

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA
BECKLEY GRAND JURY 2009
AUGUST 3, 2010 SESSION

FILED

AUG - 3 2010

TERESA L. DEPPNER, CLERK
U.S. District Court
Southern District of West Virginia

UNITED STATES OF AMERICA

v.

CRIMINAL NO.

1:10-00118

18 U.S.C. § 1344

18 U.S.C. § 2

REBECCA POE

I N D I C T M E N T

The Grand Jury Charges:

Introduction

1. At all relevant times, the N&W Poca Division Federal Credit Union was a financial institution located in Bluefield, West Virginia, the deposits of which were insured by the National Credit Union Administration through the National Credit Union Share Insurance Fund.

2. At all relevant times Defendant REBECCA POE was an employee of the N&W Poca Division Federal Credit Union (hereinafter N&W Credit Union).

The Scheme

3. From in or about 2003 and continuing through August 2008, at or near Bluefield, Mercer County, West Virginia, within the Southern District of West Virginia and elsewhere, defendant REBECCA

POE aided and abetted by Pamela Mullins, named herein as an aider and abettor but not as a defendant, did knowingly execute and attempt to execute a scheme and artifice to defraud N&W Credit Union and to obtain monies owned by and under the custody and control of a N&W Credit Union, by means of materially false and fraudulent pretenses, representations and promises.

Purpose of the Scheme

4. It was an object and a purpose of the scheme for defendant REBECCA POE to unlawfully enrich herself and others.

Manner and Means for Carrying Out the Scheme

5. It was a part of the scheme that defendant REBECCA POE knowingly created fictitious deposits into her account and accounts of others, including family members who held accounts at the N&W Credit Union, by posting credits to the accounts and making it appear as if the credit union received funds to support the deposits when, in fact, no such funds had been received by N&W Credit Union.

6. It was further a part of the scheme that after the fictitious deposits were made into her account, defendant REBECCA POE used the funds to pay for personal expenses.

7. It was further a part of the scheme that defendant REBECCA POE, falsely recorded payments to her loan accounts and loan accounts of others, including family members, when, in fact, no such loan payments had been received by N&W Credit Union.

8. It was further a part of the scheme that defendant REBECCA POE, aided and abetted by Pamela Mullins, took the monies of N&W Credit Union by manually issuing official checks drawn on N&W Credit Union's account held at First Century Bank made payable to family members, to her creditors and to third parties for personal expenditures, and concealed such activity by not recording the checks in N&W Credit Union's general ledger.

9. It was further a part of the scheme that defendant REBECCA POE, aided and abetted by Pamela Mullins, knowingly failed to post ACH transactions on her account and the accounts of others, including accounts of family members, knowing that there were insufficient funds in the accounts to cover the transaction amounts.

10. It was further a part of the scheme that defendant REBECCA POE had knowledge of and assisted Pamela Mullins in the same fraudulent conduct to the benefit of Pamela Mullins and family members of Pamela Mullins.

11. It was further a part of the scheme that defendant REBECCA POE did knowingly conceal and attempt to conceal the outages at the N&W Credit Union by falsifying information she knew would be included on the quarterly financial reports of N&W Credit Union.

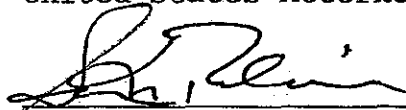
12. Through the aforesaid scheme defendant REBECCA POE unlawfully enriched herself and others causing a loss in excess of

\$2.4 million and significantly contributed to the failure of N&W
Credit Union.

All in violation of 18 United States Code Sections 1344 and 2.

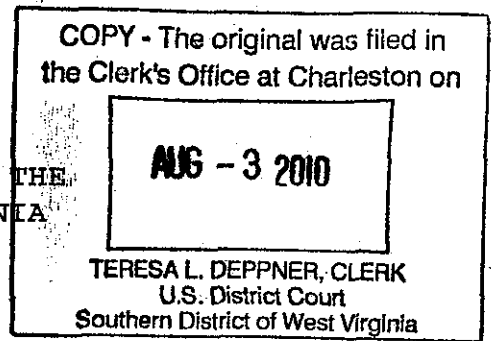
R. BOOTH GOODWIN II
United States Attorney

By:



SUSAN M. ROBINSON
Assistant United States Attorney

UNITED STATES DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF WEST VIRGINIA
BLUEFIELD



UNITED STATES OF AMERICA

v.

CRIMINAL NO. 1:10-00120

18 U.S.C. § 1344

18 U.S.C. § 2

PAMELA MULLINS

I N F O R M A T I O N

The United States Attorney Charges:

Introduction

1. At all relevant times, the N&W Poca Division Federal Credit Union was a financial institution located in Bluefield, West Virginia, the deposits of which were insured by the National Credit Union Administration through the National Credit Union Share Insurance Fund.

2. At all relevant times Defendant PAMELA MULLINS was an employee of the N&W Poca Division Federal Credit Union (hereinafter N&W Credit Union).

The Scheme

3. From in or about 2003 and continuing through August 2008, at or near Bluefield, Mercer County, West Virginia, within the Southern District of West Virginia and elsewhere, defendant PAMELA MULLINS and an individual known to the United States Attorney, aided and abetted by each other, did knowingly execute and attempt

to execute a scheme and artifice to defraud N&W Credit Union, which scheme involved misrepresentation and concealment of material facts.

Purpose of the Scheme

4. It was an object and a purpose of the scheme for defendant PAMELA MULLINS to unlawfully enrich herself and others.

Manner and Means for Carrying Out the Scheme

5. It was a part of the scheme that defendant PAMELA MULLINS, aided and abetted by an individual known to the United States, knowing created fictitious deposits into her account and accounts of others, including family members, by posting credits to the accounts and making it appear as if the credit union received funds to support the deposits when, in fact, no such funds had been received by N&W Credit Union.

6. It was further a part of the scheme that defendant PAMELA MULLINS, aided and abetted by an individual known to the United States, falsely recorded payments to her loan accounts and loan accounts of others, including family members, when, in fact, no such loan payments had been received by N&W Credit Union.

7. It was further a part of the scheme that defendant PAMELA MULLINS, aided and abetted by an individual known to the United States Attorney, manually issued checks on N&W Credit Union's account held at First Century Bank made payable to family members,

to defendant's creditors and for personal expenditures and which checks were not recorded in N&W Credit Union's general ledger.

8. It was further a part of the scheme that defendant PAMELA MULLINS, aided and abetted by an individual known to the United States, knowingly failed to post ACH transactions on her account and the accounts of others, including accounts of family members, knowing that there were insufficient funds in the accounts to cover the transaction amounts.

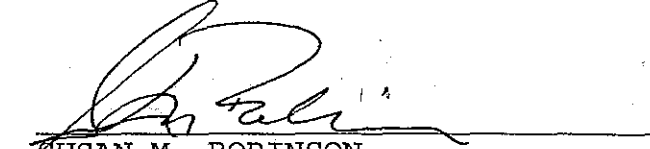
9. As a result of the aforesaid scheme, defendant PAMELA MULLINS unlawfully enriched herself and others.

All in violation of 18 United States Code Sections 1344 and 2.

UNITED STATES OF AMERICA

R. BOOTH GOODWIN II
United States Attorney

By:


SUSAN M. ROBINSON
Assistant United States Attorney