

Message

From: Evalina Robinson [evalinar@teachersfcu.org]
Sent: 6/17/2021 7:43:39 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: Fraudulent PPP Loan Funds Return

Good Afternoon Mr.Martinez,

I am reviewing a PPP for the following individual. The individual was not able to provide any documentation to substantiate the loan. There is [REDACTED] currently being held in the account. Please provide instruction for the return of these funds.



Thank you



EVALINA ROBINSON
AVP Fraud Loss Prevention & Investigations
Teachers Federal Credit Union
d. 631.698.7000 ext. 3310
e. evalinar@teachersfcu.org
w. teachersfcu.org

Message

From: Evolve Payment Processing [paymentprocessing@getevolved.com]
Sent: 6/28/2021 9:02:04 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: [Evolve PP Operations] - [Ticket #357808] RE: Suspicious PPP Loan [REDACTED] Prestamos- FCFCU

- Please type your reply above this line -##

Hi Jose,

We're just wondering if you've had a chance to review the latest update from Develyn, the agent assigned to your request?

Develyn provided an update some time ago, but we haven't heard back from you.

If you'd like to provide an update, or need more time to work through our latest comment, simply reply to this email or go to <https://getevolved.zendesk.com/hc/requests/357808> and let us know.

Thanks!
Evolve PP Operations

Develyn King (Evolve Bank & Trust)

Jun 25, 2021, 5:10 PM CDT

Please see attached for LOI request

Dearth, Joanna

Jun 24, 2021, 12:20 PM CDT

Re: 1158919004

Sender Name:

- Receiver Name:
- Receiver Account:
- Receiver Routing:
- Amount: \$
- Effective Date:
- Date Settled:
- Trace ID:



From: Jeff Theiler <Jeff.Theiler@getevolved.com>

Sent: Thursday, June 24, 2021 12:47 PM

To: Dearth, Joanna <JDearth@fcfcu.com>; Jose Martinez <Jose.Martinez@cplc.org>; Payment Processing Operations <paymentprocessing@getevolved.com>

Cc: Floyd Brummett <Floyd.Brummett@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>

Subject: [EXTERNAL] RE: Suspicious PPP Loan [REDACTED]

Joanna,

Simply put, it's not that easy find without at least the trace ID. Your questioning the transaction and asking for LOI/hold harmless so please provide requested info – it's much easier for all concerned to start where the transaction ended.

Thnx

JT

JEFF THEILER

Vice President

Payments Operations Manager

jeff.theiler@getevolved.com

o [901.624.5500](tel:901.624.5500)

d [901.969.2541](tel:901.969.2541)

m [228.547.2445](tel:228.547.2445)

From: Dearth, Joanna <JDearth@fcfcu.com>

Sent: Thursday, June 24, 2021 11:37 AM

To: Jose Martinez <Jose.Martinez@cplc.org>; Payment Processing Operations <paymentprocessing@getevolved.com>

Cc: Jeff Theiler <Jeff.Theiler@getevolved.com>; Floyd Brummett <Floyd.Brummett@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>

Subject: RE: Suspicious PPP Loan–Mims

Don't you have access to all that information from your files? You originated the deposit so your records should have all this information.

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Thursday, June 24, 2021 12:28 PM
To: Payment Processing Operations <paymentprocessing@getevolved.com>
Cc: Dearth, Joanna <JDearth@fcfcu.com>; Jeff Theiler <Jeff.Theiler@getevolved.com>; Floyd Brummett <Floyd.Brummett@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>
Subject: [EXTERNAL] RE: Suspicious PPP Loan-Mims

Joanna,

Please provide the following:

If partial funds, please provide requested information to issue LOI:

Sender Name:

- Receiver Name:
- Receiver Account:
- Receiver Routing:
- Amount: \$
- Effective Date:
- Date Settled:
- Trace ID:

From: Dearth, Joanna <JDearth@fcfcu.com>
Sent: Thursday, June 24, 2021 9:18 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Subject: RE: Suspicious PPP Loan-[REDACTED]

No, we do not have the full amount.

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Thursday, June 24, 2021 12:11 PM
To: Dearth, Joanna <JDearth@fcfcu.com>
Subject: [EXTERNAL] RE: Suspicious PPP Loan-[REDACTED]

Do you have the full amount?

From: Dearth, Joanna <JDearth@fcfcu.com>
Sent: Thursday, June 24, 2021 9:01 AM

To: Jose Martinez <Jose.Martinez@cplc.org>

Cc: investigations at Blueacorn <investigations@blueacorn.co>; PPP-Fraud-Investigations – PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>

Subject: RE: Suspicious PPP Loan-Mims

Please send an indemnification agreement.

Joanna Dearth | AVP Quality Assurance | NCCO, BSACS

7101 East 56th St, Indianapolis, IN 46226

317.916.7792 voice/fax | jdearth@fcfcu.com



From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez

Sent: Friday, June 11, 2021 3:19 PM

To: Dearth, Joanna <JDearth@fcfcu.com>

Cc: investigations at Blueacorn <investigations@blueacorn.co>; PPP-Fraud-Investigations – PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>

Subject: [EXTERNAL] RE: Suspicious PPP Loan-[REDACTED]

Joanna,

We have flagged his account.

Please return the funds to:

Attn: Ean Colley, VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

Thank you

From: Dearth, Joanna <JDearth@fcfcu.com>
Sent: Friday, June 11, 2021 8:45 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Subject: Suspicious PPP Loan- [REDACTED]

Jose,
I was provided your contact information from the Small Business Administration.

[REDACTED]

[REDACTED]

Please investigate and let me know next steps.

Joanna Dearth | AVP Quality Assurance | NCCO, BSACS
7101 East 56th St, Indianapolis, IN 46226
317.916.7792 voice/fax | jdearth@fcfcu.com



Jeff Theiler (Evolve Bank & Trust)

Jun 24, 2021, 11:47 AM CDT

Joanna,

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JEFF THEILER

Vice President

Payments Operations Manager

jeff.theiler@getevolved.com

o [901.624.5500](tel:901.624.5500)

d [901.969.2541](tel:901.969.2541)

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<Floyd.Brummett@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>

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From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez

Sent: Thursday, June 24, 2021 12:28 PM

To: Payment Processing Operations <paymentprocessing@getevolved.com>

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Brummett <Floyd.Brummett@getevolved.com>; Azita Zahedi <azita.zahedi@getevolved.com>

Subject: [EXTERNAL] RE: Suspicious PPP Loan- [REDACTED]

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Sender Name:

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- Amount: \$
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Subject: RE: Suspicious PPP Loan- [REDACTED]

Please send an indemnification agreement.

Joanna Dearth | AVP Quality Assurance | NCCO, BSACS
7101 East 56th St, Indianapolis, IN 46226
317.916.7792 voice/fax | jdearth@fcfcu.com



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Joanna,

We have flagged his account.

Please return the funds to:

Attn: Ean Colley, VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

Thank you

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Sent: Friday, June 11, 2021 8:45 AM
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Subject: Suspicious PPP Loan-[REDACTED]

Jose,
I was provided your contact information from the Small Business Administration.

[REDACTED]

[REDACTED]

Please investigate and let me know next steps.

Joanna Dearth | AVP Quality Assurance | NCCO, BSACS
7101 East 56th St, Indianapolis, IN 46226
317.916.7792 voice/fax | jdearth@fcfcu.com



Dearth, Joanna

Jun 24, 2021, 11:37 AM CDT

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Please send an indemnification agreement.

Joanna Dearth | AVP Quality Assurance | NCCO, BSACS
7101 East 56th St, Indianapolis, IN 46226
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Subject: [EXTERNAL] RE: Suspicious PPP Loan-[REDACTED]

Joanna,

We have flagged his account.

Please return the funds to:

Attn: Ean Colley, VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

Thank you

From: Dearth, Joanna <JDearth@fcfcu.com>

Sent: Friday, June 11, 2021 8:45 AM

To: Jose Martinez <Jose.Martinez@cplc.org>

Subject: Suspicious PPP Loan [REDACTED]

Jose,

I was provided your contact information from the Small Business Administration.

[REDACTED]

[REDACTED]

Please investigate and let me know next steps.

Joanna Dearth | AVP Quality Assurance | NCCO, BSACS
7101 East 56th St, Indianapolis, IN 46226

317.916.7792 voice/fax | jdearth@fcfcu.com



Jose Martinez

Jun 24, 2021, 11:28 AM CDT

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- Receiver Account:
- Receiver Routing:
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- Effective Date:
- Date Settled:
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Subject: RE: Suspicious PPP Loan- [REDACTED]

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Memphis TN 38119

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Sent: Friday, June 11, 2021 8:45 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Subject: Suspicious PPP Loan-[REDACTED]

Jose,
I was provided your contact information from the Small Business Administration.

[REDACTED]

[REDACTED]

Please investigate and let me know next steps.

Joanna Dearth | AVP Quality Assurance | NCCO, BSACS
7101 East 56th St, Indianapolis, IN 46226
317.916.7792 voice/fax | jdearth@fcfcu.com



This email is a service from Evolve Bank & Trust. Delivered by [Zendesk](#)

Message

From: Tina Sledz [TSledz@michiganfirst.com]
Sent: 6/29/2021 9:01:30 PM
To: Jose Martinez [Jose.Martinez@cplc.org]; Regina Williams [rwilliams@michiganfirst.com]; Mail-Risk Management [riskmanagement@michiganfirst.com]
CC: investigations at Blueacorn [investigations@blueacorn.co]; bank@blueacorn.co
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Hello,

I requested a check to be mailed in the amount of [REDACTED]

Thank you,

Tina Sledz

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Tuesday, June 29, 2021 4:25 PM
To: Tina Sledz <TSledz@michiganfirst.com>; Regina Williams <rwilliams@michiganfirst.com>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Cc: investigations at Blueacorn <investigations@blueacorn.co>; bank@blueacorn.co
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Please send funds to:

Attn: Ean Colley, VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

From: Tina Sledz <TSledz@michiganfirst.com>
Sent: Tuesday, June 29, 2021 12:21 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Regina Williams <rwilliams@michiganfirst.com>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Cc: investigations at Blueacorn <investigations@blueacorn.co>; bank@blueacorn.co
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Hello,

I am following up, have not heard back and would need instructions to have the funds returned.

Thank you,



Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

Connect with us:

[Facebook](#) | [Twitter](#) | [LinkedIn](#)

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Thursday, June 3, 2021 5:08 PM
To: Regina Williams <rwilliams@michiganfirst.com>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Cc: investigations at Blueacorn <investigations@blueacorn.co>; bank@blueacorn.co
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

⚠ EXTERNAL MESSAGE - Please Think Before Clicking Any Link

Regina,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

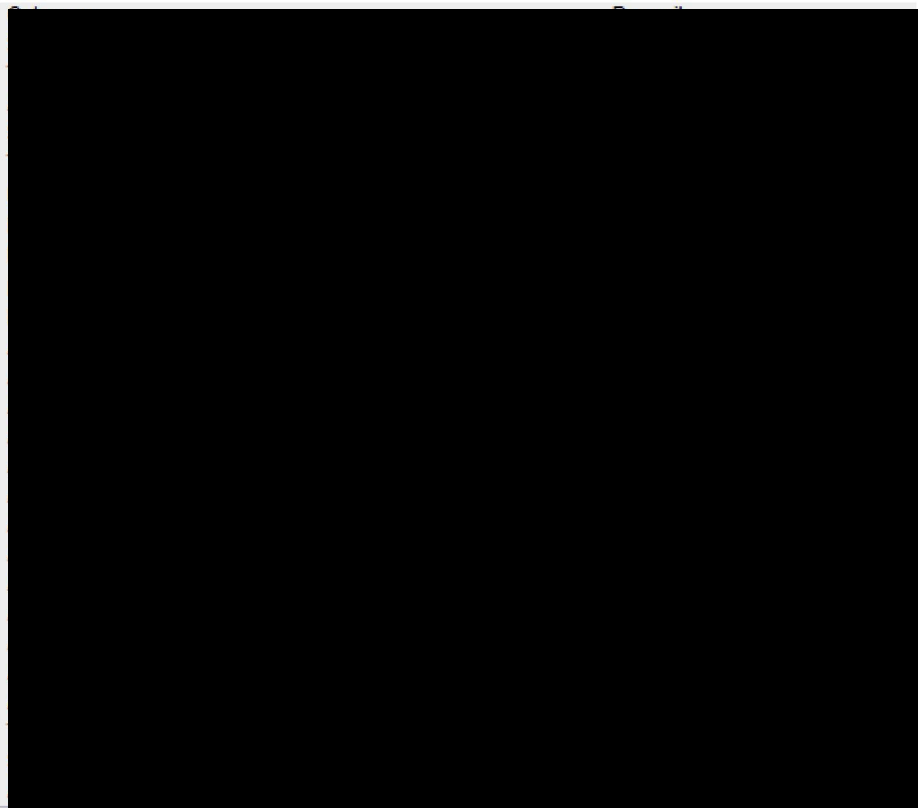
Thank you for your patience as we work through this request.

From: Regina Williams <rwilliams@michiganfirst.com>
Sent: Thursday, June 3, 2021 1:27 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: Suspicious PPP Loan Deposit - [REDACTED]

Prest Team,

[REDACTED]

Please review documents that you have on file for potential fraud. Please provide instructions for return of remaining funds.



365Live
our 24-hour call center
800.664.3828

Regina Williams
rwilliams@michiganfirst.com

p. 248-423-8920

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Message

From: Kara L. Hall [khal@kelloggccu.org]
Sent: 7/7/2021 8:24:54 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
CC: Patricia Gonzalez [Patricia.Gonzalez@cplc.org]
Subject: RE: Potential PPP loan fraud

Good afternoon,

Who should the check be made payable to?

Kara L. Hall

BSA & Compliance Generalist
2nd Street Branch

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Wednesday, July 7, 2021 10:38 AM
To: Kara L. Hall <khal@kelloggccu.org>
Cc: B. Anthony Tinker <btinker@kelloggccu.org>
Subject: RE: Potential PPP loan fraud

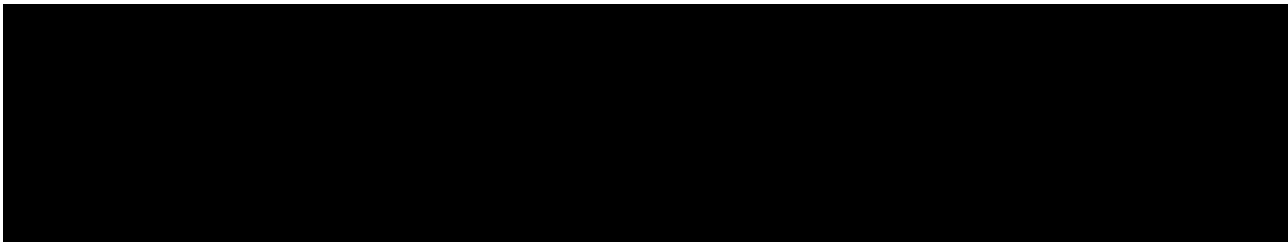
Kara,

Please send funds back to:

Attn: Ean Colley, VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

From: Kara L. Hall <khal@kelloggccu.org>
Sent: Wednesday, July 7, 2021 6:12 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Cc: B. Anthony Tinker <btinker@kelloggccu.org>
Subject: RE: Potential PPP loan fraud

The funds we have remaining are:



The funds we have already returned are:



Kara L. Hall

BSA & Compliance Generalist
2nd Street Branch

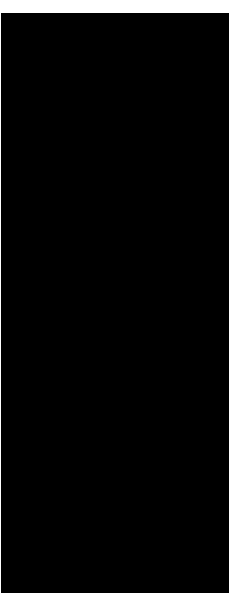
From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Tuesday, July 6, 2021 7:49 PM
To: Kara L. Hall <khall@kelloggccu.org>; Jose Martinez <Jose.Martinez@cplc.org>
Cc: B. Anthony Tinker <btinker@kelloggccu.org>
Subject: RE: Potential PPP loan fraud

Kara,

So sorry for the delay. Are the funds still on hold?

From: Kara L. Hall <khall@kelloggccu.org>
Sent: Friday, June 25, 2021 10:44 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Cc: B. Anthony Tinker <btinker@kelloggccu.org>
Subject: Potential PPP loan fraud

Kellogg Community Credit Union has received 18 potentially fraudulent deposits into personal checking or savings accounts. The members do not seem to have legitimate businesses. The deposits are from Prestamos CDFI, which serves underdeveloped communities in AZ and NV. All of our members are located in Michigan. The majority of the subsequent withdrawals the members made are not valid for use of PPP proceeds. KCCU is holding funds not withdrawn, and all deposits going forward if possible.

Member Account	Member Name	Deposit Date
		5/11/2021
		5/13/2021
		5/13/2021
		5/13/2021
		5/13/2021
		6/10/2021
		6/14/2021
		6/14/2021
		5/18/2021
		6/15/2021
		6/17/2021
		6/2/2021
		5/21/2021
		5/21/2021
		5/21/2021

5/26/2021

6/7/2021

5/21/2021

I am looking for guidance on whether we should release the remainder of the funds to the account or hold and return the remainder to you.

Kara L. Hall

BSA & Compliance Generalist
2nd Street Branch
41 2nd Street, P.O. Box 140
Battle Creek, MI 49016-0140
www.kelloggccu.org
e: khall@kelloggccu.org
o: 269-968-9251 ext. 2434



Keep the Earth clean by going green! Consider the Environment before printing.

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Message

From: Tina Sledz [TSledz@michiganfirst.com]
Sent: 7/16/2021 8:54:22 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Hi,

A check was requested in the amount of [REDACTED] to be mailed.

Thank you,



Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

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Please send funds to:

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6070 Poplar Avenue
Suite 200
Memphis TN 38119

From: Tina Sledz <TSledz@michiganfirst.com>
Sent: Friday, July 16, 2021 11:31 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Cc: Investigations@blueacorn.co; PPP-Fraud-Investigations - PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>; Patricia Gonzalez <Patricia.Gonzalez@cplc.org>
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Hello Jose,

I am following up regarding the return of funds. 2nd request.

Thank you,



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our 24-hour call center
800.664.3828

Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

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From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Thursday, June 17, 2021 3:19 PM
To: Tina Sledz <TSledz@michiganfirst.com>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Cc: Investigations@blueacorn.co; PPP-Fraud-Investigations - PPP_Fraud_Investigation
<6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>; Patricia Gonzalez <Patricia.Gonzalez@cplc.org>
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

⚠ EXTERNAL MESSAGE - Please Think Before Clicking Any Link

Tina,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

From: Tina Sledz <TSledz@michiganfirst.com>
Sent: Thursday, June 17, 2021 10:50 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: Suspicious PPP Loan Deposit - [REDACTED]

Hello Jose,

[REDACTED]

We are concerned that his refusal to supply documents could indicate fraud during the application process. Please review application materials and provide return instructions if appropriate.

Thank you,



Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

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Message

From: Melissa Guzman [melissag@sccu.com]
Sent: 7/16/2021 9:30:44 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: zsecure PPP Application Review
Attachments: Other PR Record 2020-12 (3).pdf; Lender Application – ALL ABOUT BEAUTY BAR LLC_signed.pdf

This message was sent securely using ZixCorp.

Good Afternoon Jose,

Can you please assist with reviewing the following PPP application?

Receiving Customer Name	Account Number	Amount	Standard Entry Class	Effective Date	Source Company Name
[REDACTED]					

[REDACTED] has received two PPP deposits, one into her personal account deposited by your company and one into her business account by us.

Can you please compare the attached that was provided in our application process with what was provided in your application to see if you have any concerns?

She is on our radar because she has been receiving multiple Cash Apps in her personal account all of a sudden over [REDACTED] this month alone and over [REDACTED] in June.

She also received over [REDACTED] from the State of Indiana for unemployment in March, she has no record of living in Indiana.

Melissa Guzman
Loss Prevention and Compliance Manager
 321-752-2222 x 6419
sccu.com



Disclosure:

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This message was secured by [ZixCorp](#)^(R).

Message

From: Charlotte Dufour [charlotte.dufour@bankwithfidelity.com]
Sent: 7/22/2021 1:02:02 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: QUESTIONABLE SBA PPP LOAN FUNDING

Good morning Jose,



Additionally we have several other customers that received SBA PPP Loan funding from your institution which we also found questionable which was also included in the email on 07/14/21. If you have any questions regarding these please let me know.

Thank You,
Charlotte Dufour, CAMS
BSA Officer - AVP
Fidelity Bank
3829 Veterans Blvd.
Metairie, LA 70002
Phone: (504) 569-3452
Fax: (504) 312-4570
charlotte.dufour@bankwithfidelity.com
www.bankwithfidelity.com

Confidentiality Notice: This transmission and the documents accompanying it may contain confidential information belonging to Fidelity Bank that is privileged or otherwise protected by law from disclosure. This information is for the use of the intended recipient only. If you are not the intended recipient, you are hereby notified that any review, disclosure, copying or distribution of this information (or any action in reliance upon this information) is strictly prohibited. If you have received this transmission in error, please immediately contact the sender and destroy and/or delete the material in its entirety, whether in electronic or hard copy format. Opinions, conclusions and other information in this transmission that do not relate to the official business of the bank shall be understood as neither given nor endorsed by it. Thank you.

Please note: All notice of error, complaints, request for information or other qualified written requests should be mailed to PO Box 5990, Metairie, LA 70009.

Message

From: Tina Sledz [TSledz@michiganfirst.com]
Sent: 7/23/2021 8:56:18 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
CC: Mail-Risk Management [riskmanagement@michiganfirst.com]
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Hi,

I requested a check to be mailed in the amount of [REDACTED]

Thank you,

Tina Sledz

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Friday, July 23, 2021 4:28 PM
To: Tina Sledz <TSledz@michiganfirst.com>
Cc: Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Please send funds to:

Attn: Ean Colley, VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

From: Tina Sledz <TSledz@michiganfirst.com>
Sent: Friday, July 23, 2021 1:20 PM
To: Jose Martinez <Jose.Martinez@cplc.org>
Cc: Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Hello,

If would please provide an address and a contact

Thank you,



365Live
our 24-hour call center
800.664.3828

Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

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From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Friday, July 23, 2021 11:40 AM
To: Tina Sledz <TSledz@michiganfirst.com>; Regina Williams <rwilliams@michiganfirst.com>
Cc: Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

⚠ EXTERNAL MESSAGE - Please Think Before Clicking Any Link

Tina,

Please send funds back.

Thanks

From: Tina Sledz <TSledz@michiganfirst.com>
Sent: Friday, July 23, 2021 7:56 AM
To: Regina Williams <rwilliams@michiganfirst.com>; Jose Martinez <Jose.Martinez@cplc.org>
Cc: Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: RE: Suspicious PPP Loan Deposit - [REDACTED]

Hello Jose,

I am follow up to get a return instructions for remaining PPP loan. 2nd request.

Thank you,



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800.664.3828

Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

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From: Regina Williams <rwilliams@michiganfirst.com>
Sent: Tuesday, June 29, 2021 3:55 PM
To: jose.martinez@cplc.org
Cc: Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: Suspicious PPP Loan Deposit [REDACTED]

PrestAmos Team,

[REDACTED]

Please review documents that you have on file for potential fraud. Please provide instructions for return of remaining funds.

[REDACTED]



365Live
our 24-hour call center
800.664.3828

Regina Williams

rwilliams@michiganfirst.com

p. 248-423-8920

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Message

From: Samantha Japp [samantha.japp@mylsb.com]
Sent: 7/26/2021 1:28:39 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: Potential PPP Loan Proceed Fraud

Hello –

We have flagged several ACH Deposits for PPP Loan Proceeds for suspicious activity. As partial funds are available, we will need to send a cashier's check to return the funds.

Can you please provide the following information:

- Whom should the check be made payable too?
- Where should the check be mailed?
- Our standard letter includes the listed information below. What else would be needed for your organization?:
 - Payee Name
 - Account Holder Name
 - Date of ach deposit
 - Amount of ach deposit
 - Amount returned
 - SBA loan number (if applicable)

Thank you for your timely response,

Samantha Japp | Lincoln Savings Bank
Assistant LSBX Operations Manager
360 Westfield Ave Suite 6 | Waterloo, IA 50701
Ph (319) 433-3777 ext. 1905 | Member FDIC

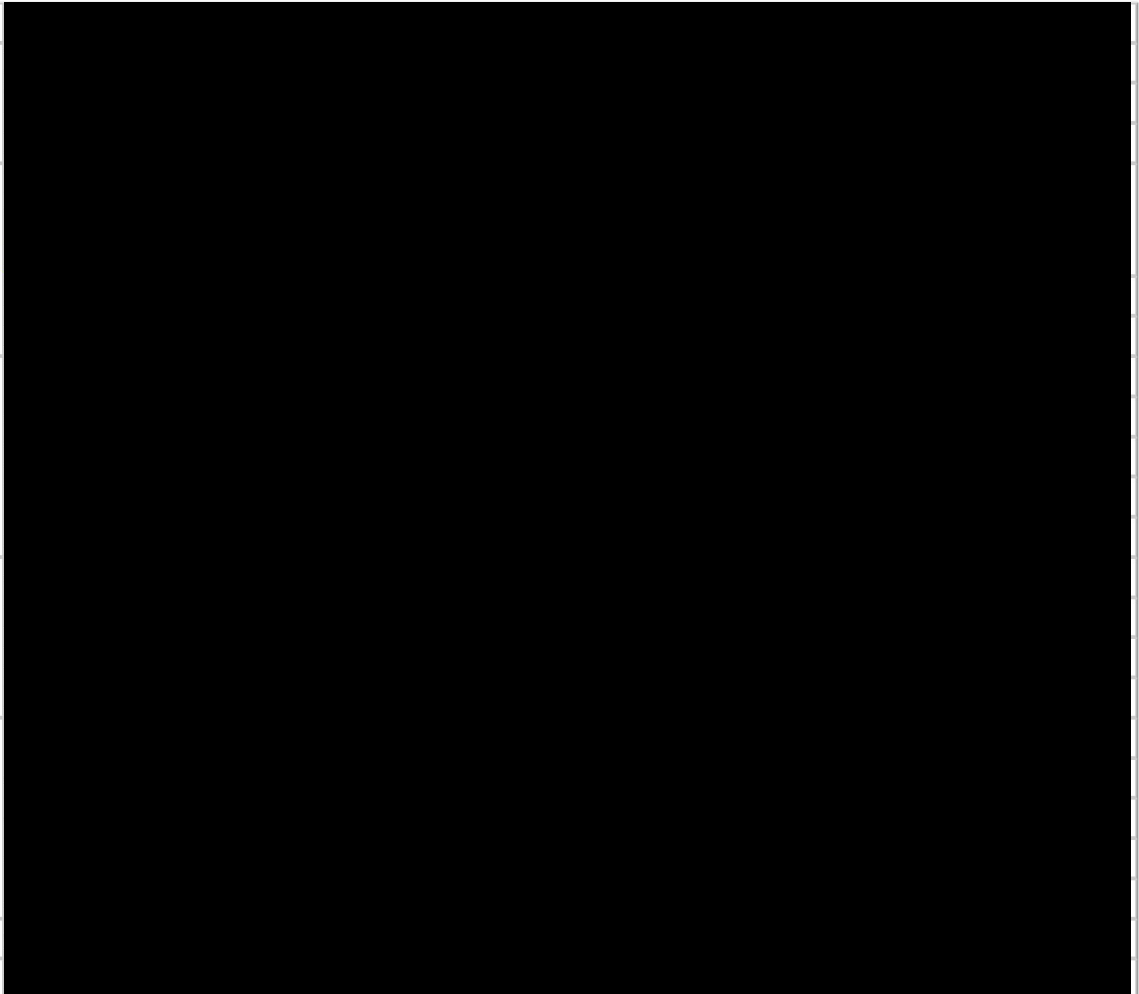


Message

From: noreply@salesforce.com [noreply@salesforce.com]
on behalf of Investigations [investigations@blueacorn.co]
Sent: 8/16/2021 9:02:20 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
CC: Patricia Gonzalez [Patricia.Gonzalez@cplc.org]; kitty.parco@blueacorn.co
Subject: RE: PPP Return [REDACTED]

Hi Jose,

This loan is now flagged in SF. Here's my review of the loan as well.

BA number	
Tech Enabled eligibility verification	
Schedule C	
Bank Statement	
Driver's License	
Audit Trail	
IP addresses	
Support History	

Thanks,
Nancy

----- Original Message -----

From: Jose Martinez [jose.martinez@cplc.org]

Sent: 8/16/2021, 12:27 PM

To: tpadgette@michiganfirst.com

Cc: investigations@blueacorn.co; 6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms;
riskmanagement@michiganfirst.com

Subject: RE: PPP Return [REDACTED]

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Please send checks to

Attn: Ean Colley / VP Bank Operations

c/o Evolve Bank and Trust

6070 Poplar Avenue

Suite 200

Memphis TN 38119

From: Tamá Padgette <TPadgette@michiganfirst.com>

Sent: Monday, August 16, 2021 11:40 AM

To: Jose Martinez <Jose.Martinez@cplc.org>

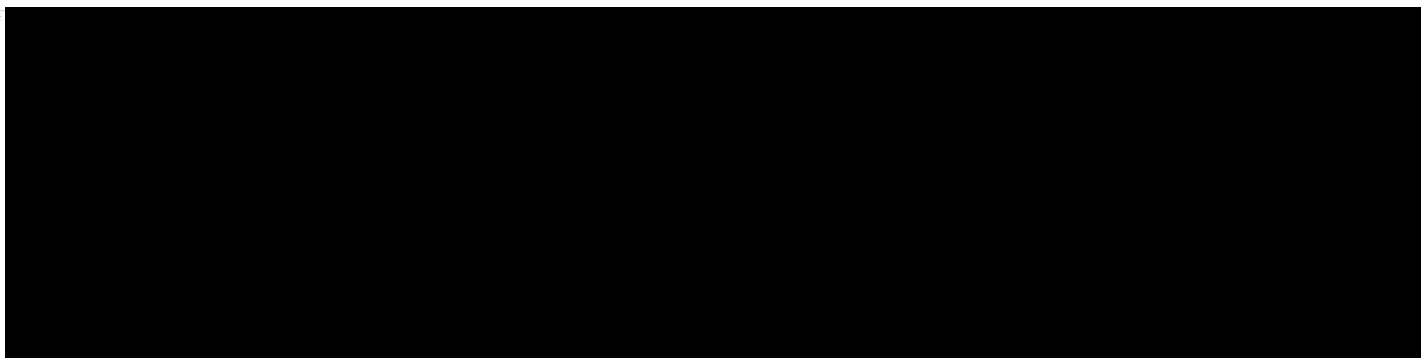
Cc: Mail-Risk Management <riskmanagement@michiganfirst.com>

Subject: PPP Return [REDACTED]

Good Afternoon,

[REDACTED]

Please provide instructions to return funds.



 	<i>Tamã Padgette</i> Risk Management Specialist
	tpadgette@michiganfirst.com
	p. 248.331-4950
	f. 248.443.4296
	Connect with us:
	Facebook Twitter LinkedIn

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Message

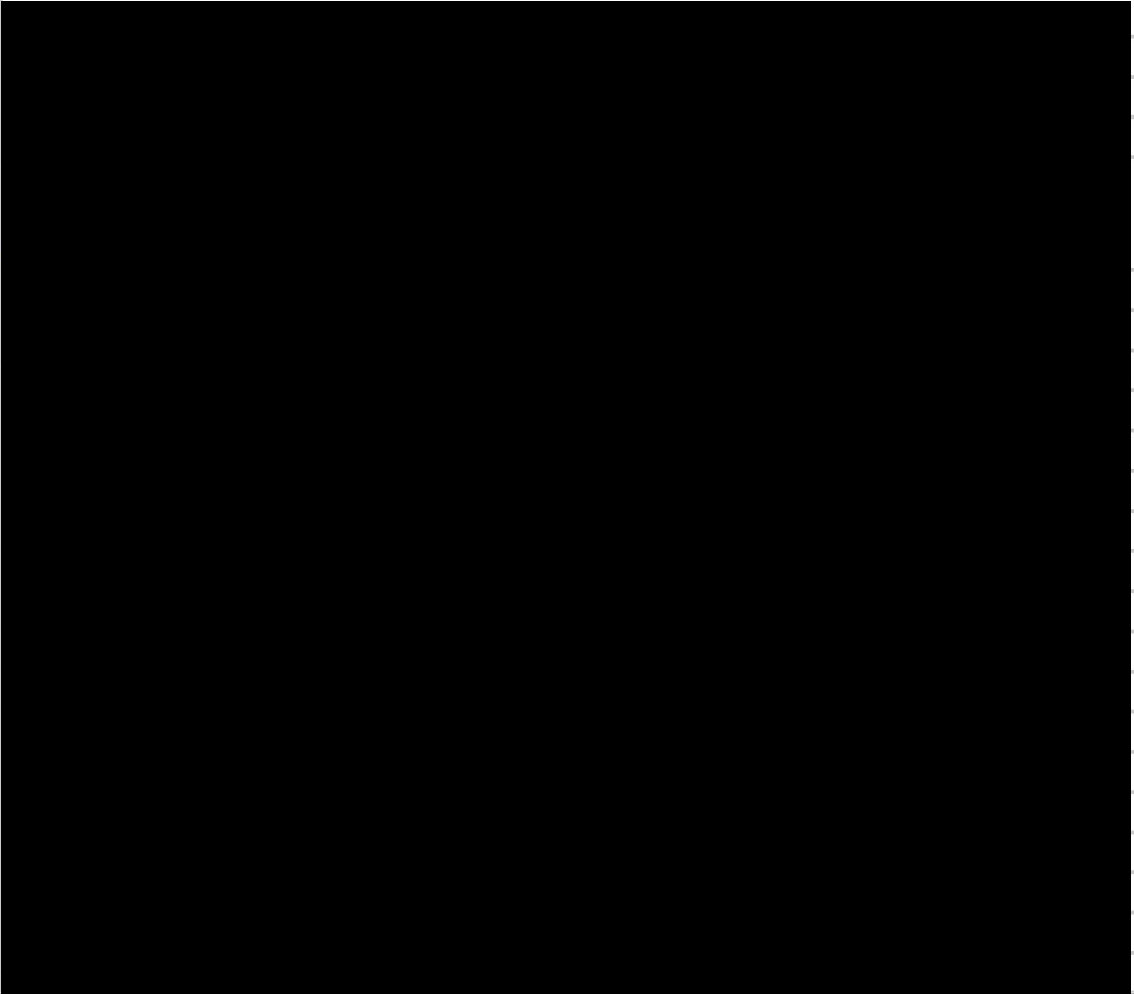
From: noreply@salesforce.com [noreply@salesforce.com]
on behalf of Investigations [investigations@blueacorn.co]
Sent: 8/18/2021 8:38:55 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
CC: Patricia Gonzalez [Patricia.Gonzalez@cplc.org]
Subject: RE: PPP Return [REDACTED]

Hi Jose,

[REDACTED]

Applicant's Name	[REDACTED]
BA number	
Tech Enabled eligibility verification	
Schedule C	
Bank Statement	
Driver's License	
Audit Trail	
IP addresses	
Support History	

Applicant's Name [REDACTED]

BA number	
Tech Enabled eligibility verification	
Schedule C	
Bank Statement	
Driver's License	
Audit Trail	
IP addresses	
Support History	

Thanks,
Nancy

----- Original Message -----

From: Jose Martinez [jose.martinez@cplc.org]

Sent: 8/18/2021, 9:22 AM

To: tpadgette@michiganfirst.com

Cc: investigations@blueacorn.co; 6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms; riskmanagement@michiganfirst.com

Subject: RE: PPP Return 

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Please send checks to

Attn: Ean Colley / VP Bank Operations

c/o Evolve Bank and Trust

6070 Poplar Avenue

Suite 200

Memphis TN 38119

Thank you,

From: Tamá Padgett <TPadgett@michiganfirst.com>

Sent: Wednesday, August 18, 2021 8:51 AM

To: Jose Martinez <Jose.Martinez@cplc.org>

Cc: Mail-Risk Management <riskmanagement@michiganfirst.com>

Subject: PPP Return [REDACTED]

Good Evening,

[REDACTED]

[REDACTED]

   	<i>Tamé Padgett</i> Risk Management Specialist tpadgett@michiganfirst.com p. 248.331-4950 f. 248.443.4296 Connect with us: Facebook Twitter LinkedIn
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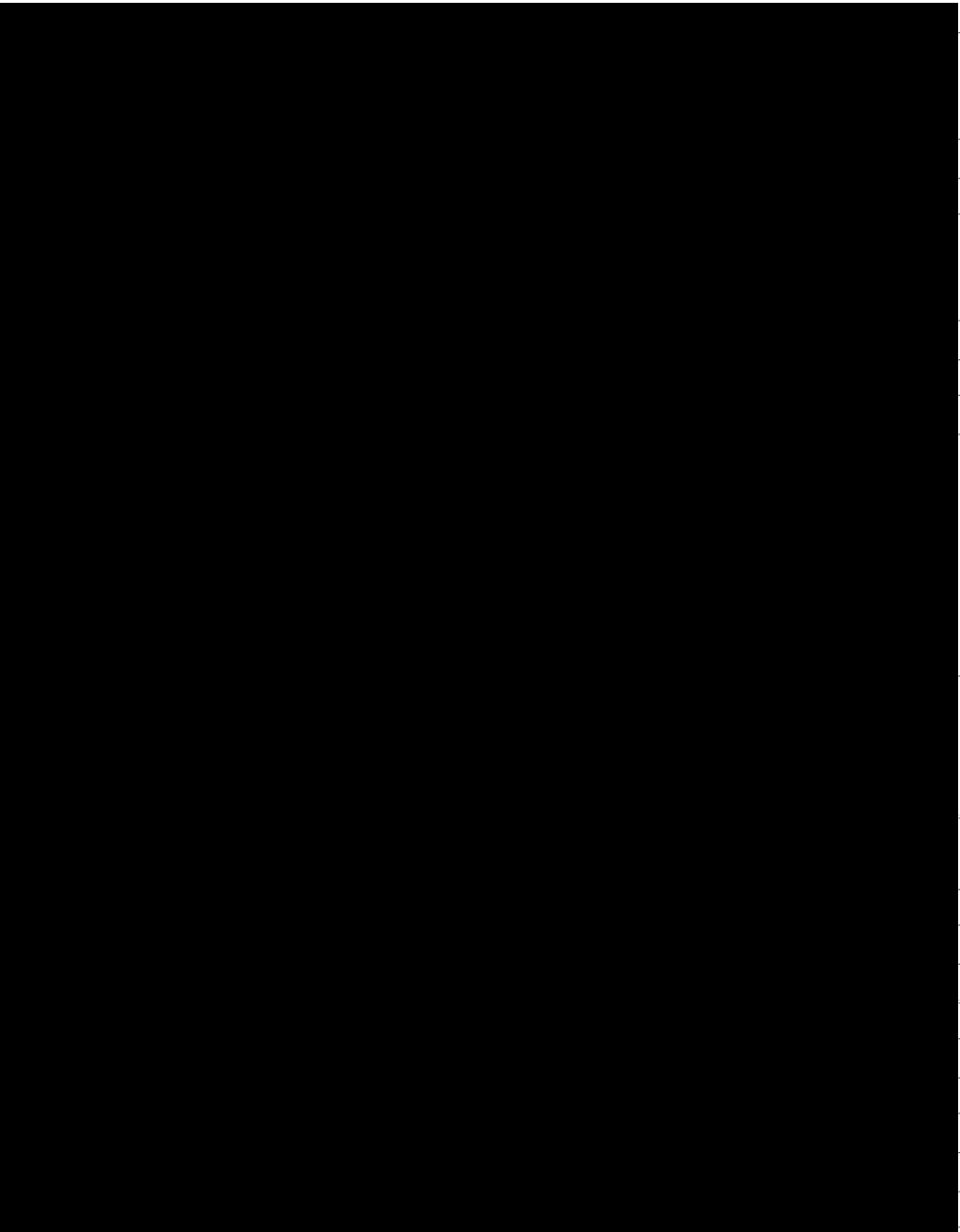


Message

From: noreply@salesforce.com [noreply@salesforce.com]
on behalf of Investigations [investigations@blueacorn.co]
Sent: 8/20/2021 6:31:05 PM
To: Jose Martinez [Jose.Martinez@cplc.org]; Patricia Gonzalez [Patricia.Gonzalez@cplc.org]
Subject: RE: Another potentially fraudulent PPP loan.

Hello,

Please find loan application review below.
The loan has been flagged on our end.

Profile	
Name on Application	
Loan Number	
Loan Amount	
Tech-enabled eligibility verification	
Onfido	
Plaid	
GIACT	
Documents	
Schedule C	
Bank Statement	
Drivers License	
Audit Trail	
Date	
5/26/2021, 7:34 PM	
4/29/2021, 1:48 PM	
4/22/2021, 7:58 PM	
4/13/2021, 5:21 PM	
IP Addresses	
Support History	
None	

Please let us know of any updates on this account.

Thank you,
Gela

----- Original Message -----

From: Sarah Zuber [sarahzuber@greenstate.org]

Sent: 7/7/2021, 9:39 AM

To: jose.martinez@cplc.org

Cc: investigations@blueacorn.co; michellefrauenholtz@greenstate.org

Subject: RE: Another potentially fraudulent PPP loan.

Hi there,

I just wanted to follow up on this one. Do you have any information for us regarding this PPP loan?

Thank you!

Sarah



Sarah Zuber | CAMS
Senior BSA/Fraud Specialist
GreenState Credit Union
p: (319) 248-7133 | f: (319) 665-2039
sarahzuber@greenstate.org | [GreenState.org](https://www.GreenState.org)
Creating Lasting Value

[Click here](#) to provide feedback on our service.

From: Sarah Zuber <sarahzuber@greenstate.org>

Sent: Wednesday, June 30, 2021 3:45 PM

To: Jose Martinez <Jose.Martinez@cplc.org>

Cc: 'investigations at Blueacorn' <investigations@blueacorn.co>; Michelle Frauenholtz

<michellefrauenholtz@greenstate.org>

Subject: Another potentially fraudulent PPP loan.

Hi there,

Thank you!

Sarah



Sarah Zuber | CAMS
Senior BSA/Fraud Specialist
GreenState Credit Union
p: (319) 248-7133 | f: (319) 665-2039
sarahzuber@greenstate.org | [GreenState.org](https://www.GreenState.org)
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