

PRESS RELEASE

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Tuesday, February 23, 2021

Six Foreign Nationals and a Bank Employee Facing Federal Indictment in Maryland for a Scheme to Defraud Financial Institutions

Conspirators Allegedly Deposited Checks Stolen From Churches Into Fraudulently Opened Bank Accounts, Then Withdrew The Stolen Funds

Greenbelt, Maryland – A federal grand jury in Maryland has returned a superseding indictment charging six foreign nationals and a bank employee for a bank fraud scheme in which the defendants and their co-conspirators obtained or attempted to obtain more than \$700,000. The defendants, Diape Seck, age 27, of Rockville, Maryland; Nicolae Gindac, age 52, of Dania Beach, Florida; Mateus Vaduva a/k/a “Romi”, age 28; Marius Vaduva, age 26; Marian Unguru, age 36; Daniel Velcu, age 43; and Vali Unguru, age 18, all of Baltimore, Maryland are charged with a federal bank fraud and wire fraud conspiracy. The superseding indictment was returned on February 17, 2021 and was unsealed in part at Diape Seck’s initial appearance on February 22, 2021.

The superseding indictment was announced by Acting United States Attorney for the District of Maryland Jonathan F. Lenzner; Postal Inspector in Charge Peter R. Rendina of the U.S. Postal Inspection Service - Washington Division; Special Agent in Charge James R. Mancuso of Homeland Security Investigations (HSI) Baltimore; Special Agent in Charge Shimon R. Richmond of the Federal Deposit Insurance Corporation, Office of Inspector General (FDIC-OIG); Chief Marcus Jones of the Montgomery County Police Department; Chief Toni Dezomits of the Cary, North Carolina, Police Department; and Sheriff Dusty Rhoades of the Williamson County, Tennessee, Sheriff’s Office.

According to the superseding indictment and other court documents, from June 2018 to January 2021, conspirators fraudulently opened bank accounts at victim financial institutions. The conspirators stole checks from the incoming and outgoing mail of churches and other religious institutions, then deposited the stolen checks into the fraudulently opened bank accounts. The conspirators then allegedly withdrew the funds and spent the fraudulently obtained proceeds.

Specifically, the superseding indictment alleges that Diape Seck, an employee of one of the victim financial institutions, facilitated the opening of multiple bank accounts at that institution for the co-conspirators. Mateus Vaduva, Marius Vaduva, Nicolae Gindac, Marian Unguru, Daniel Velcu, Vali Unguru and their co-conspirators allegedly used foreign identity documents, often but not universally Romanian, in both their true identities as well as suspected fictitious identities, to fraudulently open bank accounts at victim financial institutions. The co-conspirators then fraudulently negotiated the stolen checks by depositing the stolen checks into the victim bank accounts, often by way of automated teller machine (ATM) transactions. After depositing the stolen checks into the bank accounts, the conspirators allegedly made cash withdrawals from ATMs and purchases using debit cards associated with the bank accounts.

According to court documents, an investigation by the victim bank where Diape Seck worked revealed that Seck allegedly violated numerous bank policies in opening approximately 412 checking accounts in a one-year period from approximately January 2,

2019 through January 3, 2020, relying predominantly on Romanian passports and driver's license information. Checks payable to and written from churches and other religious institutions from around the country were allegedly deposited into many of the 412 checking accounts which were not opened in the names of the churches. Law enforcement determined that the church checks were stolen.

For example, the indictment alleges that: on October 24, 2019, Diape Seck opened, and aided and abetted the opening of, five fraudulent bank accounts in the names of "E.V.," "L.U.," "R.P.," "G.B.," and "F.P."; on October 25, 2019, Mateus Vaduva opened a fraudulent bank account in the name of "W.H."; on November 12, 2019, Marius Vaduva opened three fraudulent bank accounts in the names of "P.P.," "M.C.," and "N.V."; on January 21, 2020, Daniel Velcu negotiated a stolen check into a victim bank account using an ATM in Glen Burnie, Maryland; on April 12, 2020, Nicolae Gindac negotiated two checks that had been stolen from churches in Ellicott City and La Plata, Maryland into a fraudulently opened bank account in the name of "D.B.," using an ATM in Davie, Florida; on April 15, 2020, Marian Unguru negotiated three stolen checks and withdrew \$500 in cash from a fraudulently opened bank account in Glen Burnie, Maryland; and on July 13, 2020, Vali Unguru negotiated a stolen check into a fraudulently opened bank account using an ATM in Baltimore, Maryland.

If convicted, the defendants each face a maximum sentence of 30 years in federal prison for conspiracy to commit bank fraud and wire fraud. Actual sentences for federal crimes are typically less than the maximum penalties. A federal district court judge will determine any sentence after taking into account the U.S. Sentencing Guidelines and other statutory factors. Diape Seck had his initial appearance on February 22, 2021, and was ordered to be released pending trial. Marian Unguru, Daniel Velcu, and Vali Unguru previously had initial appearances in U.S. District Court in Greenbelt. Marian Unguru and Daniel Velcu were ordered to be detained pending trial and Vali Unguru was released pending trial. The remaining defendants are each expected to have an initial appearance in U.S. District Court in Greenbelt, but no dates have been scheduled.

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

Acting United States Attorney Jonathan F. Lenzner commended the U.S. Postal Inspection Service, HSI, the FDIC Office of Inspector General, the Montgomery County Police Department, the Cary (North Carolina) Police Department, and the Williamson County (Tennessee) Sheriff's Office for their work in the investigation. Mr. Lenzner thanked Assistant U.S. Attorney Elizabeth Wright, who is prosecuting the case.

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