



THE UNITED STATES ATTORNEY'S OFFICE
DISTRICT *of* MARYLAND

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Department of Justice

U.S. Attorney's Office

District of Maryland

FOR IMMEDIATE RELEASE

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Baltimore Woman Indicted for Fraud Schemes in Which She Allegedly Returns Stolen Merchandise for a Refund

Baltimore, Maryland – A federal grand jury has indicted Marie Joy Tanamor-Steffan, a/k/a Marie Joy Steffan-Tanamor and Marie Joy Acibo Tanamore, age 42, of Baltimore, for wire fraud and false use of a passport in connection with schemes to defraud two retail chains. The indictment was returned on November 16 and unsealed today upon her arrest.

The indictment was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Special Agent in Charge Richard Ingram of the Washington Field Office of the U.S. Department of State's Diplomatic Security Service; Special Agent in Charge Brian Murphy of the United States Secret Service - Baltimore Field Office; and Special Agent in Charge Brian J. Ebert of the United States Secret Service - Washington Field Office.

The eight-count indictment alleges that Tanamor-Steffan defrauded a retail lingerie chain by shoplifting items from stores in Maryland, Virginia, and other states. The indictment alleges that Tanamor-Steffan then exchanged the shoplifted items at another store for items costing slightly more in total. The lingerie store allowed customers who did not have a receipt to exchange or return merchandise for store credit. Customers were required to provide a driver's license, state identification card, or passport number, which was entered into the store's computer system. The store limited the amount a customer could receive in non-receipted exchanges/returns in a 90-day period. Tanamor-Steffan presented a Philippine passport as her identification, but allegedly altered the passport number for each exchange to avoid triggering the store limit. Tanamor-Steffan paid the additional amount due with her debit card and received a receipt for the transaction. According to the indictment, Tanamor-Steffan then returned the items, with the refund being credited to the debit card she used during the exchange.

The indictment further alleges that Tanamor-Steffan conducted a similar scheme targeting a home improvement store. According to the indictment, Tanamor-Steffan would go to the home improvement store with a receipt for merchandise, but without the merchandise. The indictment

alleges she would select the items on the receipt from inventory in the store, then take those items to customer service and “return” the items she had just selected but not purchased, using the receipt she brought to the store with her. The refund would be credited to Tanamor-Steffan’s bank account.

The indictment seeks the forfeiture of at least \$61,322.42, alleged to be the proceeds of the fraud schemes.

If convicted, Tanamor-Steffan faces a maximum sentence of 20 years in prison for each of seven counts of wire fraud, and a maximum of 10 years in prison for passport fraud. Tanamor-Steffan had an initial appearance in U.S. District Court in Baltimore today and was ordered to be detained, pending a detention hearing scheduled for November 21, 2016 at 2:30.

An indictment is not a finding of guilt. An individual charged by indictment is presumed innocent unless and until proven guilty at some later criminal proceedings.

Today’s announcement is part of the efforts undertaken in connection with the President’s Financial Fraud Enforcement Task Force. The task force was established to wage an aggressive, coordinated and proactive effort to investigate and prosecute financial crimes. With more than 20 federal agencies, 94 U.S. attorneys’ offices, and state and local partners, it’s the broadest coalition of law enforcement, investigatory and regulatory agencies ever assembled to combat fraud. Since its formation, the task force has made great strides in facilitating increased investigation and prosecution of financial crimes; enhancing coordination and cooperation among federal, state and local authorities; addressing discrimination in the lending and financial markets; and conducting outreach to the public, victims, financial institutions and other organizations. Since fiscal year 2009, the Justice Department has filed over 18,000 financial fraud cases against more than 25,000 defendants. For more information on the task force, please visit www.StopFraud.gov.

United States Attorney Rod J. Rosenstein commended the Department of State’s Diplomatic Security Service, United States Secret Service – Baltimore Field Office and Washington Field Office, and National Capitol Region Fraud Task Force for their work in the investigation and thanked HSI-Baltimore for its assistance. Mr. Rosenstein thanked Assistant U.S. Attorney Tamera L. Fine and Special Assistant United States Attorney Brian Fish, on detail from the U.S. Department of Homeland Security, who are prosecuting the case.

USAO - Maryland

Topic:

Financial Fraud

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