

Department of Justice
U.S. Attorney's Office
Western District of North Carolina

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Wednesday, November 17, 2021

Four Charlotte Men Are Sentenced To Prison For Bank Fraud

Two of the Defendants Were also Sentenced for Receiving over \$270,000 in Fraudulent COVID-19 Unemployment Insurance Benefits

CHARLOTTE, N.C. – On Wednesday, November 16, 2021, U.S. District Judge Robert J. Conrad Jr. sentenced four Charlotte men to prison for their involvement in a bank fraud and identity theft scheme, announced William T. Stetzer, Acting U.S. Attorney for the Western District of North Carolina. Two of the defendants were also sentenced on separate charges for receiving fraudulent COVID-19 Unemployment Insurance benefits.

Jamel Johnson, 31, of Charlotte, was sentenced to 70 months in prison. David Clarke, 30, of Charlotte, was ordered to serve 54 months in prison. Justin Parks, 32, of Charlotte, was sentenced to 65 months in prison, and Mikael Roberts 27, also of Charlotte, was ordered to serve 57 months in prison.

On June 19, 2020, a federal grand jury indicted the four men for executing a bank fraud scheme using stolen identities. According to court documents and the sentencing hearings, from as early as April 2019, the defendants obtained over the internet and elsewhere multiple victims' Personal Identifying Information (PII), including names, Social Security Numbers, dates of birth, and addresses, which they used to apply for and obtain fraudulent bank loans – including automobile and personal loans – and other goods, such as Apple iPhones and iPads. During the course of the scheme, the co-conspirators fraudulently attempted to obtain more than \$1,000,000 in fraudulent loans and merchandise.

In September and October 2020, federal wire fraud charges were filed separately against Johnson and Clarke, for using stolen identities to obtain COVID-19 Unemployment Insurance (UI) benefits. According to court documents filed in these proceedings, over the course of the investigation into the bank loan scheme, law enforcement discovered that Johnson and Clarke were executing a separate scheme involving COVID-19 UI benefits. Court records show that, Johnson and Clarke defrauded the U.S. Department of Labor, the State of Wisconsin, and the State of Arizona by submitting fraudulent claims for unemployment insurance benefits in the names of identity theft victims. During the relevant time-period, Johnson fraudulently obtained more than \$189,912 in fraudulent unemployment benefits using the names of approximately 70 victims. Similarly, Clarke obtained over \$79,000 in fraudulent UI benefits using the compromised identities of more than 60 victims.

In announcing the sentences, Judge Conrad stated regarding Johnson and Clarke's COVID-19 fraud scheme that taking advantage of the pandemic was "strikingly reprehensible," and noted that it is important to "punish defendants who seek to profit from national disasters."

Acting U.S. Attorney Stetzer commended the U.S. Postal Inspection Service (USPIS) for their investigative efforts and thanked the Atlanta Regional Office of the U.S. Department of Labor, Office of the Inspector General, and the Charlotte Mecklenburg Police Department for their invaluable assistance.

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In a separate case, Judge Conrad also sentenced Malcolm Bynum, 29, of Charlotte, to 101 months in prison for aggravated identity theft and conspiracy to commit bank and wire fraud. Court documents filed in this case reveal that Bynum and his co-conspirators used the stolen PII of victims to create fake identifications they then used to obtain fraudulent loans and merchandise in the victims' names. Over the course of the scheme, Bynum and his co-conspirators obtained more than \$150,000 in fraudulent goods and loans.

Bynum's case was investigated by USPIS and CMPD. The prosecution of both cases was handled by Assistant U.S. Attorney Jenny G. Sugar of the U.S. Attorney's Office in Charlotte.

Topic(s):
Coronavirus
Financial Fraud

Component(s):
[USAO - North Carolina, Western](#)