

# SPECIAL REPORT

## EMPLOYEE DISHONESTY CLAIMS EXAMPLES

(01-02-2018)

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This Special Report was written by Kenneth R. Hale, J.D., CPCU, AAI, LIC of Marsh & McLennan Agency LLC.  
Mr. Ken Hale can be contacted at 734-525-2412 or khale@mma-mi.com. More Special Reports are available at [www.mma-mi.com](http://www.mma-mi.com).

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# I. BRIEF SUMMARY TABLE OF ALL 4 CATEGORIES (Pages 2-12)

## A. Manufacturing and Other Commercial Cases In Michigan

| <u>AMOUNT</u> | <u>TYPE OF CLAIM</u>             | <u>DESCRIPTION</u>  |
|---------------|----------------------------------|---|
| \$127,000,000 | Foreclosure Forgery              | 46-state robo-signing, racketeering, mail and wire fraud.               |
| \$ 53,740,394 | Wire Fraud; Money Laundering     | Comptroller embezzled from Michigan municipality.                       |
| \$ 48,670,000 | Embezzlement                     | Embezzlement of cemetery trust funds.                                   |
| \$ 8,205,405  | 4-year Embezzlement              | 2 conspired to defraud banks, lenders and title companies.              |
| \$ 6,846,000  | Breach of Employment Contract    | Stock holder restrictions.  |
| \$ 5,000,000  | 10-year Embezzlement             | Office Manager deposited company checks to his personal account.        |
| \$ 4,600,000  | Embezzlement                     | Racetrack bookkeeper used phony work orders.                            |
| \$ 3,000,000  | Embezzlement                     | CPA took from clients to pay off his firm's building.                   |
| \$ 2,667,750  | Ponzi Scheme                     | Mail fraud, wire fraud, embezzling from employee benefit plan.          |
| \$ 2,000,000  | 5-year Embezzlement              | Stockbroker invested monies in a fake bond fund.                        |
| \$ 1,900,000  | 8-year Embezzlement              | Clerk issued & cashed duplicate vacation paychecks for personal use.    |
| \$ 1,800,000  | 5-year Embezzlement              | Office Manager forged company checks.                                   |
| \$ 1,600,000  | Embezzlement                     | Sales supervisor converted payments for his own use.                    |
| \$ 1,392,972  | Breach of Employment Contract    | Embezzlement, breach of fiduciary duty.                                 |
| \$ 1,250,000  | Wire fraud                       | Wayne County public official illegally accepted money.                  |
| \$ 1,250,000  | Mail fraud; Conversion; Forgery  | A/P manager forged over 90 checks to pay her personal American Express. |
| \$ 1,216,537  | Municipal Wire fraud             | A county treasurer wired funds into his personal accounts.              |
| \$ 1,100,000  | Embezzlement                     | Managers pocketed proceeds from sales.                                  |
| \$ 1,100,000  | Wire fraud; Money Laundering     | Transferred from healthcare bank account to her former business.        |
| \$ 1,000,000  | Embezzlement, Forgery            | President took money from agency. Uttering and publishing.              |
| \$ 998,000    | 10-year Embezzlement             | She collected checks to dentist employer, but endorsed her name.        |
| \$ 990,000    | Federal Mortgage Fraud           | Broker defrauded mortgage giants by brokering sales & flipping them.    |
| \$ 962,952    | Fraudulent Fed. Inc. Tax Returns | Typically used deceased individuals tax info., using Ancestry.com.      |
| \$ 900,000    | Illegal Kick-back Fraud Scheme   | Project Mgr. steered work to people for kick-backs.                     |
| \$ 859,278    | Embezzlement                     | Deposited from company's escrow account, into her bank account.         |
| \$ 800,000    | 5-8 year Embezzlement            | School business manager wrote checks to herself.                        |

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>             | <b>DESCRIPTION</b>  |
|---------------|----------------------------------|---|
| \$ 794,274    | Ponzi Scheme                     | False CEO of sham investment firm defrauded investors.                      |
| \$ 700,000    | Embezzlement                     | Violation of multiple casino regulations.                                   |
| \$ 700,000    | Embezzlement                     | Filed false tax returns; embezzled from several owners.                     |
| \$ 689,500    | Stolen Monies                    | Created a fake contracting company; invoiced hospital for non-work.         |
| \$ 646,940    | Stolen Monies                    | Contract Accountant stole funds from public behavioral health provider.     |
| \$ 600,000    | 12-year Forgery                  | Admin. Asst. wrote hundreds of company checks; deposited to her account.    |
| \$ 543,212    | 7-year Money Funneling           | Legal secretary funneled firm's monies through credit lines.                |
| \$ 530,091    | 5-yr. Fraud & Money Laundering   | Detroit School Accountant used sham company to order educational mat'ls.    |
| \$ 518,782    | Embezzled from Family            | Employee wrote checks to herself from sister and brother-in-law's business. |
| \$ 503,520    | Embezzlement                     | Wrote corporate checks to herself & credit card companies.                  |
| \$ 500,000    | False Death Certificates         | Funeral home employee took prepaid insurance money.                         |
| \$ 463,000    | 6 yr. Conversion of Death Cert's | Funeral Home owner conducted criminal enterprise.                           |
| \$ 460,000    | Embezzlement                     | Nursing home office manager embezzled from vulnerable adults.               |
| \$ 450,000    | Embezzlement                     | While on midnight shift, stole plastic resins from employer.                |
| \$ 446,000    | 12-year Embezzlement             | Law firm's bookkeeper embezzled client payments.                            |
| \$ 433,000    | Embezzlement                     | Found bogus invoices and checks related to voting precinct efforts.         |
| \$ 414,000    | Embezzlement                     | Employee removed parts from premises and sold to scrap yards.               |
| \$ 390,000    | Embezzlement                     | Plant closed due to lack of funds. 77 displaced workers / investors, etc.   |
| \$ 350,000    | Embezzlement                     | Embezzled retirement funds that he managed.                                 |
| \$ 345,000    | 2-year Embezzlement              | After marrying into family, she embezzled from family floral business.      |
| \$ 345,000    | Illegal Sales                    | Employee of the Year Sales Director sold inventory "out the back door."     |
| \$ 331,000    | 7-year Municipal Embezzlement    | Parks & Rec. clerk collected monies from bogus property reservations.       |
| \$ 330,610    | 4-year Embezzlement              | Comptroller used separate company credit card in her maiden name.           |
| \$ 325,000    | 4-year Pilfering                 | CFO converted monies and used company credit cards for his own use.         |
| \$ 315,000    | Embezzlement                     | Attorney drained trust fund for friend's sons.                              |
| \$ 308,049    | 7-year Municipal Embezzlement    | Township Treasurer took money from Twp. tax account for personal use.       |
| \$ 307,868    | 4-year Embezzlement              | Misused state credit card for illegal purchases.                            |

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>            | <b>DESCRIPTION</b>   |
|---------------|---------------------------------|--|
| \$ 303,509    | 7-year Embezzlement             | Took clients' monies for prepaid funeral services.                             |
| \$ 300,000    | 2-year Embezzlement             | Office Manager wrote checks to herself, forged signature, modified checks.     |
| \$ 300,000    | 8-year Embezzlement             | Exec. Dir. of St. Clair Housing Comm. took low-income housing funds.           |
| \$ 300,000    | Forgery / Embezzlement          | Director of the Gaylord's DDA stole public tax dollars.                        |
| \$ 279,145    | Embezzlement                    | Chiropractor inflated expenses, claimed personal purchases as bus. expenses.   |
| \$ 260,663    | Municipal Embezzlement          | City Commissioner embezzled from funeral home.                                 |
| \$ 260,000    | 4-year Embezzlement             | Executive Secretary created duplicate expense requests.                        |
| \$ 244,000    | 3-year Embezzlement             | Alteration of deposit slips, depositing into employee's bank account.          |
| \$ 238,000    | Embezzlement                    | Bookkeeper embezzled funds.  |
| \$ 236,000    | Program Fraud; Money Laundering | School Superintendent embezzled monies; deposited in another account.          |
| \$ 233,532    | Fraud / Embezzlement            | Car salesman falsified vehicle titles, larceny by conversion, & NSF check.     |
| \$ 225,000    | 3-year Embezzlement             | Bookkeeper wrote unauthorized checks; pocketed cash payments.                  |
| \$ 215,201    | Misconduct & Embezzlement       | Lawyer disbarred after embezzling from her mother.                             |
| \$ 200,000    | 5-year School Embezzlement      | College employee skimmed monies for personal expenses.                         |
| \$ 200,000    | 3 ½-year Embezzlement           | Husband & wife employees used computer to commit crime.                        |
| \$ 197,983    | 10-year School Embezzlement     | School bd. member embezzled, using school funds for personal expenses.         |
| \$ 182,000    | 8-year Embezzlement             | Bookkeeper funneled company funds to her personal use.                         |
| \$ 180,000    | 4-year Embezzlement             | General manager forged signatures on checks and put in personal account.       |
| \$ 174,000    | 2-year Embezzlement             | Town clerk took tax and other public monies for personal use.                  |
| \$ 169,374    | Elder Abuse Embezzlement        | Podiatrist stole from older woman with dementia.                               |
| \$ 167,000    | Embezzlement                    | 4 employees established fictitious vendors and submitted bills.                |
| \$ 158,045    | 3-year Embezzlement             | Dental employee siphoned monies  |
| \$ 158,000    | 3-year Embezzlement             | Father and son resold computers across the country. Concealed stolen property. |
| \$ 150,000    | Forgery; Embezzlement           | Exec. director used company credit card for her own use; forged signatures.    |
| \$ 143,000    | 3-year School Embezzlement      | MSU administrative assistant made credit card purchases for gift cards, etc.   |
| \$ 131,586    | Computer Crime                  | Comptroller used computer to make payments to himself, instead of vendors.     |
| \$ 127,504    | 5-year Embezzlement             | Bookkeeper forged 138 checks; used money for personal                          |

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>       | <b>DESCRIPTION</b>  |
|---------------|----------------------------|---|
|               |                            | family items.   |
| \$ 120,022    | 2010 Embezzlement          | Contractor for natural food company embezzled monies.                           |
| \$ 119,978    | Embezzlement               | H.R. director forged checks; used company credit cards for personal ventures.   |
| \$ 109,600    | 4-year School Embezzlement | Business manager for Wolverine Community Schools stole monies.                  |
| \$ 107,698    | 18-month Embezzlement      | Hospital pharmacist/technician stole prescription pills.                        |
| \$ 106,700    | 5-year School Embezzlement | Boyne City Schools lunch cashier stole from cash register.                      |
| \$ 103,000    | School Embezzlement        | Office manager of educational institution eliminated scholarship opportunities. |
| \$ 102,000    | 3-year Embezzlement        | Law firm bookkeeper embezzled monies.   |
| \$ 100,000    | 5-year Embezzlement        | Bookkeeper of a marina bought and sold personal items on eBay for profit.       |
| \$ 100,000    | 5-year Embezzlement        | Police chief, wife, and 5 policemen had a continuing criminal enterprise.       |
| \$ 94,000     | 3-year Embezzlement        | Dental office manager forged dentists' signatures on numerous checks.           |
| \$ 88,000     | School Embezzlement        | University administrator fraudulently purchased computers, then sold them.      |
| \$ 87,000     | Embezzlement               | 2 health care workers stole from a wheelchair-bound resident.                   |
| \$ 83,414     | 2-year Embezzlement        | Pet store employee performed false returns, pocketing cash.                     |
| \$ 83,000     | 4-year Embezzlement        | Bookkeeper stole from jewelry store by writing & cashing checks to herself.     |
| \$ 82,000     | Several-year Embezzlement  | Director of assisted living facility used a computer to commit crime.           |
| \$ 80,454     | Municipal Embezzlement     | District Court cashier stole cash from payments made to the court.              |
| \$ 80,000     | Embezzlement               | N. Michigan housing organization employee embezzled monies.                     |
| \$ 77,225     | Municipal Embezzlement     | Township treasurer moved money around into different accounts.                  |
| \$ 76,000     | School Embezzlement        | University office coordinator stole cash and put it into her bank account.      |
| \$ 75,000     | 3-year School Embezzlement | Elementary school principal stole to pay off her own bills.                     |
| \$ 75,000     | Embezzlement               | District court judge/trustee stole from trust account.                          |
| \$ 74,234     | 5-year Embezzlement        | A cooperative's general manager stole monies.                                   |
| \$ 70,000     | 2-year Embezzlement        | Police chief kept monies from 669 salvage vehicle inspections.                  |
| \$ 66,000     | Embezzlement               | Partner in real-estate development company used rental fees for himself.        |
| \$ 61,366     | Embezzlement               | Post office clerk took night deposit bags to pay her own bills.                 |

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>            | <b>DESCRIPTION</b>  |
|---------------|---------------------------------|---|
| \$ 60,000     | 5-year Embezzlement             | Backhoe operator and previous municipal treasurer wrote checks to himself.  |
| \$ 60,000     | 2-year Embezzlement             | Director of Child Development Center in Lansing, stole monies.              |
| \$ 59,896     | 5-year Embezzlement             | Office manager inflated her number of work hours & charged gas to business. |
| \$ 58,000     | 3-year Embezzlement             | A Lansing home-health assistant took monies from an elderly Holt woman.     |
| \$ 52,866     | Municipal Embezzlement          | Utility employee deposited cash from customers into her own account.        |
| \$ 52,000     | School Embezzlement             | School financial manager diverted money intended to benefit students.       |
| \$ 50,000     | Embezzlement                    | Controller exploited accounting software by writing 49 checks to himself.   |
| \$ 50,000     | 3-year Embezzlement             | Chamber of Commerce director wrote checks to herself; paid bills.           |
| \$ 50,000     | Embezzlement                    | Employee used company funds to pay personal bills.                          |
| \$ 50,000     | Embezzlement                    | Employee used company monies to buy game tickets and pay bills.             |
| \$ 47,000     | Embezzlement                    | Job foreman used company credit card for personal purchases.                |
| \$ 44,000     | 5-year Embezzlement             | Woman embezzled money from her employer.                                    |
| \$ 43,000     | Embezzlement                    | Northern Mich. Hospital finance employee forged checks and documents.       |
| \$ 43,000     | 3-year Embezzlement             | PhoneGuide employee embezzled monies.                                       |
| \$ 42,098     | Municipal Embezzlement          | Township accounting supervisor embezzled monies.                            |
| \$ 40,000     | Embezzlement                    | Accounting employee at a resort shifted and altered accounts.               |
| \$ 40,000     | Embezzled Gift Cards            | Employee used company credit card at Wal-Mart to purchase gift cards.       |
| \$ 37,000     | Embezzlement by Public Official | Township Clerk issued back checks; addicted to heroin.                      |
| \$ 36,000     | 3-year School Embezzlement      | Asst. principal & treasurer acquired signed checks, but deposited himself.  |
| \$ 31,000     | Bankruptcy Fraud                | A \$75K bank check from owner to his brother was never disclosed in court.  |
| \$ 21,000     | Embezzlement                    | Medical center supervisor misused hospital credit card.                     |
| \$ 20,054     | School Embezzlement             | Public school employee misused the district's credit card.                  |
| \$ 20,000     | Municipal Embezzlement          | Police Dept. clerk repeatedly took small amounts of cash for retirement.    |
| \$ 19,000     | Municipal 7-year Embezzlement   | Treasurer altered paperwork on water bills, then pocketed the money.        |
| \$ 15,747     | 3-year Embezzlement             | Receptionist at animal hospital used computer to steal money.               |
| \$ 15,000     | Bribery                         | Taking cash, gifts and travel from a county IT vendor; obstructing justice. |
| \$ 14,644     | 6-month Embezzlement            | Public school bookkeeper stole from National Honor                          |

| <b><u>AMOUNT</u></b> | <b><u>TYPE OF CLAIM</u></b>    | <b><u>DESCRIPTION</u></b>  |
|----------------------|--------------------------------|--|
|                      |                                | Society.   |
| \$ 14,597            | 2-year Embezzlement            | Village treasurer took campsite, waste water dumping, & firewood fees.         |
| \$ 13,000            | Bribery                        | Wayne County deputy pleaded guilty to bribery.                                 |
| \$ 12,473            | Municipal 3-month Embezzlement | Treasurer's Office account clerk took money from deposits.                     |
| \$ 11,738            | 1-year Embezzlement            | Employee altered inventory numbers and conducted fraudulent cash returns.      |
| \$ 11,563            | Embezzlement                   | Group Home manager took funds from developmentally disabled residents.         |
| \$ 10,800            | Municipal Embezzlement         | Treasurer accepted cash payments for property taxes and kept the money.        |
| \$ 8,000             | Embezzlement                   | Employee gave himself commissions on stolen goods that he gave to schools.     |
| \$ 5,500             | Embezzlement                   | Stole from law firm to pay restitution bill from previous embezzlement charge. |
| \$ 5,400             | Embezzlement                   | Hotel restaurant employee embezzled through fake comp's on customer bills.     |
| \$ 4,829             | 1 ½-year Embezzlement          | Restaurant general manager took money from the restaurant.                     |
| \$ 1,276             | Embezzlement                   | Financial adviser took money from two checks for services not rendered.        |
| \$ 1,000             | Municipal Embezzlement         | 4 DPW workers misused credit cards in their names & had fence installed.       |
| \$ 1,000             | Embezzlement                   | Bookkeeper embezzled from electric company.                                    |

## B. Non-Profit Organizations

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>       | <b>DESCRIPTION</b>   |
|---------------|----------------------------|--|
| \$ 2,600,000  | 11-year Embezzlement       | Inflated expenses and pay raises by the CEO, Bookkeeper, and 2 others.         |
| \$ 2,080,000  | 9-year Embezzlement        | United Way finance executive stole to buy expensive show horses.               |
| \$ 340,268    | 3-year Embezzlement        | Electrical workers union dues clerk engaged in check substitution scheme.      |
| \$ 300,000    | 5-year Embezzlement        | The treasurer of a Little League wrongfully wrote checks to herself.           |
| \$ 117,338    | 6-year Embezzlement        | Contract bookkeeper for parent-child center stole monies, lost teachers, etc.  |
| \$ 115,276    | 3-year Embezzlement        | Firefighter wrote 103 unauthorized checks and pocketed the money.              |
| \$ 100,851    | Embezzlement               | Mayor Pro-Tem and secretary of non-profit club stole monies.                   |
| \$ 100,000    | Embezzlement               | Soccer Club treasurer used money to pay bills and make purchases.              |
| \$ 97,000     | 6-year Embezzlement        | Accountant for Youth League & Basketball League stole from insurance fund.     |
| \$ 74,400     | Embezzlement               | Creating 2 disabled military vet's charities, money went for personal use.     |
| \$ 70,000     | 2-year Embezzlement        | Husband and wife created and opened bank accounts for non-existent org's.      |
| \$ 68,000     | 2-year Embezzlement        | PTO treasurer spent money for personal use.                                    |
| \$ 52,500     | 8-year Embezzlement        | Worker misused school credit card and took cash from Scholastic book program.  |
| \$ 39,000     | Embezzlement               | Rotary club officer stole money to pay off her credit card debt and pay bills. |
| \$ 35,000     | 2-year Embezzlement        | Took money intended to pay research participants in Parkinson's disease study. |
| \$ 35,000     | Embezzlement               | Unpaid Booster volunteer embezzled from ticket sales and concession stand.     |
| \$ 23,000     | 20-year Embezzlement       | Charity volunteer president used cash for gambling and turned away the needy.  |
| \$ 21,809     | Embezzlement               | Treasurer of club stole by writing false checks to herself or to cash.         |
| \$ 21,601     | Little League Embezzlement | Bd. of Edu. member deposited funds into her personal accounts and forgery.     |
| \$ 21,000     | Embezzlement               | PTC Treasurer took monies from millionaire parties and poker games.            |
| \$ 21,000     | Embezzlement               | Resident took school funds from dance program and dance camp.                  |
| \$ 20,035     | Embezzlement               | PTA couple took money to pay off bills.  |
| \$ 19,070     | Embezzlement               | Jr. Football program treasurer took monies.                                    |
| \$ 13,032     | 2-year Embezzlement        | Music boosters club president emptied bank account to pay for rent/groceries.  |

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b> | <b>DESCRIPTION</b>  |
|---------------|----------------------|---|
| \$ 13,000     | Forgery              | Gen. Mgr. of hockey team opened and used credit card in ex-boss' name.        |
| \$ 6,624      | Embezzlement         | Woman stole from non-profit church organization to pay for credit cards.      |
| \$ 5,800      | 1-year Embezzlement  | Treasurer for elementary school parent teacher group stole monies.            |
| \$ 5,800      | Embezzlement         | Lions club man used Home Depot card for personal use & falsified invoices.    |
| \$ 5,000      | Embezzlement         | Wife of prison inmate and a reverend took money from Catholic charity.        |
| \$ 4,850      | 5-month Embezzlement | PTO president wrote checks to herself and forged signatures.                  |
| \$ 4,159      | Embezzlement         | Fair board president wrote 22 bogus checks.                                   |
| \$ 3,533      | Shelter Embezzlement | Shelter director falsified payroll records and sold vehicle for personal use. |

## C. Churches

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>  | <b>DESCRIPTION</b>  |
|---------------|-----------------------|---|
| \$ 768,388    | 6-year Embezzlement   | CFO forged signatures on checks and misused church ATM and debit cards.       |
| \$ 573,000    | 8-year Embezzlement   | Catholic priest gambled stolen money, drank, & opened secret bank account.    |
| \$ 344,000    | 2 ½-year Embezzlement | Cathedral manager transferred money to personal accounts to pay off debts.    |
| \$ 320,000    | 2 ½-year Embezzlement | Pastor submitted reimbursement receipts, not approved by deacons.             |
| \$ 295,000    | 2 ½-year Embezzlement | Church business mgr. forged checks and electronic transfers.                  |
| \$ 220,000    | 5-year Embezzlement   | Pastor & financial secretary stole donations for lavish lifestyles.           |
| \$ 212,000    | 5-year Embezzlement   | President took trust fund monies and wrote checks to himself for cash.        |
| \$ 154,636    | Embezzlement          | Business manager of youth ministry took money from the school and parish.     |
| \$ 131,400    | Embezzlement          | Priest stole from Angel Fund; recruited 131 false requests for aid.           |
| \$ 111,693    | Embezzlement          | Admin. asst. used church accounts to pay for auto loans, credit cards, loans. |
| \$ 78,372     | 5-year Embezzlement   | Unapproved church checks were for personal needs or to help others.           |
| \$ 56,000     | 3-year Embezzlement   | Secretary wrote extra payroll checks to herself and used Walmart credit card. |
| \$ 50,000     | 2-year Embezzlement   | Church treasurer failed to obtain receipts for church purchases.              |
| \$ 50,000     | 5-year Embezzlement   | Church secretary/bookkeeper embezzled from several church bank acc'ts.        |
| \$ 44,000     | Embezzlement          | During church audit, discrepancies were found.                                |
| \$ 42,055     | 2-year Embezzlement   | Church treasurer used church monies to pay her bills.                         |
| \$ 13,169     | 25-year Embezzlement  | Out of \$143,000 missing funds, some were found to be unauthorized.           |
| \$ 13,000     | 5-year Embezzlement   | Bookkeeper signed church funds over to herself via checks.                    |

## D. Credit Unions / Banks

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>            | <b>DESCRIPTION</b>   |
|---------------|---------------------------------|--|
| \$72,500,000  | Money Laundering; Bank Fraud    | COO issued over 1,000 fraudulent loans; accepted bribes, kickbacks, gifts.     |
| \$23,000,000  | Fraud                           | Obtained loan proceeds in the name of non-operating entities; false documents. |
| \$18,600,000  | Embezzlement                    | CFO stole from credit union where he worked for 13 years.                      |
| \$15,000,000  | Fraud; 10-year Embezzlement     | CEO used funds for personal pleasure. Conspired with fellow employees.         |
| \$ 7,029,000  | Bank Fraud                      | Approved fraudulent auto loans and accepted kickbacks.                         |
| \$ 5,800,000  | Money Laundering                | Embezzler intimidated many into helping him obtain fraudulent loans.           |
| \$ 3,520,000  | Fraud, Laundering, Embezzlement | CEO filed false income tax returns and cocaine possession to distribute.       |
| \$ 3,500,000  | Embezzlement                    | Stole to support his gambling addiction and support his family in Albania.     |
| \$ 3,431,000  | 12-year Embezzlement            | Credit Union became insolvent and bankrupt. Deceived to obtain monies.         |
| \$ 3,300,000  | Bank Fraud                      | She allowed illegal transfers to her loan account.                             |
| \$ 3,000,000  | Bank Fraud, Bribery, Laundering | He fraudulently obtained loans and bribed to obtain loans, and laundered.      |
| \$ 3,000,000  | Bribery, Laundering, & Lying    | Construction company owner obtained loans which he failed to repay.            |
| \$ 2,598,197  | 30-year Embezzlement; Forgery   | Sole employee forced CU into conservatorship. Didn't record CD's.              |
| \$ 2,303,158  | 4-year Embezzlement             | President of CU took advantage of military veterans.                           |
| \$ 1,900,000  | Pilfering, Embezzlement         | Gave employees 433 deposits to put into her family's accounts.                 |
| \$ 1,700,000  | Money Laundering, Fraud Loans   | Co-owner/COO of a Group defrauded the credit union with false information.     |
| \$ 1,000,000  | Money Laundering, Bank Fraud    | He illegally obtained loans and had family members help obtain them.           |
| \$ 1,000,000  | Stole Cash, Cashier's Checks    | Transferred \$ from donor contributions bank account to former business.       |
| \$ 962,689    | 7-year Embezzlement             | Conspired to defraud, over-drafted multiple accounts.                          |
| \$ 578,000    | 7-year Embezzlement             | She stole from the bank where she worked for seven years.                      |
| \$ 481,501    | Embezzlement                    | Within 17 years, \$15M was stolen; credit union collapsed.                     |
| \$ 340,000    | 8-year Embezzlement             | "Robin Hood" act of giving away. Prepared false records; disguised totals.     |
| \$ 320,000    | Embezzlement                    | Made false representations and promises to obtain loans.                       |
| \$ 260,000    | Embezzlement                    | She allowed illegal transfers to her loan account at                           |

| <b>AMOUNT</b> | <b>TYPE OF CLAIM</b>           | <b>DESCRIPTION</b>   |
|---------------|--------------------------------|--|
|               |                                | the credit union.  |
| \$ 260,000    | Embezzlement                   | He allowed illegal transfers to loan accounts.                         |
| \$ 260,000    | Bank Fraud; Illegal Transfers  | Illegal transfers to his loan account.                                 |
| \$ 250,000    | False Representations/Promises | She did not follow established procedures for members to obtain loans. |
| \$ 236,000    | 3-year Embezzlement            | Assistant branch manager of a credit union embezzled for 3 years.      |
| \$ 131,580    | Several-year Embezzlement      | Teller embezzled and staged an armed robbery.                          |
| \$ 108,630    | Forgery; Embezzlement          | Fraudulently showed balancing of teller drawer; cashed forged checks.  |
| \$ 17,200     | Embezzlement                   | Embezzled from bank to fuel her gambling addiction.                    |
| \$ 15,700     | 2-year Embezzlement            | Bank employee stole monies from 83-year-old's account.                 |
| \$ 1,000      | Embezzlement                   | Embezzled money into her personal account at another bank.             |

## **II. DETAILED CASES OF EACH OF THE ABOVE 4 CATEGORIES**

(Pages 13-43)

### **A. MANUFACTURING AND OTHER COMMERCIAL CASES IN MICHIGAN**

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| \$127,000,000 | Widespread document robo-signing fraud (signed and notarized documents with faked signatures, illegally back-dated or with false information) and forgery permeated foreclosures in Michigan and 45 other states, spawning the housing bubble and foreclosure crisis. The investigation into robo-signing began in 2011, following an expose of DocX in a "60 Minutes" broadcast. In Michigan, the Attorney General's Office found more than 1,000 fraudulent documents on file.  |
| \$ 53,740,394 | A Michigan municipality comptroller was convicted of embezzling from the City since 1990, using the proceeds to finance her quarter horse farming business and elite lifestyle. Some of her ill-gotten assets include 400 quarter horses, vehicles, trailers, tack and a luxury motor home. The woman pled guilty to one federal fraud charge, one count of wire fraud and admitted to illegal money laundering.  |
| \$ 48,670,000 | Cemetery embezzler embezzled money in cemetery trust funds. Over 25 cemeteries were affected by his actions.  |
| \$ 8,205,405  | A real-estate developer and owner of Prime Title Services conspired to defraud banks, lenders and title companies by obtaining multiple mortgages on property without disclosing prior liens. The sophisticated, long-running title insurance fraud scheme involved numerous residential developments. They intentionally failed to disclose or satisfy preexisting liens on residential properties. The funds at closing were diverted to the real-estate developer.   |
| \$ 6,846,000  | The former CEO for defendant/counter-plaintiff, a vehicle parts manufacturer, brought suit, alleging breach of his employment contract, violation of public policy, and inappropriate restrictions to his stock holdings in the company. The automotive component manufacturer countersued, alleging embezzlement and breach of fiduciary duties in connection with an agreement between the CEO and former CFO to remove \$1,400,000 from the company's bank account. The CEO had alleged those funds were for the creation of a reserve for the benefit of the company, as a result of the disagreement with its board of directors. An Oakland County jury determined that plaintiff embezzled funds from and breached his fiduciary duties to defendant and awarded \$2,646,000 and \$4,200,000, respectively, to defendant. The jury determined that plaintiff did not prove his claims and awarded no damages. (05/02/14) |
| \$ 5,000,000  | Shortly after being hired, the office manager began embezzling money in a relatively simple scheme. He would prepare checks drawn on his employer's checking accounts payable to a bank, ostensibly to pay the employer's withholding tax liability. He inserted his personal loan number on the face of the check and used the check to pay his personal loans without endorsing the check. The embezzlement scheme continued for nearly 10 years.   |
| \$4,600,000   | A former bookkeeper at a large racetrack embezzled monies from the owners with work orders for services that were never done. She was employed by the owners of the raceway who also owned apartment complexes in Wayne and Oakland Counties. She was charged with signing, initialing or approving phony work orders or altering legitimate purchase orders and invoices for services that were never  |

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|             | performed. The amounts were paid to a co-defendant who in turn paid the bookkeeper.   |
| \$3,000,000 | A Kalamazoo CPA and owner of an accounting firm embezzled from 9 victims, most of which were ill and elderly. Court documents show in some cases he cost hard-working people their life savings. He lost about \$2.5M of the money in day trading, buying and selling stocks online. The CPA also used some of the money to pay off the building he owned for his firm.   |
| \$2,667,750 | A Troy (and Parkland, Florida) man was involved in a Ponzi scheme that defrauded investors out of more than \$5,000,000. The counts of his arrest included mail fraud, wire fraud and embezzling from an employee benefit plan. Instead of investing in securities and bonds, he used the money for two homes and personal expenses. Of the money he stole, he used approximately half of it to prior investors to lure them into believing their investments were paying legitimate returns.   |
| \$2,000,000 | Between 1997 and July 2002, a Troy resident stockbroker stole from 15 investors by "investing" investors' monies in a fake bond fund, and then mailing falsified subscription statements. Once he took their money, he used the funds to trade on his personal investment account and pay personal expenses. He led investors to believe their money had been safely invested by mailing the falsified statements. His scheme went unchecked for 4-5 years. He was a citizen of Singapore.  |
| \$1,900,000 | A payroll clerk at a remote facility of an auto parts manufacturer had access to payroll checks and vacation paychecks. Over an eight-year period, the clerk issued duplicate vacation paychecks when vacation pay was legitimately requested by employees. The clerk converted the proceeds from the duplicates for her own use.   |
| \$1,800,000 | The former office manager of a Livonia machine shop was convicted of embezzling from her employer where she had worked for more than 19 years. She forged company checks over a five-year period, making them payable to her credit card company and also taking cash advances from that credit card company. The employer only had \$1,000,000 in coverage.  |
| \$1,600,000 | In less than a year, a sales supervisor located outside of the United States caused a loss of \$1,600,000 to his employer, a manufacturer of electronic parts. The employee converted payments for his own use, which were due from purchases of genuine manufactured and delivered goods. An attempt was made to cover up the loss by substituting fraudulent checks drawn upon other third party entities. The manufacturer was underinsured and only \$500,000 was paid by the insurance carrier, leaving the company on the hook for \$1,100,000.   |
| \$1,392,972 | Plaintiff brought claims for breach of employment contract, Michigan Whistleblowers' Protection Act and defamation before the American Arbitration Association pursuant to the provisions of her employment contract. Defendant brought counterclaims for embezzlement, breach of fiduciary duty, breach of contract and exemplary damages. Plaintiff was former CFO for a British Virgin Island-based, publically traded company. Its primary U.S. office is located in Birmingham, Mich. Plaintiff argued that amendment to her employment contract for compensation adjustments and \$882,500 in company funds she transferred into bank accounts in her own name were authorized by the defendant's then-acting CEO. Plaintiff relied on this agreement. Defendant argued the agreement was neither disclosed nor approved by legal counsel, the board of directors or the audit committee. |

| Wayne County public officials conspiracy: |   |
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| \$1,250,000                               | 1. <i>Co-conspirator</i> , resident of Camel, Indiana, conspired to commit wire fraud by illegally accepting money from a company run by the former Wayne County assistant executive.   |
| \$ 500,000                                | 2. <i>A former Wayne County assistant executive</i> , abused his power as head of county health care programs by starting a kickback scheme that allowed him to collect almost \$700,000 in cash, cashier's checks and money orders. He began scheming and stealing money almost immediately after taking office in 2008. He was working on a scheme to collect more money through kickbacks and also obtained a one-third's share in a \$50,000 Caribbean time share. He used his fiancée to launder about \$120,000. He purchased \$100,000 hair plugs before his wedding, home floor tiles, Delta Airlines flights, appliances, electronics, designer clothing, and cable bills. He was fired as aide to county Executive in 2012, was indicted on extortion, accepting kickbacks and charges including money laundering and conspiracy to launder money. Three others ensnared in the federal government's ongoing public corruption probe in Wayne County: |
| \$ 15,000                                 | 3. <i>A Rochester Hills resident</i> , also former chief information officer, pleaded guilty to bribery for taking cash, gifts and travel from a county IT vendor. He had accepted cash, trips to Hawaii, Turkey and Florida, and other things of value totaling \$70,000. He engaged in a conspiracy in an effort to obstruct justice and to cover up received bribes.   |
| --  | 4. <i>Another IT department employee</i> was convicted of obstructing justice for helping create bogus receipts to mask bribe payments. He became the first former appointee of the Wayne County Executive to get sentenced to prison for his role in a public corruption scandal involving bribes, extortion and fraud.  |
| \$ 13,000                                 | 5. <i>A former deputy</i> pleaded guilty to bribery.  |
| \$1,250,000                               | Employed from 1994 until 2012, defendant's job at Michigan Institute of Urology PC was to oversee accounts payable and manage the billing for the MIU American Express credit card account. From 2007 through 2012, she concealed her diversion of corporate funds to her own use by forging over 90 checks from MIU's accounts, primarily to pay her personal American Express account.  |
| \$1,216,537                               | The former treasurer for a Michigan County was able to wire over more than \$1,000,000 in County funds into his personal accounts. This money was then wired to scam artists out of Nigeria. The accounting firm for the county was sued for failure to detect the fraud, and the county was awarded a judgment in the amount of \$1,216,537.   |
| \$1,100,000                               | An officer and the managers of shipping for a cutlery manufacturer colluded to load trucks with merchandise for after sale at flea markets and small retail shops, while pocketing the proceeds. The controller ultimately reported the scheme to the company.  |
| \$1,100,000                               | In a wire fraud and money laundering case, a hospital accountant transferred about \$1.105M between 2007 and 2011 from a healthcare foundation bank account used  |

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|             | for donor contributions to her former business in Traverse City. She had worked at the hospital since 2000. Her duties were to pay payroll taxes and make deposits into employees' retirement plans. When she ran into financial troubles, she began taking money. It became harder to quit, as explanations would be needed. The more she took, the harder it was to live with what she was doing. She made false recipient accounts to cover up the theft. She sometimes used a co-worker's account by stealing a user name and password when the worker wasn't around.  |
| \$1,000,000 | In 2015, a 45-year-old resident of St. Joseph, was sentenced to prison after pleading guilty to embezzlement, forgery and uttering and publishing from 2008 to 2014, while he was president of a nearly 85-year-old insurance agency in Battle Creek. He had been employed at the agency since 1991. He took money from the agency and also applied for loans for premium payments from other financial institutions. None of the insurance company's clients lost money. Insurance and the agency covered losses.   |
| \$ 998,000  | Husband helped his wife embezzle from her dentist employer over a period of 10 years, spending the money on college tuition, new cars, a Harley-Davidson, \$35,000 wedding, jewelry and more. She collected checks written to the dentist, used his signature stamp to endorse them and followed by endorsing the checks with her own name. She then deposited the checks into her husband's credit union account. The couple was investigated for over 1 ½ years before charges were sought. The dentist has also filed a civil suit against the couple.  |
| \$ 990,000  | A Detroit area real estate broker representing Fannie Mae and Freddie Mac (created by Congress to provide liquidity, stability and affordability to the mortgage market), listed homes and defrauded giants by brokering sales of Fannie and Freddie REOs to a company that he controlled in order to flip them at a higher price to buyers he had already lined up through the MLS. In this mortgage fraud scheme, this Canton man listed homes with Villa Realty in Redford without revealing that the homes were Fannie Mae and Freddie Mac. Prospective buyers would place bids but, rather than submit them to Fannie Mae or Freddie Mac, he would submit a lower bid from his company, Trademark Assets, and convince Fannie Mae or Freddie Mac staff to accept the lower bid and sell the house to Trademark Assets. He would sell the house to the legitimate buyer from Trademark Assets and pocket the difference between the cost of the house to Trademark and the cost to the buyer. In 22 transactions in Detroit, Dearborn, Lincoln Park and other Downriver communities, he is said to have made nearly \$450,000. |
| \$962,952   | A former Clinton Township resident was sentenced to prison for filing fraudulent federal income tax returns. The musician and music producer is alleged to have used the nearly \$1,000,000 he received in refunds to further his career and on such expenses as casinos, hotels, adult entertainment, bars, and department store purchases. For more than 2 ½ years he prepared and electronically filed more than 360 tax returns using the information of individuals who were, for the most part, deceased. He obtained information on these individuals at a well-known website, Ancestry.com. The individuals who were still living, as well as survivors and estates of those who were deceased, had no knowledge of his stealing their information. Atlanta, Detroit, and Miami Beach were just a few of the locations he filed returns from.  |
| \$900,000   | A large insurance company suffered a loss of \$900,000 during a seven-year   |

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|           | renovation project. The employee was the project manager with responsibilities that included removal and installation of furniture and flooring in the insurance company home offices. He received \$400,000 in illegal kick-backs for steering some of the work in transferring furniture to two people and six entities throughout the project. It was a part of a fraud scheme in which he would receive payments of 45-50% of the resale price of the furniture.  |
| \$859,278 | A Boyne City resident embezzled monies from the now defunct title company of Charlevoix. About 30 victims are owed monies. During the last five months of her employment, she deposited more than \$850,000 out of the company's escrow account into her own bank account and used the money to buy a new home, two cars, a horse, pay bills, buy household items and make a sizable contribution to an area church. A month later the business was shut down, costing 13 people their jobs.  |
| \$800,000 | A business manager for the Big Bay de Noc School had been employed as a sub-contracted employee for the school district for 18 years. In early 2010, an unintentional discovery of uncovered unauthorized checks was made covering the past 5-8 years. Because the district was limited in the amount of information they could retrieve from past records, the \$800,000 amount could have amounted to more. Despite mounting evidence in the case, the business manager died just weeks after a full investigation was launched and the case was closed in April of 2010.   |
| \$794,274 | A Canton woman was sentenced to prison and forfeiture of numerous items purchased with ill-gotten gains due to her role in a Ponzi scheme, from April 2009 through at least August 2010, along with her co-conspirator who defrauded almost 80 investors out of \$1,190,470. She represented herself as the CEO of a sham investment firm and used false promises of guaranteed returns to trick her victims and used their investments for personal expenditures such as jewelry, furniture, airline tickets, vehicles, etc. They sent monthly statements to investors that fabricated earned profits. However, by mid-2010, they could no longer quell investors' concerns and investors began requesting to withdraw their money. They falsely told investors that their funds could not be retrieved because the SEC had "frozen" its accounts. |
| \$700,000 | A Detroit casino was given a collective fine of \$350,000 by state regulators following the violations of multiple casino regulations as well as a case of embezzlement totaling close to \$700,000.  |
| \$700,000 | A Dearborn Heights woman willfully filed false tax returns with the IRS. She worked as an office manager for several companies and embezzled from their owners, not reporting this taxable income for the years 2006 through 2009.  |
| \$689,500 | A Grosse Pointe man pled guilty to stealing from Port Huron hospital while he was contracted to work there. As the hospital's Director of Facilities Management, he was responsible for supervising maintenance, buildings and some construction projects. His scheme was to create a fake contracting company and invoice the hospital for work on projects that were never done.  |
| \$646,940 | A 67-year-old female stole monies from a public behavioral health provider in Ludington as well as from a vulnerable adult. She was an accountant who worked for many businesses and individuals in West Michigan and was a contract accountant for the provider for eight years. She used the funds to pay outstanding bills due to personal financial problems.   |

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| \$600,000 | Over a 12-year period, administrative assistant at a commercial real estate company wrote at least 427 checks drawn on company coffers for her own benefit. She made out checks to herself, forged the president's name, then deposited the checks into accounts she controlled. She obtained money illegally through several banks.   |
| \$543,212 | From 2004 to 2010, former 42-year-old, 25-year legal secretary of East Grand Rapids, funneled money from the firm through credit lines. She ran for congress in 1984 and is active in the democratic party and serves on a variety of boards and committees.   |
| \$530,091 | In 2013, former Detroit Public Schools accountant was sentenced to 70 months in prison after discovering program fraud and a money laundering conspiracy by the mother and her daughter, a former special education teacher, by using a sham company from which orders for books and other educational materials were placed, but never delivered to the schools between 2004 and 2008. The money stolen from the school district was used for personal expenses.  |
| \$518,782 | A 49-year-old Boyne City resident wrote checks to herself over several years while working for her former employer, American Total Security, owned by her sister and brother-in-law. She meant to just borrow the money and then pay it back, but eventually couldn't.   |
| \$503,520 | A 39-year-old Dearborn office manager of an investment banking firm in Detroit embezzled money and made a false statement on a federal tax return. She would write corporate checks to herself and to credit card companies to pay personal expenses. Over a six-year period, checks were created for up to \$6,000, several times a month. She would then not report the embezzled monies to the IRS, resulting in a tax fraud charge. (i.e.: In 2009 she intentionally failed to report over \$224,000 of her embezzled monies on her federal income tax return.)  |
| \$500,000 | A plea deal was reached with a former Ionia and Portland, Michigan funeral home employee who embezzled money from 2008 through 2010 by creating false death certificates, sending them to insurance companies to receive payment from policies, and taking money from prepaid funerals. Some customers were even asked to write checks for funerals and prepaid funerals to a company he owned, separate from the funeral home. Suspicions began in May 2010 when the employee left the owner a handwritten note saying he made deposits into the funeral home account. A similar note was left in August. Usually there would have been a deposit ticket with checks. So, he went to the bank and asked the teller if his employee had been there to make a deposit. He asked to see a copy of the check. He gasped because the check should have come from the escrow agent, not from a cashier's check. He also provided a list of 43 names and dollar amounts regarding accounts he embezzled from. In January 2011 the owner added 20-30 more accounts to the list. |
| \$463,000 | The owner of a funeral home business in two locations was found guilty of six counts of conversion of prepaid funeral services, racketeering and conducting a criminal enterprise. She embezzled over a six year period and involved 89 customers.   |
| \$460,000 | A former Oakland County nursing home business office manager at a Rochester Hills health center pleaded guilty to one count of embezzlement from vulnerable adults and has agreed to pay monies back to the 136 victims.   |
| \$450,000 | A plastics company (in El Paso, Texas) suffered a loss of plastic resins that were   |

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|           | stolen by an employee on the midnight shift. The employee also stole resins from a prior employer.  |
| \$446,000 | A Bay City law firm bookkeeper was discovered to have embezzled money for more than a decade when one of the two lawyers stopped by the office in Feb. 2012, encountering a former customer who said he just paid off the last of his debt in cash. No record of this was found in the office's ledger book or in the safe. He visited the bank and found no cash was ever deposited that month.  |
| \$433,000 | A 42-year-old Waterford resident stole money from the City of Oak Park. Over the course of two years, his wife, the former Deputy City Clerk of Oak Park, as well as director of elections, had submitted 54 bogus invoices for checks made out to her husband under the guise of expenses related to voting precinct consolidation efforts. The checks were approved by the city's Finance Department. Her husband had worked, at times, as a poll worker for the city on election nights. His wife had worked as a contract employee for Oak Park before being hired in 2012. The month before she was fired, city officials honored her with an employee award for her work. Eventually, accounting reviews turned up big inconsistencies in accounts that she handled. Since then, the city has recovered every penny through its fraud protection insurance coverage. Previously, she was a city worker in Pontiac for 18 years. |
| \$414,042 | An employee working for MacLean Maynard LLC took products and illegally sold them to three Macomb County scrap metal yards in 2009. Management began noticing a considerable shrinkage in inventory.  |
| \$390,000 | After a long appeals process, a sentence for a man convicted of embezzling almost \$400,000 from a Hudson automotive manufacturing company was upheld. The plant had to close due to a lack of funds, all presumably lost in the embezzlement. There were 77 displaced workers, investors, creditors and other victims.   |
| \$350,000 | A Canton man has been ordered to pay restitution for the crime of embezzling money from two men whose retirement funds he managed. He was charged following accusations he prepared tax returns for years for the two victims and advised them in 2007 that he could manage their retirement funds. The two men agreed and handed over more than \$350,000.   |
| \$345,000 | After an eight-year relationship, then marrying into the company's family and becoming general manager at the 5-generation floral and garden business which had its beginnings as a fruit stand in 1912 in Grand Rapids, the 30-year-old was found to have embezzled monies over the past two years.  |
| \$345,000 | A regional sales director took on additional inventory of computer software products for alleged seasonal sales pushes. In reality, a portion of that inventory was sold "out the back door" unbeknownst to corporate headquarters. That same director had been named "Employee of the Year" several times over his 17-year career.   |
| \$331,000 | Former Kentwood Parks and Recreation clerk stole over a 7-year period from the city, a theft that also led to job cuts. Her duties were to take reservations for ball fields, accept payment for team sporting programs, and make bank deposits for the department. When the city switched to a new financial tracking system, discrepancies were noticed. The 15-year city employee had created bogus reservations for city properties, canceled the bookings and refunded the money to her own account in order to pay off personal debts.  |
| \$330,610 | A 51-year-old resident of Lake Orion embezzled from a dismantling company in Elba Twp. over a period of four years where she was comptroller, overseeing the  |

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|           | incoming and outgoing funds and implementing company procedures. She found holes in the checks and balances. Suspicion began when another employee discovered she had a separate company credit card in her maiden name. No invoices were found in the company files for the charge card. She may have obtained the card for personal use, transferred company cash to pay the bills, and then shredded them. Tallies for that credit card were over \$82,490. During a company audit, another \$248,120 was found missing.   |
| \$325,000 | A 43-year-old resident of Gaines Township pilfered funds from a 75-year-old family-owned business in Wyoming, Michigan while working as chief financial officer, placing him in control of its financial accounts and bank accounts. He was employed there since 2006, but police say the illegal activities occurred between April 2011 and Oct. 6, 2014. He converted monies to his own use using company checks to pay his credit card account. Company checks were written directly to him. He also used company credit cards for personal expenses and altered petty cash receipts to take funds.                          |
| \$315,000 | Macomb County attorney drained the trust fund he set up for his close friend's two sons. He used the money for himself and to help his own family, including his parents whose business had collapsed.  |
| \$308,049 | Former Harris Twp. Treasurer embezzled public monies during seven years, 2002-2009. She paid the township \$308,049 restitution. She wrote herself checks from the township property tax account, took money and used it for her own personal use.  |
| \$307,868 | A Lansing woman embezzled over \$300,000 from the Michigan Department of Military and Veterans. She used a state credit card issued to her in her capacity as a DMVA buyer and manager to charge more than \$300,000 in illegal purchases between 2001 and 2004, including a plasma television, personal exercise equipment, home furniture, and equipment for her family-owned bowling alley business in Fowler.   |
| \$303,509 | A 40-year-old resident of Berrien Springs was the owner of a family funeral service. He conducted a criminal enterprise over more than six years, 2004 to 2010. He must pay restitution of \$268,509 to 82 victims and another \$35,000 that has been discovered since then. He took clients' money for prepaid funeral services and converted the funds to his own use. Although he was diagnosed with a rare cancer in 2006, about \$70,000 to \$80,000 was taken before that time.   |
| \$300,000 | For 10 years, a 37-year-old was office manager for a plastering business in the Lansing area. After two years, she began writing checks to herself, forging signature and modifying checks so they would be payable to her. She used the money for house payments, credit card bills and other various things. Her restitution is to four business entities, all owned by the same man whose bank accounts she could access.  |
| \$300,000 | From 2008-2016, the executive director of the St. Clair Housing Commission embezzled monies in low-income housing funds to spend on herself and family. Aside from using the housing commission's credit cards to buy personal items for herself and relatives on Amazon, Sam's Club, and Walmart, she also embezzled funds to pay for her son's rental unit. She falsified housing contracts and lease agreements. She directed members of her family to establish bank accounts so federal rental subsidy payments could be deposited there for personal use. She is charged with conspiracy to commit federal program fraud. |

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| \$300,000 | Over 7 years (2001 – 2008), the 49-year-old director of the Gaylord DDA embezzled over \$200,000 from the DDA. Also, as treasurer of the Michigan Downtown Development Authority, she embezzled over \$60,000 from the MDDA. She stole public tax dollars to buy clothing, electronics, play golf, and dinner party delicacies. She repeatedly wrote checks to herself for thousands of dollars. More than 200 checks were used in the scheme. She sent up to \$11,000 at a time from the DDA to the MDA bank account, over which she had sole control. She spent the money from there to pay off credit cards and store accounts. |
| \$279,145 | A 53-year-old Cadillac chiropractor was accused by the government of keeping two sets of books, inflating business-related expenses, claiming personal purchases as business expenses, and underreporting income.  |
| \$260,663 | St. Johns City Commissioner, also serving as board member of the Clinton County Chamber of Commerce and St. Johns Mint Festival Steering Committee, is charged with embezzling from the a funeral home where he worked for six years as a funeral consultant. The family has owned the funeral home for more than 100 years. The new owner of the funeral home discovered discrepancies from prepaid funeral accounts and the investigation began.   |
| \$260,000 | An executive secretary at an engineering firm submitted duplicate expense account requests for executives' credit card bills. Payments were made directly to the employees. The secretary submitted the duplicate expense accounts under her own name and account. She converted the duplicate payments for her own use over a four-year period.   |
| \$244,000 | An employee altered company deposit slips after they were approved by the owner of the company. The employee would prepare two deposit slips, with one putting funds into the company's account and the other putting funds into the employee's bank account. The embezzlement continued uninterrupted for three years because the employee handled both bookkeeping and deposit activities for the company. Due to the sizeable loss, the employer was forced to lay off several valued employees.  |
| \$238,000 | A former head bookkeeper in Boyne Falls embezzled funds over several years. She was a 37-year-old Harbor Springs resident.   |
| \$236,000 | A Pontiac Schools' former assistant superintendent embezzled money from the district, including program fraud and money laundering. He is accused of directing a Pontiac district employee to write him a check in 2010 for \$236,000 payable to "Leadership Academy" which he deposited into a bank account he controlled, then opened another account where he deposited \$200,000 of the funds that he used to pay personal expenses. The FBI seized his 2002 Jaguar and \$34,000 bank account.   |
| \$233,532 | A 53-year-old Indian River car salesman was charged with fraud at Ormsbee Motors and Fernelius Toyota in Cheboygan. He was charged with falsifying vehicle title, larceny by conversion, obtaining money by false pretenses, and a nonsufficient funds (NSF) check). There were 12 victims from Cheboygan and Emmet counties.  |
| \$225,000 | A 50-year-old Oak Harbor resident was a longtime bookkeeper and stole from two North Whidbey community organizations companies during a three-year period. She used the money for gambling, to pay her credit card and other bills. She wrote a series of unauthorized checks from the one account to her husband, herself, and the other account, apparently to hide some of her theft. She collected water bill  |

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|           | payments from residents and pocketed anything they paid in cash. Money was also moved to hide charges at a local casino. The majority of funds were taken through unauthorized charges and cash advances on the organization's credit card.   |
| \$215,201 | A Tecumseh lawyer was disbarred after she was convicted of embezzling from her mother for whom she had a power of attorney and was taking care of after she fell and broke her femur in 2013. She had access to her mother's accounts so she could pay her mother's bills. Instead, she misappropriated \$214,000 of her mother's funds to pay her own bills and expenses. She was also found to have accepted clients' monies without providing services for them, even though she told them otherwise. She committed professional misconduct in her representation of three clients and failed to answer three requests for investigation.  |
| \$200,000 | A Washington College dining services employee skimmed \$200,000. The college expects a premium increase as a result of the loss experienced by the insurance carrier. Investigations portrayed an elaborate scheme over at least five years. Co-workers said she presented herself as being overworked and underpaid and that she was owed the money. She lived quite well, purchasing vehicles for herself and her husband, built an addition to her home, and paid a family member's rent. She said the college was at fault "for stretching her too thin so that she couldn't accurately safeguard the money." She shared an office with four others and left the money unlocked for long periods of time.   |
| \$200,000 | A husband and wife embezzled money over a three-and-a-half year span from an auto glass company, where the husband did computer work and the wife worked as a bookkeeper. The two used a computer to commit the crime, maliciously using a telecommunications service and embezzlement.   |
| \$197,983 | A former Highland Park school board member embezzled money from the struggling school district where he was employed between the years 2004 and 2010. Having political aspirations, his stance was ironically against corruption of public officials. He also falsely filed taxes. The man used school funds to go on shopping sprees, upgrade his lifestyle and indulge in restaurants and bars.   |
| \$182,000 | The 71-year-old former longtime bookkeeper of a small Muskegon metal-finishing company embezzled monies 2007-2014. She kept the firm's books and had control of its accounts since before the partners bought the firm in 2003. The theft, amounting to thousands of dollars a month, hurt the company's business and the other employees, as the lost profits would have been reinvested in the business. Although their books were audited, accountants checked them monthly and bank officials looked at them and the bookkeeper, because of her position, was able to regularly funnel company funds to her personal use. The embezzlement came to light after the company hired an assistant bookkeeper to help her out in hopes of lightening the burden on her due to her age. |
| \$180,000 | The general manager of a Lexus dealership in Ann Arbor wrote more than 100 checks out to people, claiming they were dealer customers at the Scio Township dealership who needed refunds. He forged the signatures on each of the checks he wrote and deposited them into personal bank accounts. Most of the transactions occurred between April 2008 and February 2011. Some of the stolen money was apparently used to pay a dealership employee's rent in order to keep him working there.   |
| \$174,000 | A 37-year-old town clerk in the Village of Alpha was found to have embezzled taxes and other public monies from 2007 to 2009. He used the stolen funds to buy   |

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|             | groceries, movies, toys, Wal-Mart gift cards for himself and children he coached on local sport teams.  |
| \$169,374   | A podiatrist was found guilty of elder abuse, stealing more than \$135,000 from a patient in her care, a 91-year-old woman with dementia.   |
| \$167,000   | Four employees, working in collusion, defrauded their employer through a phony billing scheme. The employees, including a supervisor, established fictitious vendors and submitted bills for work performed by other genuine vendors. The employees converted the bill payments for their own use.  |
| \$158,045   | The owner of a dental business in West Michigan forgave his 7-year Kentwood dental employee of embezzling approximately \$1,000 a month. Receipts from deposit slips showed that \$158,045 was missing, which began the investigation by the Kent County Sheriff's Department. The money was siphoned over a 30-month period. She didn't make enough money to cover her bills and was experiencing financial troubles.  |
| \$158,000   | In a laptop theft ring, a father and son, along with 8 others, embezzled about 100 computers from the Detroit Public Schools and other computer-related equipment between 2008 and 2010 with University of Michigan funds. The father was the business administrator at the University of Michigan's Center for Afro-American and African Studies. The computers were resold across the country in an elaborate scheme, while Detroit's schoolchildren were without the proper technology to be able to compete in this world, while other people were getting ahead on their equipment. They received and concealed stolen property. Some of the embezzlers are part of a gang and have been charged with Conducting a Criminal Enterprise. They allegedly broke and entered into the schools and stole computers, selling them for personal gain on eBay, Craigslist, and to friends and acquaintances of the defendants.   |
| \$150,000   | The former executive director of a local builders and contractors association was a 56-year-old Indian River woman who embezzled monies from the association because her mother was ill and her sister was having financial problems. She did not do this for her personal use, but to help family members. She was executive director for about 10 years until its dissolution because of financial reasons. She covered up the embezzlement of funds by not paying taxes on behalf of the association for 10 years, filing false audit reports and using a company credit card for her own use. Forgery charges stemmed from her signing various board members' signatures to a number of different documents, not from writing actual checks. These documents with forged signatures had been sent to their national chapter to indicate such things as payments to the IRS had been made by the northern chapter. This was a way to cover up the embezzlements. The IRS is owed quite a bit of money. |
| \$143,000 + | A former Kent County commissioner sold plots at Grand Rapids cemeteries and overcharged for headstone engraving. His embezzlements included fueling his personal car from cemetery gas tanks (\$29,000) as well as the kickbacks he received from the gravestone scheme where he overcharged widows and widowers for engravings on their headstones. Without the knowledge or approval of the Diocese, while working for more than 20 years coordinating and selling services related to cemetery plots, funeral and memorial services, he had an arrangement with people who engrave headstones where they would give him a percentage of the fee charged to families.   |

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| \$131,586 | Comptroller of a company used a computer to commit a crime when he lived in Hawaii several years ago. Payments supposedly being made to vendors and specific creditors were actually being made to himself.  |
| \$127,504 | An Alanson bookkeeper embezzled more than \$100,000 over a 5-year period. The embezzlement was discovered by the company's owner after the business was sold. Investigations show she used the money to purchase heated jackets for her family, carpeting, personal bills, court costs and fines for family members. She allegedly diverted a furnace from inventory and had it installed at her home. Also, 138 allegedly forged checks were signed totaling \$70,753.33.   |
| \$120,022 | A 28-year-old Bay City contractor for Wysong Corp., a manufacturer of natural foods for pets and people, embezzled monies in 2010. He designed the company's website and was responsible for directing traffic to that site. He directed fake traffic, receiving a base salary and commission.   |
| \$119,978 | A Grand Rapids woman embezzled from her former employer where she held significant influence in the company as the human resources director. During her embezzling, she used company checks and credit cards for personal ventures, such as family trips and items from internet retailer Amazon.com. In an attempt to hide her fraudulent purchases, she would often intercept monthly account statements and prepare a false reconciliation of the charges. She admitted to purchasing \$36,113 in personal items using an American Express credit card, as well as writing herself 47 unauthorized and forged company checks in the amount of \$86,525. |
| \$109,600 | After the business manager of Wolverine Community Schools left in 2001 and moved on as the business manager for Gaylord Community Schools, the new manager for the Wolverine Schools unexpectedly discovered the embezzlement that had continued from 1997 to 2001. He discovered it while trying to reconcile \$200 in unaccounted funds for the school's annual audit. She had been experiencing personal problems, marital difficulties, and depression at the time.  |
| \$107,698 | For 18 months, beginning around Nov. 2015, a 35-year-old Howell Township woman/pharmacist technician at St. Joseph Mercy Brighton began stealing 32,000 prescription pills. She had worked at the hospital about 7 years. Her pharmacy technician license was issued in Oct. 2015.   |
| \$106,700 | A 43-year-old Boyne City Schools high school lunch cashier began stealing money from the cash register within 2-3 weeks after beginning her employment with the school. For 5 years, she intentionally did not ring up food sales and then pocketed the extra cash when she was on her way to deposit the money at the bank. The only trick was making sure the amount she took matched the amount she didn't ring up. Daily, she took \$40-\$80, depending on what was being served. The school's revenue had dropped. Officials noticed food sales were \$162-\$88 lower on days she was working.  |
| \$103,000 | A 48-year-old Onsted-area man embezzled money while he was the office manager of an educational institution. He is the nephew of the institute's founder, who died in 2009 and left him with authority over finances. He embezzled money which eliminated scholarships that would have helped at least 20 students receive training at the institute.  |
| \$102,000 | A former longtime 28-year-old Muskegon law firm bookkeeper embezzled monies from 2012-2014.  |

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| \$100,000 + | A 39-year-old Alanson woman was secretary/bookkeeper of an Oden marina. For five years (2003-2008) she used funds from her employer to run a scheme of purchasing items including \$14,000 worth of postage stamps and mailing supplies from the Petoskey Post Office, \$4,000 worth of TracPhone cards at Rite Aid, items at Office Max, more than \$15,000 worth of gift cards and personal items from Home Depot, and more than \$5,000 worth of personal medication from area businesses. She sold the items at a discount on eBay and pocketed the profits and wrote company checks to herself amounting to more than \$59,000 and cashed them or deposited them into her own bank account. She also spent over \$4,000 on the company's Federal Express account to ship the stolen items sold on eBay.   |
| \$100,000 + | From 2006-2011, former Romulus police chief, his wife, 3 Romulus police officers, and 2 Romulus police detectives embezzled more than \$100,000 in drug forfeiture funds and ran a criminal enterprise which included submitting phony work-related expense reports which the officers submitted to receive money for their personal use. They pretended to be investigating strip bars, as a ruse for hiring prostitutes from a nearby strip club. The police chief's wife skimmed money from the city's forfeiture fund and filed fraudulent expense reports, the funds being used to buy a tanning salon in Westland. She made unexplained deposits into their bank accounts in excess of their income, paid for home improvements and funded vacations. The chief was accused of attempting to bribe or intimidate witnesses. He and his wife used the monies to also gamble with during weekly trips to the casino. |
| \$94,000    | The office manager for Pellston dental practice stole cash and possessions from the Northern Dental Group and forged signatures of two dentists on numerous checks from 2006 to 2009. An accountant uncovered the embezzlement.  |
| \$88,000    | A former university administrator in Michigan was charged with embezzlement, police accusing him of fraudulently purchasing computers and computer-related items using school funds, then pocketing the difference after selling them on the street.   |
| \$87,000    | Two of eight home health care workers in Southfield cared for a 73-year-old wheelchair-bound resident suffering from dementia and were sentenced for stealing in separate acts. The man's mental facilities had been declining since 2005 when he was hit while riding a motorcycle. The 26-year-old of Chesterfield Twp. accepted about \$1,800 in Gardner White furniture from the resident. The Livonia, 52-year-old had used multiple credit cards, debit cards and checks in the man's name for groceries, furniture and her own benefit.   |
| \$83,414    | 31-year-old Dansville resident embezzled money while at her employ at pet supply store in south Lansing. The embezzlement was discovered when another employee tried to return an item and found it had already been returned. Whereas an average employee process returns worth about \$200/year, this employee has "returned" merchandise worth \$83,414 in 2015-1016. She had performed over 1,600 false returns over 20 months. She would typically process an item as returned, but pocketed the cash and didn't put the item back on the shelf.  |
| \$83,000    | A former 47-year-old bookkeeper embezzled monies from a family-owned Ludington jewelry store. She stole more than \$99,000 from her employer between 2010 and 2013. She would write a check out to herself from the company checking account and deposit it into her personal checking account.  |
| \$82,000    | Suspicious activity was suspected at an assisted living facility. The director of the facility had been embezzling money for several years while using a computer to   |

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|            | commit the crime.  |
| \$80,454   | A former Eaton County district court employee was found to have taken cash from payments made to the court over a period of several years. She would apply other payments from other cases to cover the payments she took. She was employed at the court as a cashier and was convicted with over 500 suspicious transactions noted.   |
| \$80,000   | Two former employees of a Northern Michigan housing organization schemed to embezzle from the organization. One embezzled over \$80,000, while the other aided and abetted her in the scheme.  |
| \$77,225   | A former Watson Township Treasurer had embezzled money from her place of employment, covering up her crime by moving money around in different accounts.   |
| \$76,000   | Working since 2008 at the Grand Valley State University's Allendale campus for Athletic and Recreation Facilities Management, the office coordinator was responsible for making deposits for the recreation center. Beginning in January 2012, she embezzled monies from the university. 83 empty deposit bags were discovered in her desk drawer. She admitted to stealing cash and putting it in her bank account.   |
| \$75,000   | Former elementary school principal embezzled funds during her 3½ year employment. She admitted to using the miscellaneous fund for student activities as her own checkbook to pay for nail appointments, paying off her school loan, her children's clothing, paying off her VISA bill, a cosmetic procedure, etc.   |
| \$75,000   | A Clinton Township district court judge was trustee of a \$100,000 trust account that was established in 2006 for a gentleman. He stole his money by writing several checks to himself and his associate.  |
| \$74,234   | A Harbor Springs resident embezzled money between 2006 and 2010 from a cooperative in Petoskey where she worked as general manager.  |
| \$70,000   | A police chief of Shelby, a village in Oceana County, failed to turn over 669 vehicle-inspection monies during 2013-2015. He also made a false certification. (A vehicle with a salvage title must be inspected before being eligible for a license plate.)  |
| \$66,000   | A former managing partner in a Grand Rapids real-estate development company embezzled money. The charge stemmed from a 2007 real-estate deal in Ionia County. He used rental fees from the commercial property to live an "extravagant lifestyle." The mortgage fell into default, alerting other partners. This case was complex because he had so many different LLCs, corporations, companies and bank accounts, shuffling money every which way.   |
| \$61,366   | A Redford woman who worked at the Saline Post Office embezzled funds in 2014 to pay her own bills and her mother's, who lost her job. She was behind in her car payments and wanted to have a nice birthday for her 2-year-old son. \$2,000 in checks was found in her post office locker and her car. She had access to the nightly deposits, stuffed money in her shirt, consulted the deposit book and looked through empty deposit bags which were not a part of her job duties. It looked like a "kiting scheme." |
| \$60,000 + | A Kimball Township resident stole money for 5 years from the Utility Workers Union of America union. He was a backhoe operator for Port Huron's utilities division and had been the treasurer of the union since 2006. He stole money by writing checks to himself. He no longer has the position as the Clyde Township assistant fire chief.  |

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| \$60,000   | A 36-year-old, Laingsburg woman who was also director of Eastminster Child Development Center in Lansing for 5 years, stole money from the nonprofit over a two-year period. She is charged with uttering and publishing and embezzlement. The issues were discovered after her resignation.  |
| \$59,896   | The 30-year office manager of an equipment company embezzled money over a period of five years. She reportedly charged gasoline to the business and inflated the number of hours she claimed to have worked.  |
| \$58,000   | A 56-year-old Lansing home-health assistant embezzled from an elderly Holt woman for 3 years, making out 315 of the victim's personal checks to herself. She also cared for and/or was a housekeeper for other seniors in the area, but additional embezzlement charges have not surfaced. She is disabled, relies on Social Security, and has a history of controlled-substance issues.  |
| \$52,866   | A former Sebewaing Light and Water employee embezzled money from the Department. She had taken cash she received from customers and deposited it in her personal checking account. She alleged that she was behind on bills due to having to take care of her quadriplegic brother.   |
| \$52,000   | A Manistee County woman embezzled from the Traverse City Area Public Schools. She was an administrative associate of West Middle School and misused a school credit card and embezzled money collected through a Scholastic book program and other fundraisers. She also faces charges of felony embezzlement and illegal use of a financial transaction device for stealing from the district and from fellow Middle School students and staff. She made unauthorized purchases.   |
| \$50,000 + | A Boyne City man embezzled money from a beverage company in Petoskey. The company had fired the controller earlier for unrelated reasons and later discovered he had been exploiting the company's accounting software, writing 49 checks to himself totaling \$64,005.02 as well as three checks for \$3,236.75 to Home Depot. Many of these checks were deposited directly into the former employee's bank account.   |
| \$50,000   | The director of the Harbor Springs Chamber of Commerce embezzled over the course of 3 years by writing numerous Chamber checks either to herself or to pay her own or family members' bills. Although an arson charge was dropped, she admitted starting a July 4, 2003 fire in the Chamber office in an attempt to destroy incriminating documents.  |
| \$50,000   | A 50-year-old woman of Pellstone embezzled monies from her employer, Wolverine Stages. She worked as the business's operational manager from October of 2011 until June 15, 2015. She was responsible for paying bills, payroll, overseeing drivers, working the counter at the Pellston Regional Airport, maintenance and filling in as a driver. She also was able to sign checks on the business's checking account. She wrote numerous business checks to herself to reimburse herself for various expenses she incurred on behalf of the business. She used company funds to pay for her personal mobile phone bill on 12 occasions as well as paying her personal Charter Communications bills from April 2014 to April 2015. |
| \$50,000   | 38-year-old woman of Petoskey embezzled monies in dozens of transactions using a variety of means from February 2013 through January 2014 from her employer, Northern Shores Loan Fun in Little Traverse Township. She used checks, unauthorized payroll payments to herself, and other methods to pay her bills, football and baseball game tickets, and to purchase personal items.   |

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| \$47,000 | A job foreman was given a company credit card to handle miscellaneous purchases at the satellite office. He made some miscellaneous purchases, but they were actually for fixtures at his personal residence.  |
| \$44,000 | A 41-year old Midland woman embezzled money from her employer between June 2008 and March 2012.  |
| \$43,000 | Northern Michigan Hospital's finance department's 34-year-old employee of Petoskey embezzled from the hospital by forging her name to checks and other documents and then deposited the money into the account of her boyfriend. She used two co-workers' information and computer terminals to make the wire transfers.   |
| \$43,000 | A 38-year-old employee of Petoskey-based PhoneGuide embezzled monies over a 3-year period. Her job duties included receiving and recording cash and check payments from customers. Fellow employees discovered a cash discrepancy in the books while filling in for her.   |
| \$42,098 | A Saginaw Township resident was working as the accounting supervisor of Bridgeport Township when an independent accounting audit detected her embezzlement.  |
| \$40,000 | An accounting employee at a resort in Rothbury took money from the company by shifting and altering accounts. The discovery was made when a CPA noticed discrepancies in the business' financial accounts and began to investigate.  |
| \$40,000 | A 56-year-old woman of Victory Township in Ludington used the company credit card to embezzle Wal-Mart gift cards from her employer with whom she worked for 14 years.   |
| \$37,000 | Former Oneida Township Clerk issued bad checks for the purpose of pleasure such as purchasing cigarettes, dog grooming, and fitness club membership. Previously, he failed to respond to a subpoena and other violations, so his law license was suspended. He has pending misdemeanor charges including practicing law without a license and larceny by false pretenses. He is a heroin addict.   |
| \$36,000 | Former 54-year-old Highland Park assistant principal embezzled monies while he served as treasurer of the Highland Park Association of School Administrators. He acquired signed checks from union officials who understood the checks would be used to pay legitimate financial obligations for the organization. Instead, he wrote the checks out to himself and deposited the funds for his own personal use. He also authorized electronic funds transfers to his own personal accounts and procured a debit card used for personal expenses without the Association's knowledge or authorization. |
| \$31,000 | In an ongoing bankruptcy fraud case including several who have been indicted, the owner's brother was sentenced. Owners of the Decatur business filed bankruptcy in late 2012 after borrowing more than \$65M from Wells Fargo Bank. The company owes \$5.7M to the top 20 of its creditors. He was given a \$75,000 official bank check from the owner and was asked to "hold" the money. This money was never disclosed to bankruptcy court. Three former employees of the company have been indicted on charges they conspired to defraud the U.S. government.                                      |
| \$21,000 | A former contract worker/nutrition services supervisor at a medical center in Munson embezzled from the Traverse City hospital. He misused a hospital credit card and a membership account at a local retailer for personal gain of gift cards and gasoline.   |

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| \$20,054  | During an internal audit in 2013, a 30-year employee for the Kalamazoo Public Schools and a volunteer in the faith community in Kalamazoo had embezzled from the district by misusing a district credit card.   |
| \$20,000  | A 63-year-old woman working for 21 years for the City of Livonia, but the last 10 years as a clerk for the Livonia Police Department, processed requests from the public for accident reports, made copies of policy reports, gun permits, and notary duties. She took small amounts of cash at a time, but the transactions were not always recorded on the register and a receipt printed. \$20,000 was recovered from her residence. She reportedly did not spend the money that she took from the department because she hoped to save it for retirement. |
| \$19,000  | The former treasurer of the village of Muir was entrusted to village funds, but embezzled monies by altering the paperwork on water bills that were paid to the village, and then pocketed the money.   |
| \$15,747  | The receptionist at an animal hospital used the computer to embezzle \$16,000-\$26,000 over a three-year period. The owners noticed a shift in the way their customer base was paying. A system installed on their computer system helped the owners to pinpoint what brought about the payment method shift. The receptionist also deflected blame onto others, which involved deception.  |
| \$14,644+ | An assistant bookkeeper working for over 20 years for Decatur Public Schools stole from student organizations like the National Honors Society at the district's high school.   |
| \$14,597  | Misappropriated funds were found during a regularly scheduled audit. A former village of Hersey treasurer embezzled public monies beginning in March of 2015, taking fees from campsites, which she owns, waste water dumping fees, firewood fees, cemetery fees, and some property tax payments. Deposit slips showed that tax dollars were being taken and put in the camp site account to cover up where the money was missing from. They were deposited into her personal account.  |
| \$12,473  | An account clerk for the Waterford Township treasurer's office began embezzling about 20 days after being hired. She was fired after 3 months. She took money from deposits that were made by other departments.  |
| \$11,738  | The owner of a company discovered an employee had been altering inventory numbers in the business's computer system and then conducted fraudulent cash returns and pocketed the money.  |
| \$11,563  | Former manager of a group home was convicted of embezzling funds from residents of a group home for the developmentally disabled.   |
| \$10,800  | A 65-year-old former Otsego Lake Township treasurer in Gaylord accepted cash payments for property taxes from township residents and kept the money for herself rather than depositing the funds.   |
| \$ 8,000  | A Muskegon man embezzled \$8,000 worth of team uniforms and other merchandise from the sporting goods and uniform supplying company where he was employed. He gave the merchandise to schools, who thought that it was from donations, and gave himself unearned final commissions in sales reports.  |
| \$ 5,500  | A Wausau woman was accused of stealing from the law firm where she worked to help pay for a restitution bill she owes from an embezzlement charge in 1994.  |
| \$ 5,400  | An employee embezzled at a hotel restaurant. The case rested on whether or not her manager's code was knowingly used by the co-defendants in embezzling funds through fake comps on customer bills.   |

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| \$ 4,829   | A 27-year-old McBain woman, employed as a general manager at a restaurant, embezzled from her former employer for nearly a year-and-a-half.  |
| \$ 1,276   | A year after a couple had paid a financial adviser from a financial services company to work for them, the couple was confronted by attorneys and debt collectors for services that were not rendered.   |
| \$ 1,000 + | Four Warren DPW workers embezzled and misused municipal credit cards in their names, authorized by the previous city administration. Large spending amounts drew the attention of supervisory personnel. Items were found in their homes ranging from work gloves and tools to a fence installed at one worker's home. |
| \$ 1,000   | The bookkeeper at an electric company was solely responsible for embezzling.   |

## B. NON-PROFIT ORGANIZATIONS

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| \$2,600,000 | Two men, CEO and bookkeeper, of an Oakland County's non-profit organization conspired to embezzle corporate funds for personal financial gain over an 11-year period. Financial reporting irregularities were found following the CEO's retirement which resulted in an audit. False or inflated expense reports totaling \$1.4M covered the CEO's family vacations to Disney World, tuition, wedding expenses, pet care, and family dinners; \$200,000 was for self-inflating pay raises and bonuses; and \$1M in \$995 checks, since company policy required two signatures on checks over \$1,000. The bookkeeper was paid for his silence to "cover up" the CEO's tracks.  |
| \$2,080,000 | A former non-profit executive/Finance VP in East Lansing for 20 years stole more than \$2,000,000 in what could be the biggest case of embezzlement in the agency's history. Her actions were a result of her addiction to horses. She used her embezzlements, which began in 1994, to buy expensive show horses and spent virtually all the money on horses, not herself.   |
| \$ 340,268  | A Livonia woman working as a dues clerk at an electrical workers union in Detroit between September 2008 and 2010, embezzled \$101,059.56 of its funds by engaging in a check substitution scheme. She received dues remittance checks from employers, set them aside without properly recording them and, when an equal amount of cash was received, embezzled the cash by replacing it with the unrecorded checks.   |
| \$ 300,000  | The former treasurer of a volunteer-run Clinton Valley Little League wrongfully wrote checks to herself to pay off casino gambling debts from about 2008 through the 2013 season, when the couple stepped down from the league. Her husband was an assistant coach. She also works as a library clerk at Cheyenne Elementary School in Macomb Township. The issue came to light when new board members came in and saw some bills weren't being paid.  |
| \$ 117,338  | A former Grand Isle County treasurer embezzled funds from the county, a nonprofit, and a law firm. \$40,000 was stolen from Grand Isle County taxpayers, including \$14,000 in legal and accounting fees spent to help unravel her crimes. The non-profit parent-child center suffered, also, where she served as a contract bookkeeper from 2009-2014 where she stole \$61,996. The Center did not have fraud insurance. Lack of funds caused the Center to lose qualified teachers when raises were not available and benefits were cut, there was no maintenance on the buildings for several years, and poor lighting caused at least two staff members to fall. Donors were reluctant to make donations to the Center. She embezzled the money through 72 checks over four years. She also embezzled money from a law office in South Hero where she was employed as a secretary and bookkeeper for 15 years. She forged checks in operating accounts. Most of the \$100,000 embezzled money came from checks she issued to herself or to a financially ailing construction business operated by her husband. |
| \$ 115,276  | A Scio Township firefighter embezzled from a non-profit organization. He wrote 103 checks that were either unauthorized or not signed by the organization's treasurer totaling \$102,754 from 2005 to 2007. He also wrote four checks for nearly \$2,500 in meat and catering purchases that lodge members never benefitted from. Those amounts, plus \$630 in overdraft fees, created the base amount from which interest was calculated. Because of the theft of funds, the organization took out a loan to complete its building project, which was also factored into the amount. Final interest   |

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|           | came to over \$24,800. He would often write checks to himself from the non-profit organization accounts or write checks to vendors for more than the cost of the service or item purchased, and then pocket the money.   |
| \$100,851 | During his term as Escanaba Mayor Pro-Tem, he embezzled from a non-profit club between 2011 and 2014 while he served as secretary. He served on the Escanaba City Council for 18 years and several terms as mayor.   |
| \$100,000 | Thefts from a soccer club in Livonia began in 2008 and were reported by two board members after a review of bank statements. The Farmington man used the money to pay bills and make purchases. He embezzled more than \$100,000 while serving as the non-profit's treasurer.  |
| \$ 97,000 | A former 54-year-old Michigan State University accountant embezzled \$97,000 from the Tri-County Youth Sports League and the Red Cedar Basketball League, while serving on the board. He helped set up the 10-team Sports League and bought the league's insurance. He received about \$112,000 from teams between 2009 and 2013 and deposited it into his bank account, but only paid about \$59,000 to the insurance company, leaving \$53,000 unaccounted for and leaving many of the athletes uninsured. He falsified documents to show that the full amount went toward insurance.  |
| \$ 74,400 | A West Bloomfield man created two charities for disabled military veterans with names very similar to existing charities, raising \$180,000 through telemarketing activities, but most of the money that the man had raised had gone toward personal activities.   |
| \$ 70,000 | A husband and wife conspired and embezzled monies from Michigan Community Resources in Detroit by creating and opening bank accounts for several non-existent nonprofit organizations during 2012-2014. The MCR gives legal assistance and other support groups serving low-income people and communities. They were featured in a Free Press story in 2007 about fixing Detroit's neighborhoods. He is the son of a prominent former Wayne County Circuit Judge.  |
| \$ 68,000 | A Switzer Elementary School parent group raised money to help the school with classroom and student transportation costs. Its treasurer unlawfully took more than \$68,000 from the PTO over an estimated two-year period. The PTO President saw evidence of suspicious spending, withdrawals and re-deposits. The treasurer spent the money on shopping and personal uses at restaurants, hotels, and hair and nail salons.   |
| \$ 52,500 | A former Traverse City Area Public Schools middle school administrative associate misused a school credit card and took cash from a Scholastic book program and fundraisers.   |
| \$ 39,000 | A Kalamazoo County resident and treasurer and president of the rotary club embezzled money from the club to pay off her credit card debt and to catch up on bills. She began funneling money when she closed one of the club's accounts with the Keystone Bank and allegedly withdrew the money in the account in the form of three cashier's checks. Two of the checks were deposited into accounts at another bank in the club's name. The remaining money was deposited at yet another bank in a new charity account set up by the defendant. She used the funds in this account for herself for approximately one year. She continued the scheme later when she secured a cashier's check from another rotary account at one bank and placed it in another Portage Charity account at another bank. Checks from this account were issued to her husband, father, and herself. Again, in 2013, she took out another |

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|           | cashier's check and cash. She moved money back and forth from one account to another quickly so that it would be difficult to trace. She also resigned from the Portage city council.   |
| \$ 35,000 | A former university psychology professor was charged in 2013 for embezzling funds intended to pay research participants in a Parkinson's disease study. A senior university auditor found irregularities in his professional development account in April 2013 and another university official noticed suspicious activity in an account related to the professor's research in November 2012. It was found that he pocketed the money and gambled it away at a Michigan casino and other casinos across the country, including in Las Vegas. |
| \$ 35,000 | The president of the Riverview High School varsity football team found that the bank account used by the team's booster club didn't have enough money in it to cover a \$2,100 camp cost, when he thought there should be near \$30,000 in that account. Unpaid volunteers handling large sums of money from ticket sales and concession stands were found to have embezzled monies. Boosters are an important contributor to athletic programs.  |
| \$ 23,000 | An unpaid 20-year volunteer president and director of a Traverse City charity turned away scores of people because the charity didn't have enough money to help those who needed food, clothing, or little money to keep the lights and heat on. However, she blew big-time cash at casinos, wrote checks to family and friends, paid personal household bills and illegally handed herself a \$10,000 charity check as a retirement gift. She didn't hide what she was doing because nobody was looking.                                     |
| \$ 21,809 | The treasurer of a non-profit organization was allowed access to the funds of the club, which she stole by writing false checks to herself or to cash.  |
| \$ 21,601 | After serving on the Crawford Au Sable School Board of Education for about five years, and prior to resigning, a Grayling woman pleaded guilty to depositing funds into her personal accounts and forgery. Embezzled funds resulted in equipment not being purchased for the Little League and not sending teams to tournaments. Funds embezzled were from private-parent run accounts, not affiliated with the school district.  |
| \$ 21,000 | A former parent-teacher council treasurer wiped out the annual budget of the Cannonsburg Elementary School Parent Teacher Council. She helped organize so-called millionaire parties that raised money for the PTC and the school. The Gaming Control Board is examining those parties, in general, as it is clear there weren't the right financial controls in place and groups without them shouldn't be running charitable poker games.   |
| \$21,000  | A 22-year-old Flat Rock resident embezzled from school funds in the Woodhaven-Brownstown School District. She had worked for the District for about four years. School officials became aware of the illegal activity when vendors began calling and questioning unpaid bills in connection with a dance program. She had been hired through a third-party contractor.  |
| \$20,035  | A 30-year-old and her 32-year-old husband pleaded guilty to embezzling over \$20,000 from the Ferry Elementary School PTA. Funds were unaccounted for or missing from the PTA's checking and savings accounts. She was treasurer of the PTA. The PTA is trying to pay off bills that have been put on hold.   |
| \$19,070  | A former volunteer treasurer embezzled from the Waverly Junior Football program, a charitable organization in Eaton County. Her bad decisions were the result of a new relationship with a con artist who abused her and introduced her to illegal drugs.   |

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|          | Secondarily, the organization's previous treasurer had been accused of taking the money and had to prove her innocence. Her name remained on the account and she had to prove she had not embezzled the money when information was not revealed as to where the funds had gone. It left the previous treasurer with no money, kids and parents upset, and a program that was virtually gone.   |
| \$13,032 | A resident of Adrian, as the former president of the Sand Creek music boosters club, stole monies, emptying the club's bank account, from October 2013 until the money was discovered missing in November 2015. He took the money gradually to help pay for normal living expenses such as rent and groceries. He had free access to the cash. To pay restitution to the club, his mother used her retirement savings.   |
| \$13,000 | The former Petoskey resident and general manager of a now-defunct Northern Michigan minor league hockey team ran up more than \$13,000 in charges on a credit card account he opened in his former boss' name.   |
| \$ 6,624 | A Negaunee woman pleaded guilty to embezzling a non-profit church organization. Members of the parish said that the woman used church money to pay for personal credit card bills, among other expenses. However, the church claims that even though the amount of official restitution covers documented checks used from the church, there is still the matter of undocumented checks.   |
| \$ 5,800 | An Ionia woman embezzled monies from Aug. 1, 2013 through Oct. 6, 2014 while she was the treasurer for Jefferson Elementary's parent teacher group.  |
| \$ 5,800 | A man has been found guilty of embezzling money from a lions club in Romeo. He supervised the buildings and grounds, and in doing so had access to the Home Depot card for the club. He used this for his own use and falsified invoices through a peach festival, which the club sponsors.  |
| \$ 5,000 | A 34-year-old Jackson wife of a prison inmate, conspired with the reverend of a Detroit parish to embezzle money from a Catholic charity using an elaborate scheme consisting of "straw" applicants to apply for grants through the charity set up to help needy people in Detroit, Hamtramck and Highland Park. It was through the prisoner, with whom the reverend had a sexual relationship with, that he was enlisted to round up acquaintances to use their names and identification so the reverend could make false applications for charity grants. The monies were split among all 3 people and the applicant whose name was used.  |
| \$ 4,850 | Former Lansing school board member wrote checks to herself and forged signatures during the last part of 2014 while serving as president of the Lewton Parent Teacher Organization. She was charged with multiple counts of uttering and publishing, embezzling and, in addition, welfare fraud in a separate case where she didn't report her then-husband's income while collecting \$3,964 in food and cash assistance during the latter part of 2014; thus, she was also ordered to pay \$3,964 to the Dept. of Health and Human Services, totaling \$8,814, total, in addition to other court fees and costs. Some charges were dropped. She also received a drunk driving arrest after hitting a bus. She had used alcohol to numb emotional pain. |
| \$ 4,159 | Former president of a Bay County Fair Board wrote 22 bogus checks.   |
| \$ 3,533 | In Gaylord, the 5-year director of a Friendship Shelter falsified payroll records for a family member, showing that her husband had been punched in for work at the shelter while, at the same time, he had been punched in at his regular job. The director also paid only \$200 for a vehicle donated to the shelter. The vehicle was valued at approx. \$4,000. She sold the vehicle for her own personal use. She also used cash and gift cards intended for the shelter for her own use.  |

## C. CHURCHES

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| \$768,388 | The CFO of a Baptist church in Pontiac forged signatures on checks from the church account, as well as misused the church ATM and debit cards over the past six years. As a 30-year member of the church, he was a responsible steward, giving of his time, talent and his trust to the church.  |
| \$573,000 | A 70-year-old Catholic priest was charged with multiple counts of embezzling from his Catholic parish in Troy where he served as pastor for almost 30 years. A parish audit found evidence of stolen/mishandled parish money. He was arraigned on five counts ranging from mail fraud, wire fraud and conspiracy involving the missing funds between 2004 and 2012. The priest used stolen church money to gamble in the stock market and he drank alcohol to excess. He struggled with depression and was undergoing counseling. Money was pilfered from special holiday collections and the church's travel group. The priest opened a secret bank account to pocket \$420,000 bequeathed to the parish by a deceased parishioner. He admitted stealing \$109,571 from a parish bank account in 2005 to buy a posh Florida condo owned by the then parish manager. |
| \$344,000 | A former Gaylord cathedral business manager embezzled monies during her 2 ½ years working there. She transferred money from cathedral accounts to her personal accounts to pay off debt. The money was used to support a lifestyle she couldn't afford on her regular income.  |
| \$320,000 | A pastor for 26 years of a Baptist church in Gaines Twp. embezzled money over the last 2 ½ years by submitting receipts for reimbursement which were not approved by the deacons of the church.  |
| \$295,000 | St. Mary Cathedral business manager took monies from the cathedral in the form of forged checks and electronic transfers during her 2 ½ years on the job (2005-2008). Stolen funds include donations to the church, school tuition, and fundraiser and event proceeds. She resigned and took at out-of-state position, living in Port Orange, Fla. When budget reports were sent to school and department heads, a staff member inquired about a line item expenditure which seemed unusual.   |
| \$220,000 | A former Grand Rapids pastor, as well as the church financial secretary of the Baptist church must pay back every cent stolen from their former congregation in 48 months. The two embezzled the money from donations made from parishioners in order to furnish lavish lifestyles from 2008 to 2012. He is accused of taking some \$167,000 that he used to give himself raises and bonuses of as much as \$20,000. He used the church credit card for personal expenses at several area retail stores and restaurants. The secretary used more than \$60,000 in church money to pay utility and cable bills for both herself and family members and wrote checks intended for personal use.  |
| \$212,000 | A 70-year-old man embezzled from a Saginaw church. The former church board president embezzled the money from the trust fund of St. John Lutheran Church from early 2011 through 2015. He would write checks to himself for cash and then give cash to churchgoers in need and spend it on other church functions. Eventually, he said he began adding some money to those checks for himself. He currently faces significant health issues of Type 2 Diabetes, heart problems, COPD, and undergoes counseling for issues with depression and compulsion.  |
| \$154,636 | The business manager of a Catholic church in Grand Rapids and a youth ministry embezzled more than \$135,000 from the school and parish, as well as almost \$20,000 from a ministry in Grandville, a 5-10 year conviction. It is alleged he spent  |

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|           | the stolen money at strip clubs and on gambling.   |
| \$131,400 | A 58-year-old priest had been ordained in 1982 and led a black parish in Detroit which included several churches. He stole money from the now-discontinued Angel Fund to help the poor of Detroit. He skimmed money for himself by conspiring with a state prison inmate whom he had met about 14 years ago when he served as prison chaplain, and whom he had a sexual relationship with over the past few years. Reid recruited people to make about 131 false requests for aid which he then approved. The inmate and his family also received monies to buy gas, gifts, and to pay their rent. From prison, the inmate enlisted a 35-year-old Jackson accomplice who was the wife of another inmate who rounded up acquaintances to use their names and identification so the priest could make false applications for grants. Monies were dispersed among the three and the applicant name being used.  |
| \$111,693 | A 54-year-old Garden City woman embezzled from the church where she worked as an administrative assistant for 10 years. After an audit by the Archdiocese of Detroit, there was shown to be a shortfall at the Roman Catholic church. She used the church accounts to pay for auto loans, credit cards and college loans. The woman's embezzlement scandal embarrassed parishioners, who were recovering from the discovery that their former pastor had used church funds to, among other things, fund his gambling addiction and take frequent vacations out of state or the country, one trip being to a clothing-optional resort in the Caribbean. Subscription charges to companies providing pornographic internet services were also found in his bank records. He resigned as pastor after more than 20 years. Although his conduct was disturbing, it was not criminal. The church owes more than \$1,000,000 in payroll taxes, interest and penalties. |
| \$ 78,372 | A 57-year-old volunteer treasurer of the non-profit East Gilead Missionary Church had written checks from church accounts, none of which had been approved by the church. She only took about \$45,000 for herself. Other funds were given back anonymously, used for church purposes, or in property returned to the church. She admitted writing checks for personal needs as well as to "help other people." Also, questionable checks were written by her each year in amounts that started with \$5,183 in 2009 and ranged between \$14,972 and \$19,804 each year until her services were terminated five years later. She was formerly of Little Rose Lake, Ovid Township but was found in Muncie, Indiana and returned to Branch County to face charges. In Indiana, she had begun training as a service representative for Xerox.   |
| \$56,000  | Former 44-year-old secretary of a church in Gaylord embezzled monies by writing extra payroll checks to herself. She also used the church's Walmart credit card for her own use, using a financial transaction device and stealing/retaining without consent. She used the credit card on a regular basis to purchase groceries, etc. for several years.   |
| \$50,000  | 77-year-old Roseville woman who was treasurer as well as a founding member of the St. Stevan Decanski Serbian Orthodox Church in Warren, comingled personal funds with those of the church when she failed to obtain receipts when she paid funds to church members who bought things for the church. Although the Macomb prosecutor had proof of her swiping \$91,000, the church agreed with less restitution, hoping there was a better chance for her to return the monies.  |

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| \$50,000 | Bookkeeping discrepancies were noted by church officials of the First Congregational Church of Gaylord. The secretary / treasurer had been embezzling monies from several church bank accounts, 2003 – 2008. She had written a total of \$25-\$38,000 in extra payroll checks to herself.  |
| \$44,000 | Discrepancies were found when the pastor of a United Methodist church in Battle Creek called for an audit. The embezzler resigned a week before the discrepancies were found.  |
| \$42,055 | A church treasurer in southwestern Michigan embezzled from the First Congregational United Church of Christ in Coloma, where she was treasurer for two years. Some checks from church members were cashed, but no records kept that they were received. She wrote unauthorized checks to herself from the church's bank account to help pay her bills between March 2015 and January 2017.   |
| \$13,169 | Westland's St. Theodore Catholic Church discovered \$143,000 missing after laying off their bookkeeper. It was later discovered after interviewing the Reverend, that he had verbally authorized checks to pay her son's utilities, trailer lot rent, etc. Unauthorized loans or donations were for her mortgage and car payments, property tax payments, taxes owed on her personal income tax return, her son's traffic ticket, and a personal tax consultation fee, totaling only \$13,169. |
| \$13,000 | The bookkeeper of a Catholic church was responsible for monitoring the financial accounts of the church but, instead, embezzled monies between 2005 and 2009 by signing church funds over to herself via checks and putting them into her bank account.  |

## D. CREDIT UNIONS / BANKS

- In one of the largest credit union collapses (a Federal Credit Union in Eastlake) in American history, leading to a \$170M loss to the National Credit Union Share Insurance Fund, the following 15 were sentenced:
- \$72,500,000 1. 52-year-old resident of Mentor. As chief operating officer of the credit union he was involved in bank fraud, money laundering, and bank bribery.  
-- Initially motivated to reap more interest income for the credit union, he issued more than 1,000 fraudulent loans totaling more than \$70M to more than 300 account holders from 2000-2010. His reckless decision making started a downward cycle of making bad loans in order to recoup money lost on bad loans. He also accepted more than \$500,000 in bribes, kickbacks and gifts from credit union customers who fraudulently obtained loans.
- \$23,000,000 2. 44-year-old Pepper Pike resident:  
-- He owned, operated and controlled a group of companies and its many related entities. Some of these entities were created primarily to operate as a "safe haven" for credit union proceeds, while others performed little or no legitimate business despite having loan proceeds intended for his "business" ventures. In his scheme to defraud the credit union he submitted loan documents for and received loan proceeds on behalf of companies that ceased operations. He continued to seek and obtain loan proceeds in the name of non-operating entities even after he directed that no loan payments be made to the credit union. This scheme resulted in the credit union's \$13.7M loss. In order to influence the credit union's decision to approve loans to the companies he controlled, he submitted numerous false loan documents. As a reward to the chief operating officer of the credit union for having previously approved false loan applications, the owner gave the chief operating officer numerous cash payments, usually in the form of \$100 bills, totaling more than \$5,000.
- \$ 5,800,000 3. 49-year-old resident of Eastlake: He illegally obtained several loans, as well as restitution, although little of the stolen money remains as defendant "blew it all."  
-- U.S. District Judge described him as a thug, a hustler, and a bully who intimidated many into helping him obtain millions of dollars in fraudulent loans from the credit union. He paid the unsuspecting borrowers \$5,000 each for their help. The resident drove frightened family members and friends to the credit union and stood over them as they signed the loan documents and surrendered their checks to him. His drinking and gambling put him out of control. Money-laundering charges included purchases of luxury automobiles, speed boat and trailer, Rolex watches and diamond cross necklace, international travel, gambling, and a wire transfer of \$2.3M into a bank account in Skopje, Macedonia.
- \$ 3,500,000 4. 35-year-old owner of a bar and grill:  
-- Born and raised in Albania, he is not a U.S. citizen. He suffers from a gambling addiction which contributed to his offense, though he has no prior criminal record. After his prison term, he will be deported. The funds were used to support his children, his family in Albania and his business.
- \$ 3,300,000 5. 48-year-old resident of Eastlake: Pleading guilty to two counts of bank fraud, she allowed illegal transfers to her loan account.

- \$ 3,000,000 6. Resident of the Cleveland suburb of Westlake: He was involved in fraud, bribery and money laundering and is required to pay more than \$3M in restitution to NCUA.  
 -- He fraudulently obtained \$2.8M in loans through Raguz, SPCFCU's president/CEO. He bribed Raguz with \$90,000 to obtain loans and laundered \$75,000.
- \$ 3,000,000 7. 42-year-old construction company owner from Brunswick: He is guilty of bribery, money laundering and lying to federal agents.  
 -- He paid the chief operating officer bribes of more than \$20,000. The owner used much of the illicit credit union money to buy cars and pay for a relative's root canal. The U.S attorney said he was guilty of bribery, lies and fraud that cannot be measured in dollars alone. He obtained more than \$3M in loans from 2004-2008 which he failed to repay. These loans were obtained in the names of various companies by making false representations and promises.
- \$ 1,700,000 8. 42-year-old Cleveland accountant:  
 -- He was co-owner of a Group along with the chief operating officer. The accountant defrauded the credit union by using false information in 11 applications that resulted in \$1.7M on proceeds that each of them had funneled through their company and invested in some of the Pepper Pike's business ventures. Money laundering included transferring fraudulently obtained loans from a Group bank account to his personal bank account.
- \$ 1,000,000 9. 35-year-old of Eastlake (nephew of the Eastlake resident):  
 -- He was born in Macedonia and moved to America at the age of 7. He allegedly paid the chief operating officer of the credit union \$100,000 for about \$5.6M in loans between 2003-2009. With the help of his uncle and other family members, he laundered most of the money from the credit union through separate bank accounts in his name in Skopje, Macedonia. He illegally obtained several loans worth about \$2.9M from 2003-2005 and had family members help obtain the loans. He is charged with bank fraud and money laundering as he purchased a \$60,000 Mercedes Benz.
- \$ 320,000 10. A male, recruited to request a loan from the credit union through its chief operating officer:  
 -- He did not follow the established procedures for members to obtain such a loan and he made false representations and promises to obtain the loan. Notwithstanding that he failed to follow established procedures and that he made false representations and promises, the chief operating officer approved a \$320,000 loan to him.
- \$ 260,000 11. 55-year-old of Kirtland:  
 -- She was one of several defendants who allowed illegal transfers to her loan account at the credit union.
- \$ 260,000 12. 48-year-old of Kirtland:  
 -- He allowed illegal transfers to their loan accounts.
- \$ 260,000 13. 72 year-old of Euclid:  
 -- He plead guilty to one count of bank fraud, he allowed illegal transfers to his loan account.

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| \$ 250,000   | 14. <u>A female, recruited to request a loan</u> from the credit union through its chief operating officer:<br>-- She did not follow the established procedures for members to obtain such a loan and he made false representations and promises to obtain the loan. Notwithstanding that she failed to follow established procedures and that she made false representations and promises, the chief operating officer approved a \$250,000 loan to her.   |
| \$ 0         | 15. <u>66-year-old of Willoughby</u> :<br>-- He pleaded guilty to counts of aiding and abetting and conspiracy. He worked alongside his business partner, co-defendant and son-in-law of Pepper Pike, to operate a slew of business entities created primarily to serve as a "safe haven" for illegal proceeds from the credit union. Both gave about \$5,000 to the chief operating officer to induce the officer to approve additional fraudulent loan applications and to reward him for having previously approved false loan applications. They were also alleged to have submitted false loan applications to a savings bank, which suffered an estimated loss of \$750,000.  |
| \$18,600,000 | Former CFO of Clarkston Brandon Community Credit Union used a variety of methods to execute and cover up his embezzlement: He issued cashier's checks from accounts without authorization and deposited those funds into accounts that he controlled at other banks. He transferred from the Automated Clearing House to his personal accounts at financial institutions including PayPal, Capital One Bank, TD Ameritrade and American Express. As transactions cleared, he would delete the transaction and then he would wire transfer funds to his personal accounts. He created fictitious investments in certificates of deposits and bonds at a Miami, Fla. Bank. Those documents were given to auditors to show the credit union's books as balanced. |
| \$15,000,000 | The former CEO of a Taupa Lithuanian credit union conspired to commit bank fraud. He personally embezzled about \$4,200,000 and used the funds to purchase a home, a luxury suite at Cleveland Browns games, multiple vehicles and firearms. With the help of fellow employees and credit union members, around \$11,000,000 further was embezzled. These crimes occurred for nearly a decade and were made possible through approving loans without seeking relevant financial information, allowing members to overdraw their accounts and the former CEO writing checks to himself using credit union funds.   |
| \$ 7,029,000 | A 40-year-old from Midland, Texas, defrauded a Community Federal Credit Union. He and two other defendants conspired to commit bank fraud. His role was approving fraudulent auto loans and accepting kickbacks. He was able to do this with his employment at the credit union as a loan officer for the period between May 2006 and October 2008. Two other men involved in the scheme received similar restitution.  |
| \$3,520,000  | The former CEO of the now-shuttered Borinquen Federal Credit Union pled guilty to fraud, embezzlement, money laundering, filing false income tax returns and possession of cocaine with intent to distribute. He used the funds of his embezzlement to purchase real estate for personal use and drugs. He planned to use the profit from selling the illegal substances to cover up his crimes at the credit union, which include kickbacks from fake checks and fake statements. He was a tax cheat who cashed hundreds of fraudulent U.S. tax refund checks through BFCU, keeping 20% of each check. He was earning \$50,000 a month in kickbacks from just one person who cashed nearly a dozen fake checks per week. He also took \$600,000              |

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|             | from the credit union to buy \$1.2M in real estate for personal use and stole \$700,000 from a member who deposited \$1.7M at the credit union. He generated fake statements and misapplied credit union funds to pay dividends on the stolen funds to hide his crimes.  |
| \$3,431,000 | A woman embezzled funds from the Southwest Federal Credit Union which was established in order to provide financial assistance. Her embezzlement scheme caused the credit union to become insolvent and bankrupt. The crime was committed during her employment from 2001 to October 2012, including the time she served as its chief executive officer. Using online services, she used deception to fraudulently obtain monies from 18 different financial institutions in connection with her sale of several certificates of deposits. She gave the financial institutions wiring instructions to send the purchase funds to a JP Morgan Chase account that credit union officials thought was inactive. This account was not recorded on their general ledger, and she had sole control of the account. She also opened a separate credit union account using a false and fictitious name while writing checks using this fictitious name to disburse stolen credit union funds.  |
| \$2,598,197 | The sole employee of a credit union in Temperance forced the tiny cooperative into conservatorship after it was discovered during a routine examination by regulators that over a period of 30 years she had stolen money by not recording certificates of deposit on credit union books, concealing her crimes using a complex money laundering scheme which also involved forging checks and multiple aliases. Because of insurance, no depositor lost money.  |
| \$2,303,158 | A routine audit in 2016 uncovered cash shortfalls and irregularities at the credit union from 2012 to 2016 where a Westland woman served as president and CEO. She took advantage of military veterans, many of whom were disabled or on a fixed income, and received proceeds from a continuing criminal enterprise. It was found that the president gambled, bought a Mercedes and leased or bought five other vehicles, as well as a motor home, and took luxury vacations. The credit union was made insolvent and closed as a result.   |
| \$1,900,000 | Since 1986, a 55-year-old mother of two grown children worked at a Shoreline Federal Credit Union. She was promoted to manager in 2006. She would enter the vault at the credit union before her co-workers arrived and stuff her purse with bundles of cash. She gave employees at least \$500 each week, typically \$50 and \$100 bills, and asked them to deposit the money into accounts belonging to her family. She used this tact because credit union policy prohibited employees from making deposits into their own accounts. She did this 433 times over the course of her employment. She brought the one-branch credit union to the brink of insolvency, pilfering 86% of the earnings the credit union retained over its 62 years of existence. She cooked the books to reflect a net worth ratio of 12 ½%, rather than the net worth ratio which was below 2%. Police found 3 cash straps containing several thousand dollars in her home. She spent the money on cruises, pickup trucks, boats, and unnecessary things. The stealing began when her husband, an hourly factory worker, was laid off from work. Over many years, more than \$875,000 in unexplained cash deposits were made to Shoreline accounts belonging to she and her family. In 2014, court records show she took \$319,000 and was able to pocket \$23,000 in 2015 before auditors reported the embezzlement to Norton Shores police. 70% of the credit union's loss is being covered by the insurance company, covering more than \$1.2M. |

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| \$1,000,000 | In 2006, upon longtime employee's promotion to senior customer representative at the two branch locations of a Bank in Ludington, her husband quit his job on the same day and demanded a lifestyle that could not be supported by her \$18,500 salary. Being given sole responsibility over the bank vault in one branch and influenced by a bad marriage with an abusive husband, she began stealing \$1,000 and \$3,000 almost three times a week during 2007-2011 in order to support the alcohol and drug habit of her husband (now, ex-husband) and the gambling habits of both of them. During this time, she transferred about \$1.105M from the healthcare foundation bank account used for donor contributions to her former business in Traverse City. She stole cash, cashier's checks and money orders from her teller drawer in an area she knew was not caught on security cameras. She concealed the scheme by preparing false bank-vault audit sheets and by periodically falsifying the vault balance in the bank's computer system. It was found that the amounts rose each year from \$140,866 in 2007 to \$188,591 in 2011. |
| \$ 962,689  | A former bookkeeper from a Taupa Lithuanian Credit Union was sentenced for his part in the embezzlement of his place of employment. From 2007-2013, he conspired with five others to defraud the credit union, which caused a \$33,500,000 loss to NCUSIF. As a result of the embezzlement, the credit union was placed into a receivership because of insolvency. A popular method of extracting money was to overdraft multiple accounts, covering the discrepancies by depositing and transferring the funds of the credit union. The bookkeeper was also given money from Taupa's CEO, who made approximately 72 fraudulent deposits and transfers into said bookkeeper's accounts.  |
| \$ 578,000  | Prosecutors say a woman stole from the Grand Rapids area Huntington Bank branch where she worked for seven years. She also took more than \$1,600 in store receipts while she was working at a coffee shop, a job she took while under investigation for the bank theft. She deposited the money into her personal account, then wrote personal checks into the coffee shop account, hoping the money would post by the time the checks cleared.   |
| \$ 481,501  | A former Taupa Lithuanian Credit Union teller embezzled money from the credit union where he was employed. The collapse of the credit union occurred over the course of 17 years where over \$15,000,000 was stolen. In total, those currently indicted include three members of the credit union, three employees and the former president/CEO. The teller's father served as the president of the credit union's board of directors from 2009 to 2011.   |
| \$340,000   | Former 53-year-old bank manager stole \$2,000 at a time from 2000 to 2008 to give the money to needy customers for their car repairs, mortgage payments and taxes. She commonly reversed bounced-check charges and other fees. Her 'Robin Hood' act of giving things away showed no trail of luxuries. She did not use the money on herself, bury it in the ground, or give it to her husband. She simply gave it away. The embezzlement was discovered in 2008. She covered her tracks by preparing false records and disguising the true value of the bank's cash by covering stacks of \$1 bills with \$100 bills during audits.  |
| \$236,000   | A former assistant branch manager of Case Credit Union was sentenced for embezzling between December 2008 and October 2010.  |
| \$131,580   | As teller at the Cedar Street branch of Mason State Bank in 2009, she was later promoted to head teller overseeing all accounts and had sole control of her own teller drawers, the ATM and the head teller vault. She regularly embezzled cash from   |

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|            | the bank and covered it up by making false entries in the bank's books and records. She controlled when audits would occur and moved cash in and out of accounts to match the bank's records when audits were conducted. When officials began to realize what was going on, she took elaborate steps to stage an armed robbery on May 21, 2013, causing unnecessary risk to the public and the responding police agencies and limiting law enforcement resources who were directed to investigate a robbery that never occurred.   |
| \$108,630  | A mother of three worked as a teller and supervisor at a Huntington Bank branch and, due to hardships in her life, began cashing checks she forged, with the intention of paying it back in the future. She paid interest on the money taken to hide the embezzlement and indicated on paperwork that her teller drawer was balanced, when it wasn't. It was noticed after an elderly customer with memory troubles realized a discrepancy in his account when he started getting notices of overdue payments.   |
| \$ 17,200  | A Breitung Township woman embezzled thousands of dollars from First National Bank & Trust in order to fuel her gambling addiction.   |
| \$ 15,700  | A Brutus woman who was employed at the JP Morgan Chase Bank in West Traverse Township withdrew variable amounts from a now 83-year-old woman's account. The victim's son presented various bank statements that appeared to be modified with white out and typed or written over so that the ending balance and additional withdrawals would not raise suspicion. It was also discovered that she had taken \$4,000 from another account to put this sum back into the original victim's account. She used the money to pay for her car insurance and homeowner's insurance and taxes. |
| \$ 1,000 + | A Muskegon woman working at the Huntington Bank embezzled money into her personal account at another bank. Her crime was discovered during a refund report ran by the bank, who sent their findings over to a bank investigator, who then contacted the police.  |

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