



# Department of Justice

**Timothy M. Morrison, United States Attorney  
Southern District of Indiana**

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CONTACT: MARY BIPPUS  
(317) 229-2403  
Fax: (317) 226-5002  
Cell: (317) 590-7928

## **INDIANAPOLIS MAN SENTENCED FOR BANK FRAUD**

### **PRESS RELEASE**

Timothy M. Morrison, United States Attorney for the Southern District of Indiana, announced that JAMES MOORE, 27, Indianapolis, Indiana, was sentenced to 21 months imprisonment today by U.S. District Chief Judge David F. Hamilton following his guilty plea to bank fraud. This case was the result of an investigation by the United States Secret Service and Indianapolis Metropolitan Police Department.

On 18 occasions between July 12 and November 9, 2007, MOORE attempted to or successfully obtained money from various financial institutions by the fraudulent use of prepaid debit cards. The scheme was executed in essentially the same fashion in all instances. MOORE had obtained several legitimate debit cards in his own name, usually over the internet. The cards were initially "loaded" with no or a nominal amount of money. MOORE would enter the bank, provide the card to a teller, and request a cash advance. Usually the teller would swipe the card and the cash advance would be declined for lack of funds. MOORE would then provide the teller with a toll-free telephone number to contact a "card service representative," purportedly affiliated with the card issuer. In fact, a person yet unknown acting as the card service representative would direct the teller to conduct the transaction in a different fashion and would advise that MOORE was authorized the cash advance requested. The card service representative also usually provided an "authorization code" for the transaction. The teller would then give MOORE the money requested and MOORE would leave the bank. When these transactions were ultimately processed through the legitimate card issuer, they were rejected.

MOORE conducted this scheme in five different counties in this district, and in locations in Northern Indiana and Illinois. The aggregate loss, including attempts, is approximately \$126,500. MOORE always used his real name and legitimate identification documents at the banks.

According to Assistant U.S. Attorney James M. Warden, who prosecuted the case for the government, Chief Judge Hamilton also imposed 5 years supervised release following MOORE's release from imprisonment. MOORE was ordered to make restitution in the amount of \$104,000.

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