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MARCIA MURPHY at 410-209-4885****September 29, 2011****FOR IMMEDIATE RELEASE****<http://www.usdoj.gov/usao/md>**

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**RING LEADER SENTENCED TO 6 YEARS IN PRISON IN BANK FRAUD  
AND IDENTITY THEFT SCHEME**

Baltimore, Maryland - U.S. District Judge Richard D. Bennett, sentenced Vicente Bilora Mbenga, age 24, of Silver Spring, Maryland, today to six years in prison followed by three years of supervised release in connection with a bank fraud and identity theft scheme. Judge Bennett also ordered Mbenga to pay restitution of \$27,218.06. Mbenga was convicted by a federal jury on July 5, 2011, after a five day trial of one count of conspiracy to commit bank fraud; two counts of bank fraud; and two counts of aggravated identity theft.

The sentence was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Postal Inspector in Charge Daniel S. Cortez of the U.S. Postal Inspection Service - Washington Division; and Chief J. Thomas Manger of the Montgomery County Police Department.

According to court documents and evidence presented at Mbenga's trial, he participated in a scheme in which co-conspirators contacted bank customer service representatives by telephone, posing as bank customers and requesting that the addresses on the customers' bank accounts be changed to addresses controlled by members of the conspiracy. Once the address was changed, members of the conspiracy requested that the bank issue replacement debit cards and checks and mail them to the "new" addresses.

For example, on July 1 and 2, 2009, Mbenga cashed three postal money orders at Post Offices in Colesville, Takoma Park and Washington. All three postal money orders were purchased using a debit card drawn on the account of one of the victims of the scheme. The debit card was obtained by an individual using the personal and account information of the victim and posing as the victim to get the debit card mailed to an address in Hyattsville, Maryland, instead of the address of the true account holder. The postal money orders all identified Vicente Mbenga as the payee.

During the Summer 2009, Mbenga recruited other individuals into the scheme and gave them postal money orders to cash. In each instance, Mbenga would drive with them to a post office, present them with a money

order which he then directed them to cash. Mbenga would wait outside the post office while the individual was inside cashing the money order and would take the money from them immediately once they left the Post Office. In each case, the postal money order had been purchased using a fraudulently obtained debit card on a victim's account. Often, those debit cards had been mailed to addresses to which Mbenga had access or addresses near his residence. Mbenga was arrested on August 3, 2009, outside a bank where a co-conspirator was attempting to cash a victim's check. The co-conspirator was also arrested. At the time of his arrest, Mbenga had in his pocket a debit card on the victim's account, the checkbook from which the victim's check had been torn, and a photocopy of a genuine check on the account on which Mbenga had practiced the victim's signature.

The conspiracy involved over 20 individual victims and multiple financial institutions. The compromised accounts contained over \$1 million in available funds, and actual losses to banks and individual victims totaled \$92,783.35.

In addition, Mbenga attempted to obstruct justice after his arrest. According to court documents, at a motions hearing on February 22, 2011, Mbenga stole part of a co-defendant's cooperation plea agreement, hid it and returned with it to the prison, where he passed it around and had it read aloud, deliberately "outing" the co-conspirator as a cooperator. As a result, the co-conspirator was subject to harassment and threats prior to his testimony at trial.

Seven defendants pleaded guilty to their roles in the scheme and another was convicted at trial. All have been sentenced. A ninth defendant is currently serving a sentence on unrelated charges in Guyana. He is expected to be returned to the United States to face charges related to this scheme, upon completion of his sentence. A tenth co-defendant, Allen Theodore Smith, was acquitted by a federal jury.

United States Attorney Rod J. Rosenstein commended the Postal Inspection Service and Montgomery County Police Department for their work in the investigation. Mr. Rosenstein thanked Assistant United States Attorneys Tamera L. Fine and Justin Herring, who prosecuted the case.

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