

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND**

UNITED STATES OF AMERICA

v.

CARLSON CHO,

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CRIMINAL NO. PWG-17-661

**AFFIDAVIT IN SUPPORT OF THE GOVERNMENT'S RESPONSE TO DEFENDANT
CHO'S SENTENCING MEMORANDUM**

I, Darren R. Rusakiewicz, Special Agent (SA) with the U.S. Department of Homeland Security (DHS), Homeland Security Investigations (HSI), hereby swear and affirm that the following is true and accurate to the best of my knowledge, information and belief:

1. I am currently employed by the U. S. Department of Homeland Security (DHS), Homeland Security Investigations (HSI). I have been a Special Agent with (HSI) since March 2009 and am currently assigned to the Document and Benefit Fraud Task Force. Prior to employment with HSI, I was an Officer with the United States Secret Service Uniformed Division (USSS/UD). I have attended and completed the Criminal Investigator Training Program at Glynco, GA, as well as academies for HSI and USSS/UD. I have personally conducted and participated in numerous investigations involving criminal activity including but not limited to controlled substance offenses, firearms violations, money laundering (including international money laundering), bulk cash smuggling, structuring, benefit fraud, credit card fraud, and identity theft.

2. During the course of these investigations, I have been involved in the use of the

following investigative techniques: interviewing informants and cooperating witnesses; conducting physical surveillance; conducting short and long-term undercover operations, consensual monitoring and recording of both telephonic and non-telephonic communications; analyzing telephone pen register and caller identification system data; conducting court-authorized electronic surveillance, including wire interceptions. I have participated in the arrest of numerous persons for offenses involving controlled substance offenses, firearms violations, money laundering, structuring, bulk cash smuggling, benefit fraud, credit card fraud, and identity theft. I have also authored and/or executed search and seizure warrants relating to controlled substance offenses, firearms violations, money laundering, structuring, bulk cash smuggling, benefit fraud, credit card fraud, and identity theft.

3. In June 2017, HSI Baltimore began an investigation into a fraud ring run in the District of Maryland by Aldrin Fomukong (“Fomukong”). The investigation showed that Fomukong was recruiting individuals in the United States to open up drop accounts. Once these drop accounts were opened, Fomukong would pass the information to co-conspirators, including those in South Africa, who would then direct victims of BEC fraud to send fraudulent wire transfers into these accounts. Fomukong then coordinated the withdrawal of the funds from the drop accounts via various means to include wire transfers, cash withdrawals, and the purchase of cashier’s checks.

4. On March 12, 2018, Fomukong and five other defendants, including Carlson CHO (“CHO”), were charged in a Superseding Indictment with conspiracy to commit money laundering, in violation of 18 U.S.C. § 1956(h). Fomukong and one other defendant were also charged with conspiracy to commit wire fraud, in violation of 18 U.S.C. § 1349. On August 6, 2018, CHO pled

guilty to conspiracy to commit money laundering, in violation of 18 U.S.C. § 1956(h). The following facts relate to CHO's involvement in the money laundering conspiracy.

5. Your affiant and other investigators with whom your affiant has spoken have reviewed Bank of America employment records for CHO, relevant bank statements, and relevant wire transfer records which confirm the following: On or about March 9, 2017, CHO, using his position as a Bank of America employee, facilitated wiring or attempting to wire funds fraudulently obtained from Victim C and Victim D to accounts in Cameroon and South Africa. Specifically, Cho successfully wired \$350,000 to a bank account located in South Africa in the name of Business 2. Cho unsuccessfully attempted to wire \$393,750 to an individual believed to be Fomukong's mother in Cameroon. This fraudulent wire was discovered and the \$393,750 wire was not completed. The total loss to Victim C and Victim D was approximately \$350,048.

6. On January 3, 2019, your affiant and another Homeland Security Investigations Special Agent interviewed Victim C. Victim C stated the fraud resulted in severe and substantial financial hardship to Victim C and Victim D. Victim C stated the fraudulently obtained assets compromised a large percentage of Victim C's and Victim D's savings. Victim C stated the savings were accumulated over at least fifteen (15) years, during which time Victim C and Victim D had endured multiple moves and sacrifices to accrue the savings. The savings were to be used for the purchase of Victim C's and Victim D's first home. The fraud interrupted and nearly fatally compromised the purchase of Victim C's and Victim D's first home. Were it not for a benevolent gift from Victim C's in-laws, the fraud and subsequent loss would have resulted in Victim C and Victim D losing the purchase of their first home.

7. Your affiant and other investigators with whom your affiant has spoken have