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**Department of Justice**

U.S. Attorney's Office

District of Maine

FOR IMMEDIATE RELEASE

Thursday, May 19, 2022

## **Westbrook Woman Pleads Guilty to Serving as “Money Mule” in FEMA Funds Scam**

**PORTLAND, Maine:** A Westbrook woman pleaded guilty in federal court today for serving as a “money mule” for someone she met online, U.S. Attorney Darcie N. McElwee announced. A money mule is someone who transfers or moves illegally acquired money on behalf of someone else.

According to court records, **Cheryl White**, 58, met an unknown person on the internet. At their request, White purchased prepaid debit cards at retail stores and provided the account numbers associated with those cards to him online. She was later contacted by the person and informed that the cards had been loaded with money. In October 2017, White withdrew the money from the cards and used them to purchase money orders which she deposited in her bank account. She withdrew the money days later and mailed most of the money to an address provided by the person she met online.

The money loaded onto the prepaid cards came from the Federal Emergency Management Agency (“FEMA”). FEMA issued the money based on false and fraudulent claims for disaster relief filed with the agency. Although White did not file the false claims, she admitted that she knew the money came from some type of crime. Two banks had previously closed her accounts due to similar conduct; one of those banks informed White that her deposits and withdrawals were part of a fraud scheme. White opened a third bank account and continued the same conduct.

White faces up to 20 years in prison and a \$500,000 fine. She also faces up to three years of supervised release. White will be sentenced after the completion of a presentence investigation report by the U.S. Probation Office. A federal district judge will determine any sentence after considering the U.S. Sentencing Guidelines and other statutory factors.

The Department of Homeland Security, Office of Inspector General (DHS OIG) investigated the case, with assistance from the Federal Emergency Management Agency, Fraud Prevention and Investigations Branch; and the Westbrook Police Department.

“DHS OIG will continue to aggressively investigate criminal actors and networks associated with FEMA disaster relief programs. We all suffer when federal programs are undermined by fraud. This guilty plea should send a clear message that DHS OIG and our law enforcement partners are resolute in our efforts to ferret out these criminal fraud schemes” said Inspector General Joseph V. Cuffari, DHS OIG.

**Money Mule Scams:** Acting as a money mule is illegal and punishable even if you aren't aware that you are committing a crime. If you are a money mule, you could be prosecuted and incarcerated as part of a criminal money laundering conspiracy. Some money mules know they are supporting criminal enterprises; others are unaware that they are helping criminals profit. Criminals often target students, those looking for work, or those on dating websites, but anyone can be approached to be a money mule. Learn more about money mule scams at <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/money-mules>.

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**Topic(s):**

Disaster Fraud

**Component(s):**

USAO - Maine

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