COMPOSITE ATTACHMENT "C"

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
FORT MYERS DIVISION

UNITED STATES OF AMERICA,	) Fort Myers, Florida
Plaintiff	) Case 2:20-CR-114-FtM-66MRM
vs.	) Wednesday, March 24, 2021
CASEY DAVID CROWTHER,	) 2:05 p.m. to 2:20 p.m.
Defendant	) Courtroom 5D

TRANSCRIPT OF JURY TRIAL CROSS-EXAMINATION OF KRISTEN DIIORIO

HELD BEFORE THE HONORABLE JOHN E. STEELE,

United States District Court Judge

Official Court Reporter:
Jeffrey G. Thomas, RPR, CRR
2110 First Street, Suite 2-194
Fort Myers, FL 33901
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(Proceedings reported by Stenotype; Transcript produced by computer-aided transcription.)

A I never really thought about it that way. I just figured the direction -- you know, being Casey's team, they were just part of gathering the information on the checklist.
Q Okay. But the entire management team was involved in that process; is that accurate?
A Correct, um-hum.
Q Now I want to go to the separate accounts briefly.
A Um-hum.
Q The PPP regulations don't require segregation of funds, do they?
A No.
Q And where were you, at the time, as a bank, getting your guidance from?
A From our loan department. Kyle DeCicco kind of headed up that program with us.
Q And, at the time that this was all going on back, you know, late March early April, 2020, there was a lot of confusion regarding the PPP; correct?
A Correct.
Q And everything was going extremely fast; correct?
A Correct.
Q And you were processing about how many applications at that time?
A Personally, I was working with about . . . I mean throughout -- that was in the beginning, but, overall,

Q I'm going to turn your attention and I'd ask to publish what's already been entered into evidence as government's 27.

Court's indulgence.

(Ms. Waid and Mr. Dickerson confer privately.)

BY MS. WAID:

Q For the record, this is actually Government's 31. It's already been put into evidence.

Now, this was the wire transfer to Steve Adkins; is that right?

A I'm sorry. Yes, it was.

Q Okay. And Steve Adkins was a business partner of Casey Crowther; is that correct?

A Correct.

Q And he was a prior owner of Target?

A Correct.

Q Mr. Adkins was also a client of Sanibel Captiva.

A Correct.

Q All right. So you know who Steve Adkins is; correct?

A I do, yes.

Q And you weren't concerned when you saw this request; correct?

A No.

Q And, in fact, didn't you assume, at the time, it was a permissible expense under the bonus structure portion of the payroll regs?

MR. REICHLING: Objection, Your Honor. Relevance.
THE COURT: Overruled.
A Sorry. Would you mind repeating that one more time?
Q Sure. At the time that this was presented to the bank, didn't you assume at the time it was a permissible expense under the bonus structure portion of the regs?
A Yes, I would say so.
Q I want to go now to the wire itself, Number 31. I'm sorry, the wire itself. Which has already been marked by the government and put into evidence. No not that. The wire itself. All right.
So, when you were discussing the purpose of a wire.
A Um-hum.
Q The bank's required to obtain the password; correct?
A Correct.
Q The monetary amount; correct?
A Correct.
Q The amount and address for the attended transfer; correct?
A Correct, um-hum.
Q The bank asked for a purpose; is that right?
A Hum.
Q And does the bank approve or disapprove the purpose of a wire?
A No.

Q Does the bank verify the purpose of a wire?
A No.
Q Does the bank rely in any way upon the purpose of a wire?
A No.
Q The bank could request more information about the purpose.
A Um-hum.
Q Does that ever happen?
A Not typically.
Q Okay. So would you say that the purpose of a wire is akin almost to a memo line of a check?
A Correct, um-hum.
Q We can go back to 31.

(Evidence was published via the projector.)

BY MS. WAID:
Q Okay. So once you actually get all that information, Miss DiIorio, you actually pass on that information to others in the bank; is that accurate?
A Correct.
Q And where does that information go?
A Well, it will first go, if I have somebody in office that can approve my wire, I give the documents to them. They'll review any attachments to make sure whatever I've put into the system matches what was sent to us. They will confirm