



U.S. Department of Justice

United States Attorney
District of Maryland

Robert K. Hur
United States Attorney

Marcia A. Murphy
Public Affairs Specialist

36 South Charles Street
4th Floor
Baltimore, Maryland 21201

410-209-4800
TTY/TDD: 410-962-4462
410-209-4885
FAX 410-962-3091
Marcia.Murphy@usdoj.gov

August 2, 2019
FOR IMMEDIATE RELEASE
www.justice.gov/usao/md

Contact MARCIA MURPHY
at (410) 209-4854

**TWO MARYLAND MEN FACING FEDERAL INDICTMENT FOR THEIR ROLES IN A
SCHEME THAT ALLEGEDLY STOLE GOVERNMENT BENEFITS, INCLUDING
MORE THAN \$8 MILLION IN FEDERAL EMERGENCY ASSISTANCE**

In July, a Third Man Pleaded Guilty to Participating in the Scheme

Greenbelt, Maryland – A federal grand jury returned an indictment charging John Irogbo, age 38, of Upper Marlboro, Maryland, for conspiracy to commit wire fraud, and charging Irogbo and Odinaka Ekeocha, age 33, of Laurel, Maryland, for conspiracy to commit money laundering, in connection with a scheme to fraudulently obtain federal benefits. The indictment was returned on July 31, 2019, and unsealed today upon the arrests of the defendants.

The indictment was announced by United States Attorney for the District of Maryland Robert K. Hur; Special Agent in Charge Mark I. Tasky of the Department of Homeland Security (DHS) – Office of Inspector General; Special Agent in Charge Michael McGill of the Social Security Administration (SSA) Office of Inspector General; Special Agent in Charge Matthew S. Miller of the U.S. Secret Service – Washington Field Office; and J. Russell George, Treasury Inspector General for Tax Administration (TIGTA).

“While many come forward in the wake of disasters to help selflessly, some use disasters to enrich themselves through theft and fraud,” said U.S. Attorney Robert K. Hur. “The U.S. Attorney’s Office will pursue criminals who steal funds intended to help actual disaster victims.”

“This indictment should serve as notice that the Treasury Inspector General for Tax Administration is committed to investigating illicit manipulations of IRS online systems, and bringing those involved to face justice,” said J. Russell George, Treasury Inspector General for Tax Administration.

Michael McGill, Special Agent in Charge of the Social Security Administration Office of the Inspector General, Philadelphia Field Division said, “I want to thank our law enforcement partners for their efforts to bring these individuals to justice. We will continue to protect the integrity of the Social Security system, and pursue those who violate the public trust by committing fraud against Social Security and those who depend on it across the country.”

During the time period covered by this indictment, the Federal Emergency Management Agency (FEMA) was responsible for providing emergency benefits and compensation for damage to victims who were affected by declared national emergency disasters, such as hurricanes and

wildfires. Among other benefits, an individual in an area affected by a national disaster was immediately eligible for “Critical Needs Assistance” (CNA) to purchase life-saving or life sustaining materials. The assistance was paid to the victim in a manner of his/her choosing, including being deposited onto pre-paid debit cards.

According to the two-count indictment, from 2016 through 2018 Irogho and several co-conspirators purchased hundreds of Green Dot debit cards, which co-conspirators then registered with Green Dot using the stolen personal information of identity theft victims from around the country. In 2017, amidst Hurricanes Harvey, Irma, and Maria, and the California wildfires, co-conspirators allegedly applied online with FEMA for CNA using the stolen personal information of additional victims of identity theft. According to the indictment, FEMA paid at least \$8 million in amounts of \$500 per claim to the Green Dot debit cards purchased by Irogho and his co-conspirators.

In addition to filing false disaster-assistance claims with FEMA, the indictment alleges that co-conspirators also filed false claims online for Social Security benefits, for IRS tax refunds, and for Department of Labor unemployment and disability benefits using the stolen identities of multiple additional individuals, including name, address, Social Security Number (“SSN”), and other personal identifiers.

The indictment alleges that FEMA, and the other federal agencies to whom fraudulent applications for benefits were submitted, deposited the falsely claimed benefits directly onto the Green Dot debit cards. Funds were deposited onto the Green Dot debit cards in the names of multiple stolen identities, and in stolen identities that were different from the identities that had been used to register the cards. After the funds were placed onto the Green Dot debit cards, certain co-conspirators then informed other conspirators, including Irogho, that funds were available on the cards, and provided information to facilitate “cashing out” the funds from the cards. The indictment also alleges that Irogho enlisted Ekeocha and other conspirators to cash out stolen funds from the Green Dot and other pre-paid debit cards, which Irogho, Ekeocha, and other co-conspirators did in exchange for a commission. Irogho, Ekeocha, and their co-conspirators cashed out the cards soon after funds were added by depositing the money into bank accounts, and/or through ATM withdrawals or purchases of money orders.

According to the indictment, Irogho and other co-conspirators took steps to conceal their identities and the conspiracy and scheme to defraud, by enlisting other individuals (including Ekeocha) to make the purchases and withdrawals, utilizing multiple store and bank locations and methods of withdrawal, using multiple bank accounts (including in the names of corporate entities), converting funds into cash rather than placing them into bank accounts, and making money orders payable to other individuals and/or corporate entities which they or their co-conspirators controlled.

The conspirators allegedly used an encrypted messaging application, e-mail and other means to communicate, and used the stolen federal funds to pay rental and housing expenses, to purchase used vehicles, and for other purposes.

If convicted, Irogho faces a maximum sentence of 30 years in federal prison for conspiracy to commit wire fraud. Irogho and Ekeocha each face a maximum sentence of 20 years in federal prison for conspiracy to commit money laundering. At their detention hearings today in U.S. District Court in Greenbelt U.S. Magistrate Judge Thomas M. DiGirolamo ordered that Irogho be detained pending a detention hearing scheduled for Monday, August 5, 2019 at 3:00 p.m. Judge DiGirolamo ordered that Ekeocha be released under the supervision of U.S. Pretrial Services.

An indictment is not a finding of guilt. An individual charged by indictment is presumed

innocent unless and until proven guilty at some later criminal proceedings.

In a related case, Tare Stanley Okirika, age 30, of Laurel, Maryland, pleaded guilty to wire fraud conspiracy on July 19, 2019, admitting that as part of the conspiracy to fraudulently obtain government benefits, he worked with other co-conspirators to cash out Green Dot and other prepaid debit cards. Okirika admitted that he used the stolen federal funds from the scheme to pay his rent and for other purposes. U.S. District Judge George J. Hazel has scheduled sentencing for Okirika on October 22, 2019, at 10:00 a.m.

Members of the public who suspect fraud involving disaster relief efforts, or believe they have been the victim of fraud from a person or organization soliciting relief funds on behalf of disaster victims, should contact the National Disaster Fraud Hotline toll free at (866) 720-5721. The telephone line is staffed by a live operator 24 hours a day, 7 days a week. You can also fax information to the Center at (225) 334-4707, or email it to disaster@leo.gov. Learn more about the Department of Justice's National Center for Disaster Fraud at <http://www.justice.gov/disaster-fraud>.

United States Attorney Robert K. Hur commended the DHS OIG, the SSA OIG, the USSS, and TIGTA for their work in this investigation. Mr. Hur thanked Assistant U.S. Attorneys Elizabeth G. Wright, and Kelly O. Hayes, who are prosecuting these cases.

###