.S.C. Section 20, with its deposits insured by the Federal Deposit Insurance Corporation.

3. From on or about August 8, 2022, and continuing through on or about April 15, 2025, MARTIN was employed at Truist as a Collector I (Demand Deposit Account) in

Richmond, Virginia. In this capacity, MARTIN had access to Truist account holders' personal information, including names, dates of birth, taxpayer identification numbers, and bank account numbers.

Purpose of the Scheme and Artifice to Defraud

4. The purpose of the scheme and artifice to defraud was for MARTIN and her associates, aiding and abetting each other, to unjustly enrich themselves by: (1) improperly using MARTIN's access to Truist computer systems to obtain Truist account holders' banking information; (2) initiating fraudulent debits and withdrawals from Truist account holders' bank accounts for the benefit of MARTIN and her associates; and (3) concealing fraudulently obtained funds and wrongdoing from Truist, Truist account holders, and law enforcement.

Ways, Manner, and Means of the Scheme and Artifice

5. At least as early as July 25, 2023, and continuing through at least as late as February 9, 2024, MARTIN began improperly gathering Truist account holders' banking information using her access to Truist computer systems. Using this improperly obtained banking information, MARTIN thereafter initiated fraudulent debits and withdrawals from Truist account holders' bank accounts without the account holders' knowledge or authority – all for the benefit of MARTIN and her associates.

Theft from the Truist Account of M.R.E.

6. As an illustrative example, between on or about October 28, 2023, and continuing through on or about February 8, 2024, over twenty-three separate days, MARTIN used her Truist access to retrieve the banking information for M.R.E.

7. Then, on or about January 19, 2024, MARTIN used the name and Truist bank account information of M.R.E. to initiate a \$5,500 payment to MyChildSupport, a child support

payment processor for the Virginia Department of Social Services. The transaction resulted in MARTIN paying herself through the account profile of J.M. (the father of MARTIN's child). This payment was broken up into two components: (1) a \$4,743.41 payment to pay child support to MARTIN; and (2) a \$756.59 payment to pay child support to a separate mother of J.M.'s child, C.M.¹ In making this payment, MARTIN falsely purported to be J.M. and falsely purported to have the authority to initiate payments from M.R.E.'s Truist account.

8. MARTIN's fraudulent transaction caused \$4,743.41 to be loaded on a pre-paid debit card for child support payments, issued in MARTIN's name (Mastercard ending -8928) on or about January 30, 2024.

9. On or about January 26, 2024, MARTIN used the name and Truist bank account information of M.R.E. to initiate an \$8,500 payment to MyChildSupport. The transaction resulted in MARTIN paying herself through the account profile of J.M (the father of MARTIN's child). MARTIN initiated this payment from her home in South Chesterfield, Virginia, within the Eastern District of Virginia. This payment was broken up into: (1) a \$7,317.86 payment to MARTIN; and (2) a \$1,182.14 payment to C.M. In making this payment, MARTIN falsely purported to be J.M. and falsely purported to have the authority to initiate payments from M.R.E.'s Truist account.

10. MARTIN's fraudulent transaction caused \$7,317.84 to be loaded on a pre-paid debit card for child support payments, issued in MARTIN's name (Mastercard ending -8928) on or about February 1, 2024.

¹ Virginia law requires proration of child support payments among all children of the payor. MyChildSupport enforces this proration. Therefore, MARTIN was precluded from directing payment exclusively to herself.

11. From on or about February 1, 2024, and continuing through on or about February 8, 2024, across three separate transactions, MARTIN transferred at least \$9,000 in funds stolen from the M.R.E. Truist account from her pre-paid debit card for child support payments (Mastercard ending -8928) to a separate Wells Fargo Bank account (account number ending in -3876). MARTIN was the sole owner of the Wells Fargo Bank account ending in -3876. MARTIN spent fraudulently obtained funds from the M.R.E. Truist account on her personal expenses, to include on cosmetic products, clothing, travel expenses, dining, and at a hookah bar.

Theft from the Truist Account of Company 1

12. Between on or about January 2, 2024, and continuing through on or about January 15, 2024, over three separate days, MARTIN used her Truist access to retrieve the account information for Company 1, an auto body repair store in North Carolina. Then, on or about February 9, 2024, MARTIN used the name and Truist bank account information of Company 1 to initiate a \$5,000 payment to MyChildSupport, attempting to pay herself. In making this payment, MARTIN falsely purported to be J.M. and falsely purported to have the authority to initiate payments from Company 1's Truist account. Truist bank flagged the payment as fraudulent and did not disburse the funds.

Concealment of Wrongdoing

13. On or about February 7, 2024, MARTIN was confronted by Truist management regarding improper customer account access. After the conversation, MARTIN left for lunch and never again returned to work at Truist. On or about February 8, 2024, Truist cut off MARTIN's remote access to Truist systems. On or about April 15, 2024, MARTIN was terminated by Truist. Despite repeated attempts by Truist to retrieve the Truist laptop it had previously issued to MARTIN, MARTIN retained access to the computer. To conceal her wrongdoing and prevent



IN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF VIRGINIA
Richmond Division

UNITED STATES OF AMERICA

v.

AHSHAH DIOR MARTIN,

Defendant.

No. 3:25-cr-102

PLEA AGREEMENT

Erik S. Siebert, United States Attorney for the Eastern District of Virginia; undersigned counsel for the United States; the defendant, Ahshah Dior Martin; and the defendant's counsel have entered into an agreement pursuant to Rule 11 of the Federal Rules of Criminal Procedure. The terms of this Plea Agreement are as follows:

1. Offense and Maximum Penalties

The defendant agrees to waive indictment and plead guilty to Count One of the Criminal Information. Count One charges the defendant with Bank Fraud, in violation of 18 U.S.C. § 1344. The maximum penalties for this offense are: a maximum term of 30 years of imprisonment, a fine of the greater of \$1,000,000 or twice the gross gain or loss, full restitution as outlined below, forfeiture of assets as outlined below, a special assessment pursuant to 18 U.S.C. § 3013, and a maximum supervised release term of 5 years. The defendant understands that any supervised release term is in addition to any prison term the defendant may receive, and that a violation of a term of supervised release could result in the defendant being returned to prison for the full term of supervised release.

2. Factual Basis for the Plea

The defendant will plead guilty because the defendant is in fact guilty of the charged offenses. The defendant admits the facts set forth in the Statement of Facts filed with this Plea Agreement and agrees that those facts establish guilt of the offenses charged beyond a reasonable doubt. The Statement of Facts, which is hereby incorporated into this Plea Agreement, constitutes a stipulation of facts for purposes of Section 1B1.2(c) of the Sentencing Guidelines.

3. Assistance and Advice of Counsel

The defendant is satisfied that the defendant's attorney has rendered effective assistance. The defendant understands that by entering into this Plea Agreement, defendant surrenders certain rights as provided in this agreement. The defendant understands that the rights of criminal defendants include the following:

- a. the right to plead not guilty and to persist in that plea;
- b. the right to a jury trial;
- c. the right to be represented by counsel—and, if necessary, have the court appoint counsel—at trial and at every other stage of the proceedings; and
- d. the right at trial to confront and cross-examine adverse witnesses, to be protected from compelled self-incrimination, to testify and present evidence, and to compel the attendance of witnesses.

4. Sentencing Guidelines, Recommendations, and Roles

The defendant understands that the Court has jurisdiction and authority to impose any sentence within the statutory maximum described above, but that the Court will determine the defendant's actual sentence in accordance with 18 U.S.C. § 3553(a). The defendant understands that the Court has not yet determined a sentence and that any estimate of the advisory sentencing range under the U.S. Sentencing Commission's Sentencing Guidelines Manual the defendant may have received from the defendant's counsel, the United States, or the Probation Office, is a

prediction, not a promise, and is not binding on the United States, the Probation Office, or the Court. Additionally, pursuant to the Supreme Court's decision in *United States v. Booker*, 543 U.S. 220 (2005), the Court, after considering the factors set forth in 18 U.S.C. § 3553(a), may impose a sentence above or below the advisory sentencing range, subject only to review by higher courts for reasonableness. The United States makes no promise or representation concerning what sentence the defendant will receive, and the defendant cannot withdraw a guilty plea based upon the actual sentence.

Further, in accordance with Federal Rule of Criminal Procedure 11(c)(1)(B), the United States and the defendant stipulate and will recommend to the Court that the following provisions of the Sentencing Guidelines apply:

| Guideline(s) | Description | Offense Level |
|---------------------|---|----------------------|
| 2B1.1 | Base offense level | 7 |
| 2B1.1(b)(1)(F) | Loss Amount (\$195,112.84) | +10 |
| 2B1.1(b)(2)(A)(i) | More than 10 victims | +2 |
| 2B1.1(b)(11)(C)(i) | Unauthorized use of any means of identification unlawfully to obtain any other means of identification. | +2 |

The United States and the defendant further agree that the defendant has assisted the government in the investigation and prosecution of the defendant's own misconduct by timely notifying authorities of the defendant's intention to enter a plea of guilty, thereby permitting the government to avoid preparing for trial and permitting the government and the Court to allocate their resources efficiently. If the defendant qualifies for a two-level decrease in offense level pursuant to U.S.S.G. § 3E1.1(a) and the offense level prior to the operation of that section is a level 16 or greater, the government agrees to file, pursuant to U.S.S.G. § 3E1.1(b), a motion prior

to, or at the time of, sentencing for an additional one-level decrease in the defendant's offense level.

The United States and the defendant have not agreed on any further sentencing issues, whether related to the Sentencing Guidelines or the factors listed in 18 U.S.C. § 3553(a), other than those set forth above or elsewhere in this Plea Agreement. Any stipulation on a Guidelines provision does not limit the parties' arguments as to any other Guidelines provisions or sentencing factors under Section 3553(a), including arguments for a sentence within or outside the advisory Guidelines range found by the Court at sentencing.

5. Waiver of Appeal, FOIA, and Privacy Act Rights

The defendant also understands that 18 U.S.C. § 3742 affords a defendant the right to appeal the sentence imposed. Nonetheless, the defendant knowingly waives the right to appeal the conviction and any sentence within the statutory maximum described above (or the manner in which that sentence was determined) on the grounds set forth in 18 U.S.C. § 3742 or on any ground whatsoever other than an ineffective assistance of counsel claim that is cognizable on direct appeal, in exchange for the concessions made by the United States in this Plea Agreement. This agreement does not affect the rights or obligations of the United States as set forth in 18 U.S.C. § 3742(b). The defendant also hereby waives all rights, whether asserted directly or by a representative, to request or receive from any department or agency of the United States any records pertaining to the investigation or prosecution of this case, including without limitation any records that may be sought under the Freedom of Information Act, 5 U.S.C. § 552, or the Privacy Act, 5 U.S.C. § 552a.

6. Immunity from Further Prosecution in This District

The United States will not further criminally prosecute the defendant in the Eastern District of Virginia for the specific conduct described in the Information or Statement of Facts. This Plea Agreement and Statement of Facts does not confer on the defendant any immunity from prosecution by any state government in the United States.

7. Payment of Monetary Penalties

The defendant understands and agrees that, pursuant to 18 U.S.C. § 3613 and 18 U.S.C. § 3572, all monetary penalties imposed by the Court, including restitution, will be due immediately and subject to immediate enforcement by the United States as provided for in Section 3613. If the Court imposes a schedule of payments, the defendant understands that the schedule of payments is merely a minimum schedule of payments and not the only method, nor a limitation on the methods, available to the United States to enforce the judgment. Until all monetary penalties are paid in full, the defendant will be referred to the Treasury Offset Program so that any federal payment or transfer of returned property to the defendant will be offset and applied to pay the defendant's unpaid monetary penalties. If the defendant is incarcerated, the defendant agrees to participate voluntarily in the Bureau of Prisons' Inmate Financial Responsibility Program, regardless of whether the Court specifically directs participation or imposes a schedule of payments. Defendant agrees to make good-faith efforts toward payment of all monetary penalties imposed by the Court.

8. Special Assessment

Before sentencing in this case, the defendant agrees to pay a mandatory special assessment of \$100 per felony count of conviction, pursuant to 18 U.S.C. § 3013(a)(2)(A).

9. Restitution

The defendant agrees that restitution is mandatory pursuant to 18 U.S.C. § 3663A(c)(1), and the defendant agrees to the entry of a Restitution Order for the full amount of the victims' losses as determined by the Court. Pursuant to 18 U.S.C. § 3663A(c)(2), the defendant further agrees that an offense listed in Section 3663A(c)(1) gave rise to this Plea Agreement and, as such, victims of the conduct described in the charging instrument, Statement of Facts, or any related or similar conduct shall be entitled to restitution. Without limiting the amount of restitution that the Court must impose, the parties agree that, at a minimum, the following victims have suffered the losses identified below and are entitled to restitution:

| Victim Name and Address | Restitution Amount |
|------------------------------|--------------------|
| Truist Financial Corporation | \$195,112.84 |

The defendant understands that forfeiture and restitution are separate and distinct financial obligations that must be imposed upon a criminal defendant. The defendant further understands that restitution will be enforced pursuant to 18 U.S.C. § 3572, 18 U.S.C. § 3613, and 18 U.S.C. § 3664(m).

The parties acknowledge that determination of the identities, addresses, and loss amounts for all victims in this matter is a complicated and time-consuming process. To that end, defendant agrees that, pursuant to 18 U.S.C. § 3664(d)(5), the Court may defer the imposition of restitution until after the sentencing; however, defendant specifically waives the 90-day provision found at Section 3664(d)(5) and consents to the entry of any orders pertaining to restitution after sentencing without limitation.

If the Court orders the defendant to pay restitution to the IRS for the failure to pay tax, either directly as part of the sentence or as a condition of supervised release, the IRS will use the

restitution order as the basis for a civil assessment. *See* 26 U.S.C. § 6201(a)(4). The defendant does not have the right to challenge the amount of this assessment. *See* 26 U.S.C. § 6201(a)(4)(C). Neither the existence of a restitution payment schedule nor the defendant's timely payment of restitution according to that schedule will preclude the IRS from administrative collection of the restitution-based assessment, including levy and distraint under 26 U.S.C. § 6331.

10. Forfeiture Agreement

The defendant understands that the forfeiture of assets is part of the sentence that must be imposed in this case. The defendant agrees to forfeit all interests in any fraud-related asset that the defendant owns or over which the defendant exercises control, directly or indirectly. This includes any property that is traceable to, derived from, fungible with, or a substitute for the following: property that constitutes the proceeds of the offense.

The defendant understands that if the assets subject to forfeiture are not available to the United States to be forfeited, the Court must enter a forfeiture money judgment in the amount of the unavailable assets. *United States v. Blackman*, 746 F.3d 137 (4th Cir. 2014).

The defendant further agrees to waive all interest in the asset(s) in any administrative or judicial forfeiture proceeding, whether criminal or civil, state or federal. The defendant agrees to consent to the entry of orders of forfeiture for such property and waives the requirements of Federal Rules of Criminal Procedure 32.2 and 43(a) regarding notice of the forfeiture in the charging instrument, announcement of the forfeiture at sentencing, and incorporation of the forfeiture in the judgment. Defendant admits and agrees that the conduct described in the charging instrument and Statement of Facts provides a sufficient factual and statutory basis for the forfeiture of the property sought by the government.

11. Waiver of Further Review of Forfeiture

The defendant further agrees to waive all constitutional and statutory challenges to forfeiture in any manner (including direct appeal, habeas corpus, or any other means) to any forfeiture carried out in accordance with this Plea Agreement on any grounds, including that the forfeiture constitutes an excessive fine or punishment. The defendant also waives any failure by the Court to advise the defendant of any applicable forfeiture at the time the guilty plea is accepted as required by Rule 11(b)(1)(J). The defendant agrees to take all steps as requested by the United States to pass clear title to forfeitable assets to the United States, and to testify truthfully in any judicial forfeiture proceeding. The defendant understands and agrees that all property covered by this agreement is subject to forfeiture as proceeds of illegal conduct.

12. The Defendant's Obligations Regarding Assets and Financial Investigation

The defendant agrees to fully participate in the United States' pre- and post-judgment financial investigation. Such participation includes the identification of assets in which the defendant has any legal or equitable interest to determine what assets may be available for payment to restitution, forfeiture, and/or any fine imposed in this case. The defendant agrees that the defendant's financial information is subject to investigation and disclosure pre-judgment to the same extent as financial information will be subject to discovery after judgment is imposed. The defendant understands that 31 U.S.C. § 3711(h)(1) permits the United States to obtain the defendant's credit report after sentencing and expressly authorizes the United States to obtain the defendant's credit report prior to sentencing in this case. The defendant understands that the United States has sole discretion over whether it will obtain defendant's credit report pursuant to this Plea Agreement. If the United States determines that it will obtain defendant's credit report prior to sentencing pursuant to this Plea Agreement, the defendant authorizes the United States,

and the United States agrees, to provide a copy to defense counsel upon request. The defendant understands that failure to participate in the financial investigation as described in this paragraph may constitute the defendant's failure to accept responsibility under U.S.S.G § 3E1.1.

Within 14 days of a request by the United States, or other deadline agreed upon by the parties, the defendant agrees to provide all information about all of the defendant's assets and financial interests to the United States and the Probation Office and, if requested, submit to a debtor's examination, complete a financial disclosure statement under penalty of perjury, and/or undergo any polygraph examination the United States may choose to administer concerning such assets and financial interests. The defendant also agrees to provide or consent to the release of the defendant's tax returns for the previous five years. The defendant understands that assets and financial interests subject to disclosure include assets owned or held directly or indirectly, individually or jointly, in which the defendant has any legal interests, regardless of title, including any interest held or owned under any other name, trusts, and/or business entities presently and since date of the first offense giving rise to this Plea Agreement, or giving rise to the charges presently pending against the defendant, whichever is earlier.

The defendant shall identify all assets valued at more than \$5,000 that have been transferred to third parties since the date of the first offense giving rise to this Plea Agreement, including the location of the assets and the identities of third parties to whom they were transferred. The defendant agrees not to transfer any assets valued at more than \$5,000 without approval of the Asset Recovery Unit of the U.S. Attorney's Office until the fine, forfeiture, and restitution ordered by the Court at sentencing are paid in full or otherwise terminated by operation of law. The defendant agrees to take all steps requested by the United States to obtain from any other parties by any lawful means any records of assets contemplated by this paragraph

in which the defendant has or had an interest. Until the fine, forfeiture, and restitution ordered by the Court are paid in full or otherwise terminated by operation of law, the defendant agrees to notify the Asset Recovery Unit of the U.S. Attorney's Office of a change in address within 30 days of such change.

The United States will not use any truthful and complete information provided by the defendant pursuant to this paragraph for additional criminal offenses against the defendant in the Eastern District of Virginia, except in any prosecution for a crime of violence or conspiracy to commit, or aiding and abetting, a crime of violence (as defined in 18 U.S.C. § 16). Pursuant to U.S.S.G. § 1B1.8, no truthful information that the defendant provides pursuant to defendant's obligations under this paragraph will be used in determining the applicable guideline range, except as provided in Section 1B1.8(b). Nothing in this agreement, however, restricts the Court's or Probation Officer's access to information and records in the possession of the United States. Furthermore, nothing in this agreement prevents the United States in any way from prosecuting the defendant should the defendant knowingly provide false, untruthful, or perjurious information or testimony, or from using information provided by the defendant in furtherance of any forfeiture action or restitution enforcement action, whether criminal or civil, administrative or judicial.

13. Breach of the Plea Agreement and Remedies

This Plea Agreement is effective when signed by the defendant, the defendant's attorney, and an attorney for the United States. The defendant agrees to entry of this Plea Agreement at the date and time scheduled with the Court by the United States (in consultation with the defendant's attorney). If the defendant withdraws from this agreement, or commits or attempts to commit any additional federal, state, or local crimes, or intentionally gives materially false,

incomplete, or misleading testimony or information, or otherwise violates any provision of this agreement, then:

- a. The United States will be released from its obligations under this agreement. The defendant, however, may not withdraw the guilty plea entered pursuant to this agreement.
- b. The defendant will be subject to prosecution for any federal criminal violation, including, but not limited to, perjury and obstruction of justice, that is not time-barred by the applicable statute of limitations on the date this agreement is signed. Notwithstanding the subsequent expiration of the statute of limitations, in any such prosecution, the defendant agrees to waive any statute-of-limitations defense.
- c. Any prosecution, including the prosecution that is the subject of this agreement, may be premised upon any information provided, or statements made, by the defendant, and all such information, statements, and leads derived therefrom may be used against the defendant. The defendant waives any right to claim that statements made before or after the date of this agreement, including the Statement of Facts accompanying this agreement or adopted by the defendant and any other statements made pursuant to this or any other agreement with the United States, should be excluded or suppressed under Fed. R. Evid. 410, Fed. R. Crim. P. 11(f), the Sentencing Guidelines, or any other provision of the Constitution or federal law.

Any alleged breach of this agreement by either party shall be determined by the Court in an appropriate proceeding at which the defendant's disclosures and documentary evidence shall be admissible and at which the moving party shall be required to establish a breach of this Plea Agreement by a preponderance of the evidence.

14. Debarment

Defendant agrees to consent to any regulatory action taken by a Federal financial institution regulatory agency to permanently remove defendant from office and/or prohibit defendant from participating, whether as an institution-affiliated party or otherwise, in the conduct of the affairs of any insured depository institution or depository institution holding

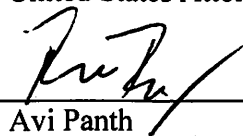
company, or any other organization or entity provided in Section 8(e) of the Federal Deposit Insurance Act, 12 U.S.C. Section 1818(e).

15. Nature of the Agreement and Modifications

This written agreement constitutes the complete plea agreement between the United States, the defendant, and the defendant's counsel. The defendant and the defendant's attorney acknowledge that no threats, promises, or representations have been made, nor agreements reached, other than those set forth in writing in this Plea Agreement or any associated documents filed with the Court, to cause the defendant to plead guilty. Any modification of this Plea Agreement shall be valid only as set forth in writing in a supplemental or revised plea agreement signed by all parties.


Erik S. Siebert
United States Attorney

By:

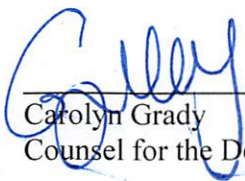


Avi Panth
Robert S. Day
Assistant United States Attorneys

Defendant's Signature: I hereby agree that I have consulted with my attorney and fully understand all rights with respect to the pending criminal Information. Further, I fully understand all rights with respect to 18 U.S.C. § 3553 and the provisions of the Sentencing Guidelines Manual that may apply in my case. I have read this Plea Agreement and carefully reviewed every part of it with my attorney. I understand this agreement and voluntarily agree to it.

Date: 7/22/25 
Ahshah Dior Martin

Defense Counsel's Signature: I am counsel for the defendant in this case. I have fully explained to the defendant the defendant's rights with respect to the pending Information. Further, I have reviewed 18 U.S.C. § 3553 and the Sentencing Guidelines Manual, and I have fully explained to the defendant the provisions that may apply in this case. I have carefully reviewed every part of this Plea Agreement with the defendant. To my knowledge, the defendant's decision to enter into this agreement is an informed and voluntary one.

Date: 7/22/25 
Carolyn Grady
Counsel for the Defendant

U. S. DEPARTMENT OF JUSTICE
Statement of Special Assessment Account

This statement reflects your Special Assessment only. There may be other penalties imposed at sentencing.

| ACCOUNT INFORMATION | |
|---------------------|--------------------|
| CRIM. ACTION NO.: | 3:25-cr-102 |
| DEFENDANT'S NAME: | Ahshah Dior Martin |
| PAY THIS AMOUNT: | \$100.00 |

INSTRUCTIONS:

1. MAKE CHECK OR MONEY ORDER PAYABLE TO:

CLERK, U.S. DISTRICT COURT

2. PAYMENT MUST REACH THE CLERK'S OFFICE BEFORE YOUR SENTENCING DATE.

3. PAYMENT SHOULD BE SENT TO:

| | In-Person (9 AM to 4 PM) | By Mail: |
|----------------------------|---|----------|
| Alexandria Cases: | Clerk, U.S. District Court 401 Courthouse Square Alexandria, VA 22314 | |
| Richmond Cases: | Clerk, U.S. District Court 701 East Broad Street, Suite 3000 Richmond, VA 23219 | |
| Newport News Cases: | Clerk, U.S. District Court 2400 West Ave., Suite 100 Newport News, VA 23607 | |
| Norfolk Cases: | Clerk, U.S. District Court 600 Granby Street Norfolk, VA 23510 | |

4. INCLUDE DEFENDANT'S NAME ON CHECK OR MONEY ORDER.

5. ENCLOSE THIS COUPON TO ENSURE PROPER AND PROMPT APPLICATION OF PAYMENT.

the return of her Truist laptop, MARTIN faked her own death. On April 17, 2024, in response to an email from Truist to MARTIN's personal Google email asking for the return of the Truist work computer, MARTIN responded, "Sorry to inform you, she has passed away."

14. MARTIN concealed the fraud from Truist, the Truist account holders, and law enforcement to make the fraud more effective and long lasting. For instance, MARTIN often selected victim accounts with high monthly inflows and outflows as targets, in order to make her fraudulent transactions harder to detect. MARTIN also observed Truist customer account activity on multiple occasions prior to initiating fraudulent account transfers. Lastly, MARTIN on occasion transferred victim bank statements to her personal Google email address from her Truist work email address, in violation of Truist policy, to make the fraud harder to detect.

* * *

15. In all, MARTIN used her Truist access to steal \$195,112.84 from the Truist accounts of over 70 individuals, small businesses, and non-profit entities. MARTIN targeted the Truist accounts of, among other entities, multiple churches, a children's museum, an eye tissue bank non-profit organization, manufacturing and construction companies, a small business making customized holsters, and the North Carolina Wing of the Civil Air Patrol.

Execution of the Scheme and Artifice to Defraud

16. To knowingly execute and attempt to execute the scheme and artifice and to affect its object, on or about the dates set forth below, in the Eastern District of Virginia, defendant AHSIAH DIOR MARTIN did commit and cause to be committed the following acts, among others:

| Count | On or About Date | Description |
|-------|------------------|---|
| 1 | January 26, 2024 | MARTIN used Truist bank account information she improperly obtained to initiate a \$7,317.86 payment from M.R.E.'s Truist account ending in -0899 to MARTIN through MyChildSupport, the child support payment processor for the Virginia Department of Social Services. MARTIN initiated this payment from her home in South Chesterfield, Virginia, within the Eastern District of Virginia. |

(All in violation of Title 18, United States Code, Sections 1344(2) and 2.)

FORFEITURE ALLEGATION

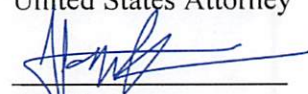
Pursuant to Rule 32.2(a) FED. R. CRIM. P., the defendant AHSHAH DIOR MARTIN is hereby notified that, if convicted of the offense alleged in Count One of the Criminal Information, she shall forfeit to the United States any property, real or personal, which constitutes or is derived from any proceeds traceable to the offense. If property subject to forfeiture meets the requirements of 21 U.S.C. § 853(p), the government will seek an order forfeiting substitute assets.

(In accordance with Title 18, United States Code, Section 981(a)(1)(C), as incorporated by 28 U.S.C. § 2461(c) and Title 21, United States Code, Section 853(p).)

Respectfully submitted,

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