

FBI's "White Collar" Umbrella

- Financial Institution Crime
- Mortgage Fraud
- Securities Fraud
- Corporate Fraud
- Insurance Fraud
- Wire & Mail Fraud
- Money Laundering

FBI's "White Collar" Umbrella

- Environmental Crime
- Insider Trading
- Passport/Identity Documents
- Bankruptcy Fraud

FBI's "White Collar" Umbrella

- Environmental Crime
- Insider Trading
- Passport/Identity Documents
- Bankruptcy Fraud

Plus

- Civil Rights
- Public Corruption
- Health Care Fraud
- Computer Fraud (as of 10/1/2012)

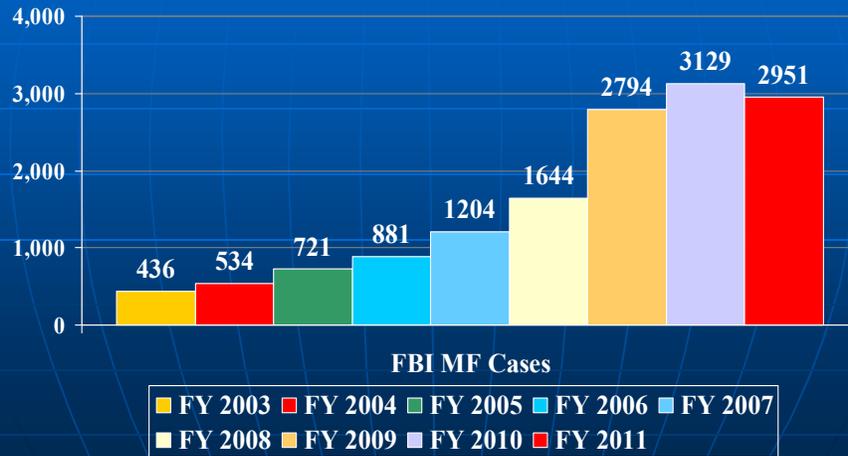
FBI INVESTIGATIVE PRIORITIES

1. Protect the U.S. from terrorist attack
2. Protect the U.S. against foreign intelligence operations and espionage
3. Protect the U.S. against cyber-based attacks and high-technology crimes
4. Combat public corruption at all levels
5. Protect civil rights
6. Combat transnational/national criminal organizations
7. **Combat major white-collar crime**
8. Combat significant violent crime
9. Support federal, state, local and international partners
10. Upgrade technology for successful performance of the FBI's mission

Mortgage Fraud



FBI Mortgage Fraud Cases Fiscal Years 2003 - 2011 Nationwide

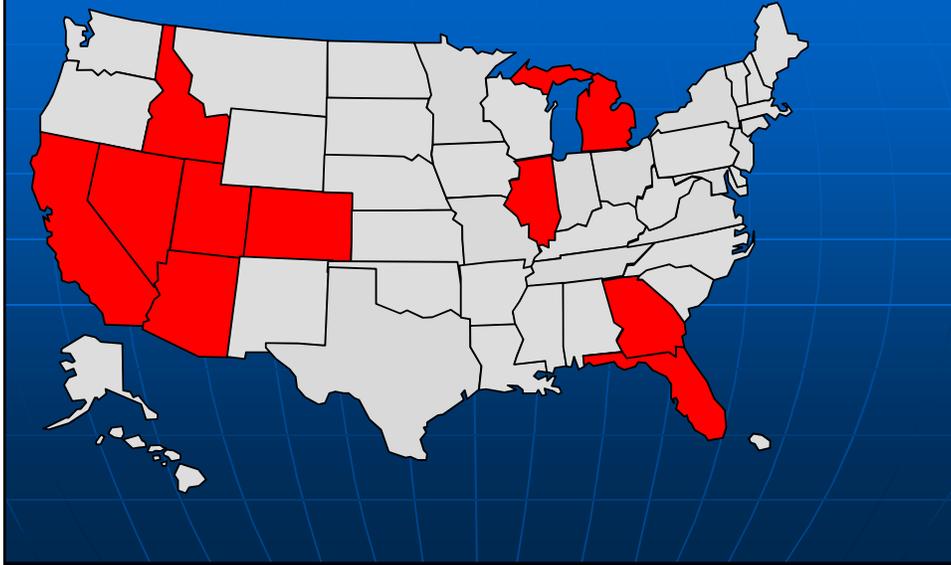


Typical Fraud Schemes

- Property Flips
- Air Loans
- Seller Assistance
- Builder Bailouts
- Foreclosure Rescues
- Inflated Appraisals
- Short-sale
- ID Theft

Where is the foreclosure problem?

Source: Realty Trac 2012





Financial Institution Fraud

Financial Institution Fraud

- 25% of our total case work
- Exceeds national average
- Wide variety of schemes to defraud

Health Care

Health Care

- US Spent approximately \$2.8 Trillion on Health Care in 2012

Health Care

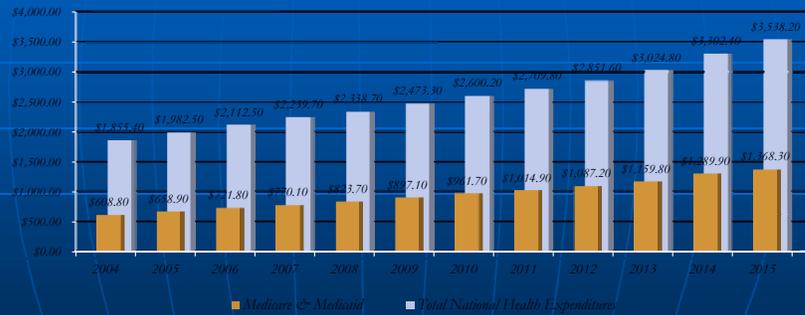
- US Spent approximately \$2.8 Trillion on Health Care in 2012
- That is roughly 18% of our total Gross National Product

- US Government portion of the \$2.8 Trillion
 - Medicaid
 - Medicare
 - Tri-Care
 - Veterans' Care

Approximately \$1.1 Trillion

National Health Expenditures

(In Billions, *2009 to 2015 projected)



Source: National Health Expenditures Projections, September 2010
<http://www.cms.gov/NationalHealthExpendData/downloads/NHE-Projections2009to2015.pdf>

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Physical Therapy Fraud Schemes

- Kickbacks for patient referrals
- Billing for services not rendered
- Billing for unnecessary services
- Billing for unsupervised services
 - Services performed by an unlicensed individual
- Submitting false claims

Chiropractic Fraud Schemes

- Up-coding of services
- Circumventing defined benefits
- Unbundling
- Code stuffing
- Billing under a Medical Doctor's UPIN/NPI

Podiatry Fraud Schemes

- Billing for services not rendered
- Misrepresenting services performed or items dispensed
- Duplicate billing
- Up-coding of services performed
- Debridement of fungal toenails

Home Health Care Fraud Schemes

- Billing for services not rendered
- Billing for medically unnecessary services
- Kickbacks to physicians to sign "Plans of Care"
- Billing for non-reimbursable services
- Billing for housekeeping

Mental Health Fraud Schemes

- Up-coding the length of visits
- Group therapy being billed as individual therapy
- Kickbacks for patient referral
- Unlicensed staff conducting therapy sessions and billing as though services were provided by a licensed physician

“Nigerian Fraud” isn’t going
anywhere

Actual Nigerian Fraud

From: "John Walson" <johnwalson36@yahoo.com>
To: [redacted] et>
Sent: Thursday, September 01, 2011 9:01 AM
Attach: my pic 2.jpg; my pics 15.jpg
Subject: Re: Email address

Hello,

You have a wonderful profile and I know you must be a wonderful and good hearted person as well. However, I never knew that you would be so wonderful like this, in fact I do appreciate all what you say's about yourself, you are just the type of woman I have been willing to meet in my life to share things together for us to see if we will have the same chemistry. However, I will love to tell you much about myself, and also we're just like the same person because I haven't dated on line before this is my first as well, so I just like your profile because it's spark my eyes that's why I decided to write the wonderful person with this nice profile if she will response back to my message, One thing is that I found you very interesting, Would you like to reciprocate? - Let me tell you something about myself again because I am an open book and also will want you to know many things about me and also get to see if we will have the same chemistry. I can understand the changes you have made but I'm not surprised with that because change is the only constant thing in life. I actually agree total to what you said about age it makes no difference to me as well.

My name is John P Walson, I am from Italy but have been in US for some years, I am a widower, I lost my dad when I was 20 yrs and am the only child of my parents, Born and Raised in Italy But Came to United States when I was 19 years Old Before My Dad passed away. After I lost my father, I and my mother move here then I got married with my late wife after so have been here for a long time here, now I have no family, but I do have a daughter, she is my life, she is now 15 yrs old, Her name is Debbie But her second name is Jane, she is loving and intelligent like me..... I have Masters Degree in Engineering, And I am Self Employed. I love my job, it makes me see another part of world, like American, European and Asia.

I have a kind heart and I have a lot of love in my heart to give it to my beloved woman. I am an optimist and do hope that one day I will see a smile that will fill my life with sunny rays of happy family life. I will do my best to create warm tender atmosphere and special coziness

Secure / confidential information / complete
give / take give a compliment & take mutually

From: "John Walson" <johnwalson36@yahoo.com>
To: [redacted] et>
Sent: Saturday, September 03, 2011 6:44 PM
Subject: More about me!!!

I would love to let you know that I am an open minded person, lovely, caring, honest and have a sense of Humor, accomplished, athletic, outgoing, traveled the world over more than once, educated here and abroad. Have loved, lost & learned. Biker, golfer, extreme sports, handyman & fast cars & more I show my feelings can cry, laugh, listen, observe, affectionate, old fashion (open doors, expect you to wait!). Secure about myself at this stage in life, Changed my life & my career for the right reasons ask me! If you are comfortable & confident as a woman, would skinny deep with you man, share the bathroom without being embarrassed, & have no issue sleeping "Al natural" with you man, than read on & I'll share more.

If you're here really looking to find a best friend, partner, lover, soul mate for you to spend the rest of your life no games or head play I think we can still continue this conversation because I am not here for game or head play, and I am a woman man, and also I will want the same thing with my partner.

Because Many women take past, seem to think that their present & future holds the same fate, creating skepticism from the get go. Rather than be molders they allow rationalization to overpower their own intuition, perception & good old feelings. Some it takes years to find the right person, really that hard? so to me I think life is not easy and life is full of circumstances so I think if you're the right woman you will have to be ready to move on with life.

From: "John Walson" <johnwalson36@yahoo.com>
To: "██████████" <██████████@██████████.net>
Sent: Wednesday, September 07, 2011 9:31 AM
Subject: Good Morning!!!
D ██████████

Thanks so much for the message and also for the understanding. I need to tell you this you're a beautiful heart and i would love to get to know you more better,because to be honest with you , you sounded like the woman that i have been longing for in my life and the woman that i would want to spend the rest of my life with.... About what you said that i should try to date other woman for me to be able to get to know them , Let me correct you there and also tell you something that you do not know about me, to me I think doing that is just as if i am not ready and also i am still trying to play games because if i am ready i will have to be talking to you alone and been praying to GOD that he should makes thing good to happen to us if we have the same chemistry, so please i would love to let you know that i am a one woman man so i am also looking for the same things from my partner , i do not want game or head play i think i am too old for that also i am ready to talk to you alone for now and see where GOD leads us to , so kindly tell me your opinion towards this ?.

could you please try to open a yahoo e-mail account,i think that would help me to be able to send you the instruction and it's would be easy for you to use... I'll await to hearing from you soon.

From: ██████████ >
To: "John Walson" <johnwalson36@yahoo.com>
Sent: Sunday, September 04, 2011 12:18 PM
Subject: Fw: Question and Answer!!!!

John I hope you get this, I just lost it all and had to start again, I'm fried!!!!

Lots of Love

D ██████████

----- Original Message -----

From: ██████████
To: John Walson
Sent: Sunday, September 04, 2011 12:56 PM
Subject: Re: Question and Answer!!!!

Hi John, I just got home from church so will try to answer these questions for you. I hope you're having a great day, it's so very beautiful outside. I'm kind of tired since I only got about an hour sleep after writing to you. You have really been on my mind! I am home now, do you want to call and say hi? Please do. If that doesn't work, do you want to call later tonight? If no I will make

From: John Walson
To: [REDACTED]
Sent: Sunday, September 04, 2011 5:43 AM
Subject: Question and Answer!!!!

i just want to ask for a request from you, Will you be able to find a suitable place for me in your heart and i will treat it with pleasure, I want you to give me the chance to take a good care of you, I want you to give me the chance to prove how caring that i am..

John, you already have a special place in my heart. I would not be answering all these questions if I didn't care about you. Our journey has just begun so let's take it one day at a time and see where it goes. No pressures, honesty, communication and expressions of love.

I have made up a lot of questions that we both need to know about each other.. I have answered them on my own part, so you will answer your own part too in replying back to me, so that you

can know all this about me and i do wish for you to answer them and send it to me as well.. .. Lots of love.. Below are the questions...

1. What is your basic occupation? Engineering
[REDACTED] - 30 years
2. Favorite Music? Classical, Country, Rhythms and Blue
Country, Christian Gospel, some Rock & Roll Oldies

11. Favorite Outdoor Game to Play? Golf, Long Tennis, Polo
Croquet, Washers, Badminton

12. Indoor Game? Cards, Ping Pong
Yahtzee, Horse Racing Game A Friend Made for My Daughter, I like to put puzzles together (try) and Word Search

13. Have you ever dyed your hair? No.
I get my hair colored every 4-5 weeks

13. Do you Love Pets? Love Dogs
Yes, but I am gone so much it's difficult to have the, I prefer dogs but it makes travel more difficult with pets and I want to travel
I currently have a cat that was given to us by the Grandkids so I intend to keep it until it dies at which point I will not have another, they caught Bill in a weak moment or we would not have it, now the cat loves me but is difficult at times because he's an outdoor/indoor cat and he's been hard on my door casings. We can't declaw him because he goes outside too and then there is the hair which I

14. Favorite food? American and Italian! Junks
American, Mexican, Chinese, Italian, Always Junk
15. favorite Movie? Romance, adventure, Epic
Sex and the City Series, Soul Surfer, Romance (Happy ever after), Hallmark
16. Favorite Day of the year? 3rd September
July 1, 2000 when I was married
Feb 1, 2000 and March 1, 2000 when my Daughter's were born
17. What do you do to vent anger? Calm down and stay alone, think and pray.
Cry, go off alone
18. What was your favorite toy as a child? Toy Guns.
Doll
19. What is your favorite, fall or spring? Spring.
Spring before it gets too hot (70 degrees and sunny)
20. Cherry or Blueberry? Blueberry
Blueberry
21. Living arrangements? 2 houses
1 Ranch home
22. When was the last time you cried? When I lost my wife
Friday 9/2 I have had a lonely week and felt depressed and very alone, I cry often in the car when I hear songs that take me back to memories of [REDACTED] and I when he was alive and when we sang to him the day before he died. We have it on CD and I listen to it every time I go to [REDACTED]s (it's bittersweet, but I love it and find it healing)

27. Number of keys on your key ring? 4
1
28. How many years at your current job? Freelance contractor 14 yrs.
[REDACTED]
29. How many countries have you lived in? 9 states
United States only and 2 states (IA & Michigan)
30. How much is your estimated annual income? 120,000\$
\$40,000 - \$50,000
31. I will like to ask for your hand in marriage Yes Or Not? Yes
Possibly but not at this time, we need to learn and grow first and see if we really love one another, if yes, then the answer would be yes, if we are not meant to be (God's will, then it would be No)
32. How many house do you have? 1 house
1 Ranch Home on 1 Acre
33. Do you own the house that you are currently living in? Yes
I am buying it, I have a mortgage on it, approx \$111,500 and value of \$146,000 today
34. How do you feel when you lost someone that is so close to you? I will accept it as my faith and move on with life.
I hate it, but God has a plan for us and he needed [REDACTED], so I need to accept and move on. [REDACTED] would not want me to mop, but do things in his memory, move on, and be happy. He would not want me to be alone. He will always be in my heart and my love and he will go with me forever
35. Would you be my Mrs Watson? Yes / No
If it is God's will, Yes if not then No and not at this time, we need to learn & to grow. It will happen in God's time when he is ready for it to happen, for now can we just enjoy our journey and be happy
36. What is your favorite foods? Restaurant (s) McDonalds
Red Lobster, Steak houses, Mexican
37. When is your birthday? 03/09/.
3/ [REDACTED]

From: "John Walson" <johnwalson36@yahoo.com>
 To: [REDACTED]
 Sent: Friday, September 09, 2011 3:28 PM
 Attach: Malaysia Contract.png
 Subject: Finally got it... *CONTRACT*

I am so happy right now love, I got the contract babe, so I will call you later when i am back home babe... i had to rush over to see my travel agent right now babe.. because they said i have to be in Malaysia tomorrow babe so that i can be able to start the contract by Monday morning babe.. so sweetie.. here is the agreement letter i got from them for you to be able to see it if you feel like seeing it babe.. Sweetie.. I will call you soon, so make sure you take very good care of yourself and know that i love you and you will always be in my mind babe..

John

--- On Wed, 9/7/11, [REDACTED] wrote:

From: [REDACTED] <[REDACTED]@[REDACTED].net>
 Subject: Yahoo Messenger
 To: "John Walson" <johnwalson36@yahoo.com>
 Date: Wednesday, September 7, 2011, 6:59 PM

John, you should have an approval request to allow me to be a friend.

D [REDACTED]

9/14

MONEY TRANSFER

Send **Transferencia de Dinero - Enviar**

WESTERN UNION

1 Sender Information / Información del Remitente

Send Amount (Dollars) / Cantidad a Enviar (Dólares): **\$ 1500.00**

Expected Payout Location? / Lugar de Pago*
 City, State, Country/Ciudad, Estado, País: **Malaysia**

Have a Gold Card? / ¿Tiene una Tarjeta Dorada? Entónces, no necesita llenar el formulario. Sólo vaya donde el agente.

Your First Name / Su Nombre: [REDACTED]
 Last Name / Apellido: [REDACTED]
 Street (Apt #) / Dirección (if de Apto): [REDACTED]
 City / Ciudad: [REDACTED] State / Estado: [REDACTED] Zip / Código Postal: [REDACTED]
 Phone / Teléfono: [REDACTED]
 Email: [REDACTED]
 Mobile Phone* / Teléfono Celular: [REDACTED]

*By completing, you authorize us to text you special offers/messages; you may revoke this authorization at any time. Standard message and data rates may apply. Reply STOP to stop. Reply HELP for help. / *Si completa, usted nos autoriza a enviarle mensajes de texto con ofertas especiales y otro tipo de mensajes; usted puede revocar esta autorización en cualquier momento. Tarifas estándares de mensajes y datos se pueden aplicar. Para bloquear mensajes conteste STOP. Conteste HELP para obtener ayuda.

2 Choose a Service / Elija un Servicio

Money In Minutes / Dinero en Minutos

Next Day (where available) / Dinero Día Siguiente (según disponibilidad)

Home Delivery: Prepaid Card (USA only) / Tarjeta Prepagada - Entrega a Domicilio (solo EEUU)*

To a Bank Account (where available) / A Cuenta Bancaria (donde este disponible)*

3 Receiver Information / Información del Beneficiario

Write the name of the Receiver exactly as it appears on their identification. / Escriba el nombre del Beneficiario exactamente como aparece en su identificación.

Receiver's First Name / Nombre del Beneficiario: **John**
 Last Name(s) / Apellido (Paterno, Materno): **Walson**

Only complete for Home Delivery or Giro Telefónico Con Aviso: / Complete solamente para Entrega a Domicilio o Giro Telefónico Con Aviso:

Business Name (if applicable) / Nombre comercial (si aplica):
 Address (Apt #/Suite #) / Dirección (Apto/oficina #):
 City / Ciudad: [REDACTED] State / Estado: [REDACTED] Zip / Código Postal: [REDACTED]
 Phone and/or Email / Teléfono y/o Correo Electrónico: [REDACTED]

Only complete for sending to a Bank Account: / Complete solamente para enviar a Cuenta Bancaria:

Bank Name / Nombre del Banco: [REDACTED]
 Bank Routing Number (USA) / Número de ruta y tránsito (USA): [REDACTED] Account Number / Número de Cuenta: [REDACTED]
 Branch Number (Brazil) / Número de la Sucursal (Brasil): [REDACTED] CPF (required to send to Brazil) / CPF (se requiere para envíos a Brasil): [REDACTED]

CLABE (Mexico) / CLABE (México): [REDACTED]

If sending less than \$1,000 to a Receiver in the U.S. who does not have identification, you may provide a test question and answer. Si la cantidad enviada es menor a \$1,000 y el Destinatario en EE.UU. no posee un documento de identidad, usted podrá proporcionar una pregunta de prueba y su respuesta.

Test Question (limit 4 words) / Pregunta de Prueba (un máximo de cuatro palabras): [REDACTED]
 Answer / Respuesta: [REDACTED]

4 Your Signature / Su Firma

[REDACTED]

Certain terms and conditions governing this transaction and the Service apply.

FOREIGN OUTGOING WIRE TRANSFER REQUEST

DATE 09-15-2011 TIME 9:20 EMPLOYEE 1468 jb

\$20 fee is in US - truncate WIRE; \$50 fee for Foreign Wires - truncate WTF

Member/Originator's Information

Member Name
Member Physical Street Address (No PO Box)
City/State/Zip

Account Type
CHECKING
Member Account Number - Savings or Checking

Other Instructions from Member:

For Wires to China: reason/purpose of wire

AMOUNT \$ 5,000.00

FEE \$ 50.00

TOTAL \$ 5,050.00

RECEIPT # _____

Beneficiary's Information

EURO PROSPEKTIF SDN BHD
Financial Institution SWIFT/BIC CODE
HBMBMYKL
Financial Institution Name
HSBC
Address (No PO Box)
MENARA GENESIS 33 SULTAN ISMAIL
City/Country
KUALA LUMPUR MALAYSIA 50250
Financial Institution Branch Name

Beneficiary Name
EURO PROSPEKTIF SDN BHD
Beneficiary Address
CAPITAL SQUARE
City/State/Zip
KUALA LUMPUR 50100

Beneficiary Account Number
203-083506-726
IBAN if going to Country in Europe

Other Instructions for Beneficiary:

Wire Transfer Agreement

The University of Iowa Community Credit Union ("we", "our", or "the credit union") will not be liable to the member ("you") if we do not act upon any wire transfer order if any of the following circumstances occur: Legal order, Emergency situation, Interruption of communication, Equipment failure, War, Other circumstances beyond our control, or Potential violation of any government regulation. If you provide us the name and account number of the individual you wish to receive the funds, we and other financial institutions may process the wire

9/19

MONEY TRANSFER

Send *Transferencia de Dinero - Enviar*

WESTERN UNION

1 Sender Information / Información del Remitente

Send Amount (Dollars)¹ / Cantidad a Enviar (Dólares) \$ 1500.00

Expected Payout Location / Lugar de Pago²
Malaysia

Street (Apt #) / Dirección (# de Apto) _____

City / Ciudad _____ State / Estado _____ Zip / Código Postal _____

Phone / Teléfono _____

Mobile Phone³ / Teléfono Celular³ _____

*By completing, you authorize us to text you special offers/messages; you may revoke the authorization at any time. Standard message and data rates may apply. Reply STOP to stop. Reply HELP for help. / *Si completa, usted nos autoriza a enviarle mensajes de texto con ofertas especiales y otro tipo de mensajes; usted puede revocar esta autorización en cualquier momento. Tarifas estándares de mensajes y datos se pueden aplicar. Para bloquear mensajes conteste STOP. Conteste HELP para obtener ayuda.

3 Receiver Information / Información del Beneficiario

Write the name of the Receiver exactly as it appears on their identification. / Escriba el nombre del Beneficiario exactamente como aparece en su identificación.

Receiver's First Name / Nombre del Beneficiario John

Last Name(s) / Apellido (Paterno, Materno) WALSON

Only complete for Home Delivery or Giro Telefónico Con Aviso: Complete solamente para Entrega a Domicilio o Giro Telefónico Con Aviso:

Business Name (if applicable) / Nombre comercial (si aplica) _____

Address (Apt #/Suite #) / Dirección (Apto/oficina) _____

City / Ciudad _____ State / Estado _____ Zip / Código Postal _____

Phone and/or Email / Teléfono y/o Correo Electrónico _____

Only complete for sending to a Bank Account: Complete solamente para enviar a Cuenta Bancaria:

Bank Name / Nombre del Banco _____

Bank Routing Number (USA) / Número de ruta y tránsito (USA) _____

Account Number / Número de Cuenta _____

Branch Number (Brazil) / Número de la Sucursal (Brasil) _____

CPF required to send to Brazil / CPF (se requiere para envíos a Brasil) _____

CLABE (Mexico) / CLABE (México) _____

If sending less than \$1,000 to a Receiver in the U.S. who does not have identification, you may provide a test question and answer. Si la cantidad enviada es menor a \$1,000 y el Destinatario en EE.U.U. no posee un documento de identidad, Usted podrá proporcionar una pregunta de prueba y su respuesta.

2 Choose a Service / Elija un Servicio

9/23

MONEY TRANSFER

Send *Transferencia de Dinero - Enviar*

WESTERN UNION

1 Transaction Information / Información de la Transacción:

Have a Gold Card? You don't need a form! Just speak with the Agent. **¿Tiene una Tarjeta Dorada? Entonces, no necesita llenar el formulario. Solo véya donde el agente.**

Send Amount (Dollars) / Cantidad a Enviar (Dólares) **\$ 1800**

Destination: State/Country / Destino: Estado/País **Malaysia**

Money In Minutes / Dinero en Minutos

Next Day (where available) / Dinero Día Siguiente (según disponibilidad)

To a Mobile Phone (where available) * / A Teléfono Celular (donde este disponible) *

Number with Country Code / Número con código de país

Giro Paisano Giro Telefónico ¿Con aviso a domicilio? With notification?

Home Delivery: Prepaid Card (USA only) / Tarjeta Prepagada - Entrega a Domicilio (solo EE.UU.)

To a Bank Account (where available) * / A Cuenta Bancaria (donde este disponible) *

3 Receiver Information / Información del Beneficiario:

Write the name of the receiver exactly as it appears on their identification. **Escribe el nombre del beneficiario exactamente como aparece en su identificación.**

Receiver's First Name / Nombre del Beneficiario **John**

Last Name(s) / Apellido (Paterno, Materno) **Wahid**

Only for Home Delivery or Giro Telefónico Con Aviso: Solo para Entrega a domicilio o Giro Telefónico Con Aviso:

Business Name (if applicable) / Nombre comercial (si aplica)

Address (Apt #/Suite #) / Dirección (Apt/oficina)

City / Ciudad

State / Estado Zip / Código Postal

Phone and/or Email / Teléfono y/o Correo Electrónico

Only for sending to a Bank Account / Sólo Para Envíos a Cuenta de Banco:

Bank Name / Nombre de Banco

Routing / Swift / Bank Identifier Code / Número de Embarcamento / Código de Identificación de Banco

Account Number / IBAN / Número de Cuenta

Other Information / Información Adicional

If sending less than \$1,000 to a Receiver in the U.S. that does not have identification, you may provide a test question and answer. Si la cantidad enviada es menor a \$1,000 y el Destinatario en EE.UU. no posee un documento de identidad, Usted podrá proporcionar una pregunta de prueba y su respuesta.

Test Question (limit 4 words) / Pregunta de Prueba (un máximo de cuatro palabras)

Answer / Respuesta

2 Sender Information / Información del Remitente:

Your First Name / Su Nombre Middle Initial / Inicial del segundo nombre

Last Name / Apellido

Street (Apt #) / Dirección (# de Apto)

City / Ciudad State / Estado Zip / Código Postal

Phone / Teléfono

Email

Mobile Phone / Teléfono Celular

*By completing, you authorize us to text you special offers/messages; you may revoke this authorization at any time. Standard message and data rates may apply.

4 Your Signature / Su Firma

(Signature area)

Certain terms and conditions governing this transaction and the services you have selected are set forth on the attached pages. By signing this receipt, you agree to these terms and conditions.

FOREIGN OUTGOING WIRE TRANSFER REQUEST

DATE 9/23/2011 TIME 10:00 am EMPLOYEE 1471 Peggy D

\$20 fee is in US - trancode WIRE; \$50 fee for Foreign Wires - trancode WTF

<p>Member/Originator's Information</p> <p>Member Name <u>[REDACTED]</u></p> <p>Member Physical Street Address (No PO Box) <u>[REDACTED]</u></p> <p>City/State/Zip <u>[REDACTED] IA [REDACTED]</u></p> <p>Member Account Number - Savings or Checking <u>[REDACTED]</u></p> <p>Other Instructions from Member: <u>See attached email with instructions</u></p> <p>For Wires to China: reason/purpose of wire <u>[REDACTED]</u></p> <p>AMOUNT <u>\$ 25,000.00</u></p> <p>FEE <u>\$ 50.00</u></p> <p>TOTAL <u>\$ 25,050.00</u></p> <p>RECEIPT # <u>74 9438 + 74 9378</u></p>	<p>Beneficiary's Information</p> <p>ARBKMYKL</p> <p>Financial Institution SWIFT/BIC CODE</p> <p>AM Finance Bank Berhad</p> <p>Financial Institution Name</p> <p>No 24 Jalan USJ 10/1 Taipan Triangle</p> <p>Address (No PO Box)</p> <p>Selangor Malaysia 47620</p> <p>City/Country</p> <p>Financial Institution Branch Name</p> <p>Norilah Binti Atun</p> <p>Beneficiary Name</p> <p>TTDI Plaz Jalan Wan Kadir 3</p> <p>Beneficiary Address</p> <p>Kuala Lumpur Malaysia</p> <p>City/State/Zip</p> <p>078-001-202618-9</p> <p>Beneficiary Account Number</p> <p>IBAN if going to Country in Europe</p> <p>Other Instructions for Beneficiary:</p>
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Wire Transfer Agreement

The University of Iowa Community Credit Union ("we", "our", or "the credit union") will not be liable to the member ("you") if we do not act upon any wire transfer order if any of the following circumstances occur: Legal order, Emergency situation, Interruption of communication, Equipment failure, War, Other circumstances beyond our control, or Potential violation of any government regulation. If you provide us the name and account number of the individual you wish to receive the funds, we and other financial institutions may process the wire transfer based on the account number alone, even if the account number identifies a person other than the person you name. If you provide the names and numbers of the receiving financial institution(s), we and other financial institutions may process the wire transfer based on the financial institution's identifying number alone, even if the number identifies a financial institution other than the one you name. If the correct person does not receive payment, you are still obliged to pay us the amount of your wire transfer fee. If the wire transfer is cleared through the

Because Many women take past, seem to think that their present & future holds the same fate, creating skepticism from the get go. Rather than be molders they allow rationalization to overpower their own intuition, perception & good old feelings. Some it takes years to find the right person, really that hard?so to me i think life is not easy and life is full of circumstances so i think if you're the right woman you will have to ready to move on with life.

- "Google" the phrase "Rather than be molders they allow rationalization to overpower....."

Rimnicu Vilcea, Romania



Rimnicu Vilcea, Romania

- City gets 2.5 hours of television each week due to power restraints
- 12 Western Union offices located within 4 blocks of downtown

Source: Lexis-Nexis

What Makes White Collar Different?

- Often not seen as “offensive” as other types of crimes

- Subjects/offenders are often highly educated

- The victim is often unaware he/she is a victim or insists that he/she is NOT a victim

- Heavily statistical or numerical based

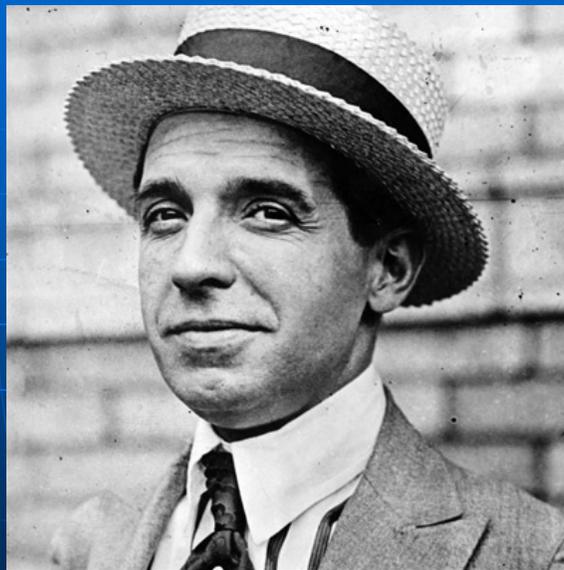
- Making “remedy” is often preferred by victims and/or companies

White Collar Crime
has its own motto!

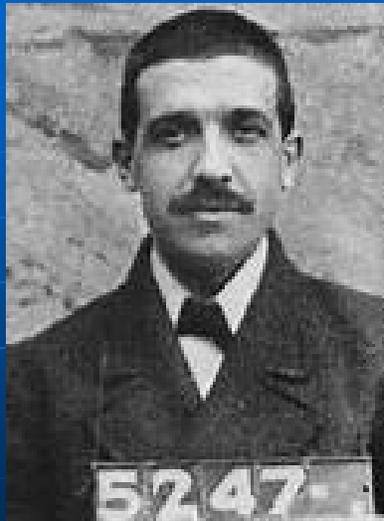
Grand Daddy of White Collar

Grand Daddy of White Collar

PONZI

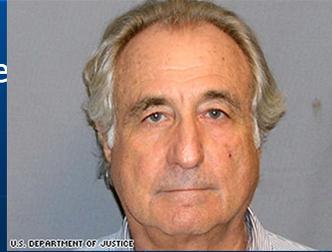






SECURITIES/COMMODITIES FRAUD

- Investment Fraud
 - ✓ Ponzi schemes, Prime Bank Investment Fraud, Advance Fee Investment Schemes, etc.
 - ✓ May involve securities, commodities or some other type of "investment" (i.e. false promissory notes)
- Market Manipulation
 - ✓ Pump and Dump scheme
- Broker Embezzlement



Money Laundering

- Money laundering is the process by which criminals conceal or disguise the proceeds of their crimes or convert those proceeds into goods and services. It allows criminals to infuse their illegal money into the stream of commerce, thus corrupting financial institutions and the money supply and giving criminals unwarranted economic power – U.S. Department of Justice

Money Laundering

Criminal Genius

Martin Frankel



~~1) Do not p~~ ~~u by~~ ~~somebody~~ ~~with~~ ~~trapper~~
 I expect to do best for me

2) Run hide may get caught + go to jail

OBT;
 Stay out of JAIL
 get no CRIM records

How? must send \$ to
 K/K

Get all \$ hidden now

* Wed
 Best way - take cash
 out of other Cit

wire \$ from bank to Bahamas
 Then wire \$ back
 from Baham to
 disc. brokerage

USE FICT NAME - claim to
 be foreigner
 use MAIL drop

Dept of Health - Birth Certif
 THURS

- ① Launder money
- ② get \$ to Israel get it back in
- ③ I heard Steven say to me: that Richard said
Tom committed.
- ④ References Steve Rothschild
- ⑤ CPA - No CAN DO!
- ⑥ Resolute - Supposedly sent
\$250,000 to Resolute is spent!
Promised to send a list of how \$

Spent 3,000,000 - 150,000 extra on
Dac has most of the
→ Had to watch - change it!!

