

PRESS RELEASE

Florida woman sentenced to federal prison for conspiracy to commit mail fraud

Thursday, September 10, 2026

For Immediate Release

U.S. Attorney's Office, Southern District of Georgia

AUGUSTA, Georgia: A Florida woman has been sentenced to prison for her role in a multi-state scheme to fraudulently obtain unemployment insurance benefits.

The sentence was imposed by U.S. District Court Judge Dudley H. Bowen and announced by Margaret E. "Meg" Heap, U.S. Attorney for the Southern District of Georgia.

Cheryl Galloway, 67, of Yulee, Florida, was sentenced to 71 months in prison followed by three years of supervised release and ordered to pay restitution in the amount of \$454,624.20 and criminal forfeiture of \$96,119 after being convicted of Conspiracy to Commit Mail Fraud.

There is no parole in the federal system.

As described in court documents and testimony, over a two-year period Galloway, along with her co-conspirators, electronically submitted fraudulent applications with agencies in at least 40 states. The fraud scheme employed by Galloway and her co-conspirators involved filing for pandemic unemployment benefits around the country, stating they were impacted in those states, and lying about various material aspects of the applications. As a result, the conspirators received approximately \$480,000 to which they were not entitled, and they attempted to obtain even more money through fraudulent and deceptive means. Some of the benefits were in the form of a debit card sent to Galloway through the U.S. Mail.

Galloway's co-defendant, **Ricki Johnson**, 42, of Trenton, South Carolina, was previously sentenced to 54 months in prison followed by three years of supervised release and

ordered to pay restitution in the amount of \$104,632 after pleading guilty to Mail Fraud.

"This sentence demonstrates this office's commitment to safeguarding taxpayer-funded benefits against illegal access by those that would seek to enrich themselves," said U.S. Attorney Heap. "This case, and many others like it, demonstrate that federal investigators and prosecutors will work together to identify these criminals and hold them accountable."

In March 2020, Congress authorized additional funding and expanded eligibility for state-administered unemployment insurance programs as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act. In an effort to maintain the integrity of those benefits, the Office of Inspector General for the U.S. Department of Labor (OIG-DOL) investigates individuals attempting to fraudulently access unemployment insurance funds.

"Cheryl Galloway and her co-conspirators fraudulently obtained unemployment insurance benefits they were not entitled to, draining hard-earned tax dollars and betraying the trust of hardworking Americans. Stealing benefits is a crime and every fraudster will face the consequences they deserve," said Anthony P. D'Esposito, Inspector General, U.S. Department of Labor. "This ruling stands as a powerful reminder that my office, in partnership with the Department of Justice, is committed to identifying and prosecuting every individual who defrauds our benefits programs. Accountability and justice will always prevail."

Anyone with information about attempted unemployment insurance benefits fraud can contact OIG-DOL at www.oig.dol.gov/hotline.htm.

The case was investigated by the Office of Inspector General for the U.S. Department of Labor and prosecuted for the United States by Southern District of Georgia Assistant U.S. Attorneys Kelsey L. Scanlon, J. Bishop Ravenel and former Assistant U.S. Attorney George J.C. Jacobs III.

Contact

For any questions, please contact the U.S. Attorney's Office at (912) 652-4422.

Updated September 10, 2026