

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA : **CRIMINAL NO.** _____
v. : **DATE FILED:** _____
NICHOLAS WILDER : **VIOLATIONS:**
: **18 U.S.C. § 371 (conspiracy - 1 count)**
: **18 U.S.C. §1344 (bank fraud - 3 counts)**
: **18 U.S.C. § 2 (aiding and abetting)**
: **Notice of forfeiture**

INDICTMENT

COUNT ONE

THE GRAND JURY CHARGES THAT:

At all times material to this indictment:

1. Citizens Bank was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, certificate number 57282.
2. PNC Bank was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, certificate number 8384.
3. Commerce Bank was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, certificate number 21140.
4. From in or about November 2006 through in or about July 2007, in Philadelphia, in the Eastern District of Pennsylvania, and elsewhere, defendant

NICHOLAS WILDER

conspired and agreed with others known and unknown to the grand jury to commit offenses against the United States, that is to knowingly execute and attempt to execute a scheme to

defraud Citizens Bank, PNC Bank, and Commerce Bank, in violations of Title 18, United States Code, Section 1344.

MANNER AND MEANS

It was part of the conspiracy that:

5. Defendant NICHOLAS WILDER and others known and unknown to the grand jury paid for photocopies of, or otherwise obtained, company payroll checks.

6. The victim companies, who had fraudulent payroll checks cashed, included, but were not limited to: Abington Memorial Hospital; Mercy Health Center; Boscov's; Aetna; Arthur Jackson Company; Best Buy; Sharp, Inc.; Carter Medical Equipment; Maple Wood Manor; CSJ Enterprises; Foulkes Management; Melrose Enterprises, Save A Lot; Vernetta Glover Henry Day Care; Holloway Caterers; KFC; Home Depot; Temple University Hospital, Service Plus Delivery System, Inc; Network Ambulance SVCS; TRC Holdings; Bayada Nurses; Pathmark; Day and Zimmerman, LLC; Unique Advantage; Temple University; Sacred Heart Manor; CAS Home Health Care; and Piedmont Airlines.

7. Defendant NICHOLAS WILDER and others known and unknown to the grand jury recruited and paid individuals, including employees of banks and check cashing agencies, to provide them with photocopies of company payroll checks cashed at the banks or check cashing agencies.

8. Defendant NICHOLAS WILDER and others known and unknown to the grand jury used the stolen photocopied payroll checks to fraudulently create and print bogus payroll checks from a computer using a check-making computer program and with purchased check stock, that is, the paper it would print on, to appear to match the original checks.

9. Defendant NICHOLAS WILDER and others known and unknown to the grand jury recruited individuals (“check cashers”) to cash the fraudulent company payroll checks made out in the check casher’s own name or against the check casher’s recently opened new account at a victim bank.

10. Defendant NICHOLAS WILDER and others known and unknown to the grand jury then received the proceeds from the cashed checks, paid the check casher a portion, and defendant WILDER and his co-conspirators kept the majority of the proceeds.

11. By this scheme, defendant NICHOLAS WILDER and others known and unknown to the grand jury attempted to obtain approximately \$17,760.59 from Citizens Bank, approximately \$59,979.79 from PNC Bank, and approximately \$138,903.06 from Commerce Bank.

OVERT ACTS

In furtherance of the conspiracy, defendant NICHOLAS WILDER and others known and unknown to the grand jury committed the following overt acts, among others, in the Eastern District of Pennsylvania and elsewhere:

1. Between in or about November 2006 and in or about December 2006, defendant NICHOLAS WILDER and others known and unknown to the grand jury created at least fifty-one fraudulent payroll checks from Temple University Hospital (TUH) using a computer program. TUH maintained a business payroll account at PNC Bank.

2. Between in or about November 2006 and in or about December 2006, twenty-two check cashers cashed the fifty-one fraudulent TUH payroll checks at banks and check cashing agencies in Philadelphia for a total of \$41,541.89.

3. On or about January 10, 2007, defendant NICHOLAS WILDER and others known and unknown to the grand jury created at least fourteen fraudulent payroll checks for Uplift Personnel Inc. (“Uplift”) using a computer program. Uplift maintained a business payroll account at Commerce Bank.

4. On or about January 10, 2007, four check cashers cashed the fourteen fraudulent Uplift payroll checks at Commerce Bank branches in the Philadelphia area for a total of \$9,589.97.

5. Between on or about June 1, 2007 and on or about June 15, 2007, defendant NICHOLAS WILDER and other known and unknown to the grand jury created at least fifty fraudulent payroll checks for Piedmont Airlines (“Piedmont”) using a computer program. Piedmont maintained a business payroll account at PNC Bank.

6. Between on or about June 1, 2007 and on or about June 15, 2007, seven check cashers presented and cashed fifty fraudulent Piedmont payroll checks at various PNC Bank branches in the Philadelphia area for a total of \$43,018.69.

7. Between on or about June 20, 2007 and on or about June 22, 2007, defendant NICHOLAS WILDER and others known and unknown to the grand jury created at least fifteen fraudulent payroll checks for Temple University (“TU”) using a computer program. TU maintained a business payroll account at PNC Bank.

8. Between on or about June 20, 2007 and on or about June 22, 2007, six check cashers presented and cashed the fifteen fraudulent TU payroll checks at various PNC Bank branches in the Philadelphia area for a total of \$11,716.57.

9. Between on or about July 1, 2007 and on or about July 10, 2007, defendant NICHOLAS WILDER and others known and unknown to the grand jury created at least twenty-one fraudulent payroll checks from Bayada Nurses, Inc. (“Bayada”) using his computer. Bayada maintained a business payroll account at Citizens Bank.

10. Between on or about July 1, 2007 and on or about July 10, 2007, six check cashers presented at least nineteen fraudulent checks drawn on the business account of Bayada at various Citizens Bank branches in the Philadelphia area totaling \$17,760.59. Tellers at bank branches refused to cash seven of the fraudulent checks. Twelve of the fraudulent Bayada payroll checks were cashed.

11. On or about July 17, 2007, defendant NICHOLAS WILDER created the following six fraudulent checks on his computer and gave them to a person identified here as K.C. to give to a check casher to cash:

Check Date	Company Account	Check No	Amount	Name on Check
7/17/07	CAS Home Health Care, Inc	3153	\$745.00	Debra Cook
7/17/07	CAS Home Health Care, Inc	3148	\$738.00	Debra Cook
7/17/07	Bayada Nurses	238585	\$772.09	Debra Cook
7/17/07	Bayada Nurses	238584	\$799.57	Debra Cook
7/17/07	Sacred Heart Manor	968	\$768.00	Debra Cook
7/17/07	Sacred Heart Manor	971	\$749.59	Debra Cook

All in violation of Title 18 , United States Code, Section 371.

COUNT TWO

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 1 and 5 through 11 and Overt Acts 9 and 10 alleged in Count One are realleged here.

2. From in or about November 2006, through in or about July 2007, in Philadelphia, in the Eastern District of Pennsylvania, and elsewhere, defendant

NICHOLAS WILDER

knowingly executed, attempted to execute, and aided and abetted the execution of, a scheme to defraud Citizens Bank, and to obtain monies owned by and under the care, custody, and control of that bank by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

3. As described in Count One, defendant NICHOLAS WILDER and others known and unknown to the grand jury, created fraudulent payroll checks of legitimate businesses in Philadelphia, Pennsylvania, and had check cashers cash and attempt to cash the fraudulent payroll checks as described below:

Bayda Nurses, Inc.

Date	Bayada Nurses Check No	Citizens Bank Branch	Amount	Name on Check
7/8/07	238308	3500 Aramingo Ave	687	R.T.
7/8/07	238291	1417 Walnut St	658	R.T.
7/8/07	238273	Superfresh 2101 Cottman Ave	678	R.T.

Date	Bayada Nurses Check No	Citizens Bank Branch	Amount	Name on Check
7/8/07	238310	Acme 1970 Red Lion Rd	689	R.T.
7/8/07	238309	Acme 323 Old York Rd, Jenkintown	665	R.E.
7/8/07	238223	3500 Aramingo Ave	645	K.R.B.
7/8/07	238224	3711 Germantown Ave	634	K.R.B.
7/8/07	238225	1234 Market St	598	K.R.B.
7/8/07	238230	1417 Walnut St	645	K.R.B.
7/8/07	238235	20 th & Market St	662	K.R.B.
7/8/07	238240	5801 Ridge Ave	657	K.R.B.
7/8/07	238241	ShopRite 6901 Ridge Ave.	567	K.R.B.
7/9/07	238350	3500 Aramingo Ave	687	C.T.
7/9/07	235351	3500 Aramingo Ave	698	C.C.
7/9/07	238352	7 th & Market	699	C.C.
7/9/07	238353	20 th and Market	692.80	C.T.
7/9/07	238512	7435 N. Front St	589	J.G.
7/9/07	238513	7435 N. Front St	734.89	T.C.B.
7/9/07	238515	4248 Rising Sun Ave	687	T.C.B.
7/9/07	238515	3500 Aramingo Ave	687	T.C.B.

In violation of Title 18, United States Code, Sections 1344 and 2.

COUNT THREE

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 2 and 5 through 11 and Overt Acts 1, 2, and 5 through 8 alleged in Count One are realleged here.

2. From in or about November 2006, through in or about July 2007, in Philadelphia, in the Eastern District of Pennsylvania, and elsewhere, defendant

NICHOLAS WILDER

knowingly executed, attempted to execute, and aided and abetted the execution of, a scheme to defraud PNC Bank, and to obtain monies owned by and under the care, custody, and control of that bank by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

3. As described in Count One, defendant NICHOLAS WILDER and others known and unknown to the grand jury, created fraudulent payroll checks of legitimate businesses in Philadelphia, Pennsylvania, and had check cashers cash and attempt to cash the fraudulent payroll checks as described below:

Temple University

Date	Temple U. Check No	PNC Bank Branch in Philadelphia Area	Amount	Name on Check
6/20/07	138092	6 th & Spring Garden	\$791.00	C.C.
6/20/07	138098	1511 Walnut St	\$754.00	C.C.
6/20/07	138108	230 S. Broad St	\$788.00	C.C.
6/20/07	138178	1511 Walnut St	\$765.00	K.R.B.
6/20/07	138213	1600 Market St	\$732.00	L.M.G.

Date	Temple U. Check No	PNC Bank Branch in Philadelphia Area	Amount	Name on Check
6/20/07	138179	400 Market St	\$759.00	K.R.B.
6/21/07	138188	701 E. Passyunk Ave	\$783.76	K.R.B.
6/21/07	138197	1849 Walnut St	\$712.56	F.F.
6/21/07	138208	701 E. Passyunk Ave	\$740.80	L.M.G.
6/21/07	138274	1801 Market St	\$824.00	G.T.M Jr.
6/21/07	138276	1600 Market St	\$786.00	G.T.M. Jr.
6/22/07	138282	6705 Rising Sun Ave	\$798.00	G.T.M. Jr.
6/22/07	138333	1849 Walnut St	\$786.00	D.P.
6/22/07	138369	1600 Market St	\$848.00	G.T.M.Jr.
6/22/07	138339	50 E. Wynnewood Rd.	\$847.00	D.P.

Piedmont Airlines

Check Date	Piedmont Airlines Check No.	PNC Bank Branch	Amount	Name on Check
6/1/07	458012	702 N. Broad St	862	C.C.
6/1/07	458011	230 S. Broad St	785	C.C.
6/1/07	458081	1111 Market St	896.26	C.C.
6/1/07	458130	400 Market St	896.26	C.C.
6/1/07	458059	1801 Market St	891.46	C.C.
6/1/07	458141	1511 Walnut St	895.	C.C.
6/1/07	458038	1600 Market St	885	C.C.
6/1/07	458197	4753 N. Broad St.	759.84	Z.L.W.
6/4/07	458384	6705 Rising Sun Ave	899.00	C.C.
6/4/07	458355	11830 Bustleton Ave	893.45	C.C.
6/4/07	458341	2401 Welsh Rd	897.00	C.C.

Check Date	Piedmont Airlines Check No.	PNC Bank Branch	Amount	Name on Check
6/4/07	458369	5900 N. Broad St	878.43	C.C.
6/4/07	458323	150 W. Chelton Ave	886.10	C.C.
6/4/07	458390	4753 N. Broad St	885.46	C.C.
6/4/07	458375	4710 Rising Sun Ave	866.72	C.C.
6/4/07	458349	2200 Cottman Ave	881.74	C.C.
6/4/07	458391	4753 N. Broad St	782.56	L.M.G.
6/4/07	458407	5900 Broad St	798.21	L.M.G.
6/5/07	458429	8655 Frankford Ave	662.40	L.M.G.
6/5/07	458466	4356 Frankford Ave	762.35	L.M.G.
6/5/07	458474	1001 E. Erie Ave	771.20	L.M.G.
6/5/07	458419	2200 Cottman Ave	624.31	L.M.G.
6/5/07	458452	1111 Market St	877.93	K.V.
6/5/07	458436	1849 Walnut St	896.00	K.V.
6/5/07	458446	1511 Walnut St.	866.35	K.V.
6/6/07	458506	4753 N. Broad St	888.15	G.T.M. Jr.
6/6/07	458494	1600 Market St	878.21	G.T.M. Jr.
6/6/07	458576	601 Spring Garden St	870.21	G.T.M. Jr.
6/6/07	458520	401 W. Tabor Rd	892.05	G.T.M. Jr.
6/6/07	458562	702 N. Broad St	892.40	G.T.M. Jr.
6/6/07	458526	4710 Rising Sun Ave	894.00	G.T.M. Jr.
6/6/07	458583	9 th and Walnut St	860.27	G.T.M. Jr.
6/6/07	458532	1001 E. Erie Ave	864.92	G.T.M. Jr.
6/6/07	458592	3244 N. Broad St	874.31	G.T.M. Jr.
6/6/07	458499	400 Market St	885.41	G.T.M. Jr.

Check Date	Piedmont Airlines Check No.	PNC Bank Branch	Amount	Name on Check
6/6/07	458514	1111 Market St	896.23	G.T.M. Jr.
6/7/07	458598	6 th & Spring Garden St	864.20	M.C.
6/7/07	458661	1511 Walnut St	885.42	M.C.
6/7/07	458645	701 E. Passyunk Ave	887.00	M.C.
6/7/07	458655	8 th & Christian	892.36	M.C.
6/7/07	458668	400 Market St	893.48	M.C.
6/7/07	458640	900 Market St	895.00	M.C.
6/7/07	458675	1111 Market St	897.00	M.C.
6/8/07	459056	6 th & Spring Garden St	898.00	M.D.

In violation of Title 18, United States Code, Sections 1344 and 2.

COUNT FOUR

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 3 and 5 through 11 and Overt Acts 3 and 4 alleged in Count One are realleged here.

2. From in or about November 2006 through in or about July 2007, in Philadelphia, in the Eastern District of Pennsylvania, and elsewhere, defendant

NICHOLAS WILDER

knowingly executed, attempted to execute, and aided and abetted the execution of, a scheme to defraud Commerce Bank, and to obtain monies owned by and under the care, custody, and control of that bank by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

3. As described in Count One, defendant NICHOLAS WILDER and others known and unknown to the grand jury, created fraudulent payroll checks of legitimate business and had check cashers cash and attempt to cash the fraudulent payroll checks as described below:

Uplift Personnel, Inc.

Date	Uplift, Inc. Check No.	Commerce Bank Branch	Amount	Name on Check
1/10/07	13051	Broad & Sansom	873.51	S.R.
1/10/07	13038	Cheltenham	891.32	S.R.
1/10/07	13065	Red Lion	873.51	S.R.
1/10/07	12992	Cheltenham	862.10	R.W.
1/10/07	12984	15 th & JFK	892.60	R.W.
1/10/07	13027	Abington	874.10	R.W.

Date	Uplift, Inc. Check No.	Commerce Bank Branch	Amount	Name on Check
1/10/07	13076	Broad & Sansom	861.20	R.W.
1/10/07	13088	15 th & JFK	869.14	K.T.T.
1/10/07	13016	Cheltenham	861.32	K.T.T.
1/10/07	13007	Willow Grove	870.23	K.T.T.
1/10/07	13077	15 th & JFK	861.45	C.M.
1/10/07	13097	Broad & Sansom	872.31	C.M.
1/10/07	13001	Cheltenham	872.14	C.M.
1/10/07	12993	Jenkintown	860.23	C.M.

Prim Spot LLC

Date	Prim Spot LLC Check No.	Commerce Bank Branch	Amount	Name on Check
1/27/07	4939	Rittenhouse	873.21	R.D.L.
1/27/07	4914	15 th & JFK	876.40	A.P.
1/28/07	4957	Center City	882.34	J.A.A.
1/28/07	4951	Rittenhouse	876.21	J.A.A.
1/28/07	4961	Broad & Sansom	792.48	J.A.A.
1/28/07	4968	Jefferson Hospital	874.65	J.A.A.
1/28/07	4977	Society	882.19	J.A.A.
1/28/07	5017	Broad & Sansom	872.30	R.D.L.
1/29/07	5041	Broad & Sansom	798.24	W.W.
1/29/07	5068	Whitman	890.45	A.P.
1/29/07	5061	15 th & JFK	857.31	A.P.

Date	CSJ Enterprises Check No.	Commerce Bank Branch	Amount	Name on Check
5/2/07	121329	Broad & Sansom	746.78	T.G.
5/3/07	121399	South Broad	731	K.P.
5/3/07	121352	South Broad	784.53	A.C.
5/3/07	121367	Whitman	772	A.C.
5/3/07	121423	Society Hill	751.90	K.P.
5/3/07	121494	South Broad	766.30	C.C.
5/3/07	121527	Society Hill	786	C.C.
5/3/07	121374	Society Hill	735.70	A.C.
5/3/07	121618	Cheltenham	760.36	J.H.
5/3/07	121511	Broad & Sansom	791	C.C.
5/3/07	121405	Broad & Sansom	789.40	K.P.
5/3/07	121474	Whitman	778	C.C.
5/4/07	121632	South Broad	793.00	J.H.
5/4/07	121639	University City	785	C.C.
5/5/07	121382	Society Hill	784	T.G.
5/7/07	121626	Broad & Sansom	786.72	J.H.
5/24/07	121784	Cheltenham	4,550	L.W.

In violation of Title 18, United States Code, Sections 1344 and 2.

NOTICE OF FORFEITURE

THE GRAND JURY FURTHER CHARGES THAT:

1. As a result of the violation of Title 18, United States Code, Section 1344, set forth in Counts Two through Four of this indictment, defendant

NICHOLAS WILDER

shall forfeit to the United States of America any property, real or personal, that constitutes or is derived from proceeds traceable to the commission of such offenses, as charged in this indictment, including, but not limited to, the sum of \$216,643.44

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 18, United States Code, Section 928(b), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 982(a)(2).

A TRUE BILL:

**_____
GRAND JURY FOREPERSON**

**_____
PATRICK L. MEEHAN
United States Attorney**