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MEMBER OF \$1.5 MILLION FRAUDULENT CHECK CASHING SCHEME SENTENCED
TO OVER FIVE YEARS IN FEDERAL PRISON

Used the Personal Identifying Information of Victims to Conduct Fraudulent Transactions

Baltimore, Maryland – Chief U.S. District Judge Catherine C. Blake sentenced Terry Bowman, age 56, of Laurel, Maryland, today to 66 months in federal prison, followed by three years of supervised release, for conspiracy to commit bank fraud, bank fraud, and for aggravated identity theft arising from a scheme to defraud financial institutions. Chief Judge Blake also entered an order requiring James to pay restitution in the full amount of the victims' actual foreseeable losses during the time he was involved in the conspiracy, \$279,026.82. A federal jury convicted Bowman on June 9, 2016.

The sentence was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Postal Inspector in Charge Terrence P. McKeown of the U.S. Postal Inspection Service - Washington Division; and Special Agent in Charge Thomas Jankowski of the Internal Revenue Service - Criminal Investigation (IRS-CI), Washington, D.C. Field Office.

According to evidence presented at his four-day trial, from approximately 2007 through November, 2013, Bowman conspired with Nigerian nationals Friday James and Akintunde Akinlosotu and others to defraud financial institutions by depositing counterfeit and stolen checks and withdrawing the funds before the deposits were identified as fraudulent. James and Akinlosotu would register businesses with the state. James, Akinlosotu and other conspirators including Bowman would obtain post office box addresses and open bank accounts for the businesses. They would then deposit stolen, altered, and counterfeit checks into the accounts and withdraw the funds before the checks could bounce.

According to trial evidence and court documents, Bowman and others including LaKeisha Butler, Kesa Baker, obtained post office boxes and opened bank accounts for the businesses. Bowman and his co-conspirators used the identities of other people, or allowed their own identities to be used, to conduct these transactions. The paperwork for the transactions was prepared by James or Akinlosotu, and the mailbox keys, checkbooks and debit cards were provided back to them. Only James or Akinlosotu picked up the mail from the post office boxes.

Additional co-conspirators were recruited to deposit the counterfeit checks and to withdraw the money, including Naimah Okail, Isaac Kusimo, and others. James and Akinlosotu would pick up the individuals and provide them with a check to deposit or to cash, usually completing the checks in front of the cashiers and obviously signing a name which was not theirs. James and/or Akinlosotu would

transport the recruited individual to a bank, where that person used his or her own identification and the checks provided. The checks often had a telephone number written on the checks, which would be answered by James or Akinlosotu if the bank called to confirm that the check was genuine. Once the check was cashed, the money would be given to James or Akinlosotu, and a portion (usually 5-10%) paid to the recruit.

In addition to cashing checks using the identities of others and allowing his identity to be used in the scheme, Bowman recruited and assembled his own team of workers to be used in the scheme, including at least one whose identity was used to establish businesses, open mail boxes, and open financial accounts. Bowman was paid for the activities of his workers, and then he paid the workers himself.

During Bowman's participation in the bank fraud conspiracy, he and his co-conspirators obtained extensions of credit from federal insured financial institutions of \$279,026.82 which was foreseeable to Bowman. More than 10 financial institutions and individuals were victimized by this scheme.

Chief Judge Blake sentenced: Friday James, age 43, of Laurel, Maryland, to 54 months in prison; LaKeisha Butler, age 33, of Columbia, Maryland, to 30 months in prison; and Kesa Baker, age 43, of Baltimore, to 13 months in prison, after giving her credit for 13 months she served on a related case in Pennsylvania. Naimah Okail, age 35, of Baltimore; Isaac Kusimo, age 30, of Takoma Park, Maryland also pleaded guilty to their roles in the scheme and were sentenced to a year and a day in prison. Chief Judge Blake also entered an order requiring James to pay restitution in the full amount of the victims' actual losses, currently computed to be approximately \$1,909,021.57. Judge Blake scheduled the sentencing of Akintunde Akinlosotu, age 45, of Lanham, Maryland for October 31, 2016 at 9:30 a.m.

The Maryland Identity Theft Working Group has been working since 2006 to foster cooperation among local, state, federal, and institutional fraud investigators and to promote effective prosecution of identity theft schemes by both state and federal prosecutors. This case, as well as other cases brought by members of the Working Group, demonstrates the commitment of law enforcement agencies to work with financial institutions and businesses to address identity fraud, identify those who compromise personal identity information, and protect citizens from identity theft.

Today's announcement is part of the efforts undertaken in connection with the President's Financial Fraud Enforcement Task Force. The task force was established to wage an aggressive, coordinated and proactive effort to investigate and prosecute financial crimes. With more than 20 federal agencies, 94 U.S. attorneys' offices, and state and local partners, it's the broadest coalition of law enforcement, investigatory and regulatory agencies ever assembled to combat fraud. Since its formation, the task force has made great strides in facilitating increased investigation and prosecution of financial crimes; enhancing coordination and cooperation among federal, state and local authorities; addressing discrimination in the lending and financial markets; and conducting outreach to the public, victims, financial institutions and other organizations. Since fiscal year 2009, the Justice Department has filed over 18,000 financial fraud cases against more than 25,000 defendants. For more information on the task force, please visit www.StopFraud.gov.

United States Attorney Rod J. Rosenstein commended the U.S. Postal Inspection Service and IRS – CI for their work in the investigation. Mr. Rosenstein thanked Assistant U.S. Attorney Tamera L. Fine, who is prosecuting the case.