

Department of Justice

U.S. Attorney's Office

Eastern District of Michigan

FOR IMMEDIATE RELEASE

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Farmington Hills Resident Sentenced in Pandemic Fraud and Credit Card Scheme

DETROIT - Farmington Hills resident Andre Taylor Jr. was sentenced to 75 months in federal prison yesterday on charges of wire fraud and aggravated identity theft arising out of a pandemic fraud and credit card scheme, announced United States Attorney Dawn N. Ison.

Joining in the announcement were Acting Special Agent in Charge Felicia George, US Postal Inspection Service, Andre Martin, Special Agent in Charge, U.S Postal Service Office of Inspector General, and Irene Lindow, Special Agent-in-Charge, Chicago Region, U.S. Department of Labor Office of Inspector General.

Taylor Jr., 28, pleaded guilty in December 2021 to one count of wire fraud arising from a broad-based scheme to defraud the Unemployment Insurance Agencies of several states, along with numerous banks and retailers. He also pleaded guilty at that time to one count of aggravated identity theft, reflecting the fact that his scheme involved the misuse of the personal identifying information of individual victims.

United States Attorney Ison stated "This defendant indiscriminately stole from pandemic relief programs, from banks, and from the public. He took money from wherever it was available, and he did not care whom he harmed along the way. Mr. Taylor's conviction and sentence is a reflection of my office's commitment to aggressive prosecution of those who steal identities to defraud both public and private victims."

According to Court documents, by approximately October 2019, Taylor Jr. had begun obtaining credit cards intended for other individuals and using them without authorization of the cardholders. Taylor had different methods for obtaining such cards, including paying bribes to letter carriers in exchange for credit cards and other access devices stolen from mail routes. After obtaining stolen credit cards, Taylor Jr. would use them to make purchases at various retailers. Often, he would use stolen credit cards to purchase prepaid gift cards in bulk from the retailers, which could then be used like cash and transferred with ease. Court documents state that Taylor Jr. engaged in this practice in Michigan and in other states over the course of his scheme.

Beginning in approximately March of 2020, Taylor Jr.'s scheme expanded to include obtaining pandemic-related unemployment insurance benefits to which he was not entitled. Once enhanced pandemic unemployment insurance benefits (PUA) became available, Taylor Jr.'s scheme evolved to seek to capture such benefits through a variety of mechanisms and practices. Taylor Jr. obtained personal identifying information and filed fraudulent unemployment insurance claims with a several state workforce agencies, including Michigan and Pennsylvania. In some cases, Taylor Jr. would direct that the PUA benefits be electronically loaded onto bank cards or into accounts that he controlled. In other instances, Taylor Jr. would have the state workforce agencies arrange to mail pre-loaded debit cards containing the PUA benefits to addresses to which he had access. Frequently, Taylor Jr. would have such cards sent to addresses along the routes of the letter carriers with whom

he had financial relationships, so that his complicit letter carriers could intercept the unemployment insurance mailings and provide that material to him.

In addition to the 75 months of imprisonment, Taylor Jr. was ordered to pay \$774,607 in restitution to his victims.

The case was prosecuted by Assistant United States Attorney John K. Neal. The investigation was conducted jointly by the Postal Inspection Service, the USPS Office of the Inspector General, and the Department of Labor Office of the Inspector General.

Topic(s):

Coronavirus

Component(s):

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