

IN THE CIRCUIT COURT OF PULASKI COUNTY, ARKANSAS  
CIVIL DIVISION

STATE OF ARKANSAS, *ex rel.*  
LESLIE RUTLEDGE, ATTORNEY GENERAL

PLAINTIFF

v. CASE NO. \_\_\_\_\_

JEAN BUTLER

DEFENDANT

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COMPLAINT

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The State of Arkansas, *ex rel.* Leslie Rutledge, Attorney General (“the State”),  
for its Complaint against Jean Butler (“Butler”) states:

I. INTRODUCTION

1. This is a consumer protection action brought to redress and restrain violations of the Arkansas Deceptive Trade Practices Act, Ark. Code Ann. §§ 4-88-101 through 115 (“ADTPA”).

2. Since at least as early as 2017, Jean Butler, a resident of Hot Springs, Arkansas, has knowingly facilitated a prize-promotion scheme targeting vulnerable or elderly consumers in the United States and Canada. As part of that scheme, Butler induced consumers to send money to her to enable them to collect a large cash prize

and car they purportedly had won from Mega Millions.<sup>1</sup> She then received the illegally and fraudulently acquired funds for the purpose of transmitting the funds, or providing access to the funds, to the operators of the scheme.

3. The State seeks an injunction against Butler, as well as an order imposing civil penalties, restitution for affected consumers, and other relief.

## **II. PARTIES**

4. Plaintiff is the State of Arkansas, *ex rel.* Leslie Rutledge, Attorney General. Attorney General Rutledge is the chief legal officer of the State. Pursuant to Ark. Code Ann. §§ 4-88-104 and 4-88-113, the State may seek civil enforcement of the ADTPA.

5. Defendant Jean Butler is a resident of Hot Springs, Arkansas. Butler personally formulated, directed, controlled, supervised, managed, participated in, had knowledge of, and acquiesced in the business practices described below to the extent that Butler is personally, jointly, and severally liable for the unconscionable, deceptive, and otherwise unlawful acts and practices described below. Butler is a “controlling person” within the meaning of Ark. Code Ann. § 4-88-113(d).

## **III. JURISDICTION**

6. This Court has jurisdiction over this matter pursuant to Ark. Code Ann. § 4-88-104, Ark. Code Ann. §16-4-101, and the common law of the State of Arkansas.

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<sup>1</sup> Scammers falsely identify themselves as being affiliated with Mega Millions. The State confirmed that no representative of the actual Mega Millions lottery game would ever call or email anyone about winning a prize. See the affidavit of Shamikah Johnson, Investigator, Office of the Arkansas Attorney General, which is attached as Exhibit A.

At all times relevant to this lawsuit, the Defendant systematically and continually did business and availed herself of the privileges of conducting activities within the State of Arkansas. Such activities are sufficient to subject the Defendant to the personal jurisdiction of the court.

7. Venue is proper pursuant to Ark. Code Ann. §§ 4-88-104, 4-88-112, and the common law of the State of Arkansas.

#### **IV. DEFINITIONS**

8. Unless otherwise indicated, the terms used herein shall carry those definitions provided by the ADTPA.

9. “Scheme” means a plan, program, promotion, or campaign that is conducted to mislead a prospective victim or victims to believe that they have won, or may or will win or receive, a sweepstakes, contest, lottery, prize, inheritance, money, property, or other thing of value, contingent on the victim providing, or providing a means of accessing or obtaining, any fee.

10. “Funds” mean any currency, check, money order, stored value card, stored value card numbers, bank wire transmission, or other monetary value.

11. “Money Mule” means a person who facilitates a Scheme by receiving illegally acquired Funds from a victim for the purpose of transmitting the Funds, or providing access to the Funds, to the operator of the Scheme.

#### **V. FACTUAL ALLEGATIONS**

12. Defendant Jean Butler is 73 years old and is retired from the U.S. Navy. In 2007, Butler organized Garland Community Impact Group, Inc., a nonprofit

corporation, in Nevada.<sup>2</sup> In 2008, she opened Paw Spa, LLC, a pet grooming business, and began writing poetry about her canine clients. Butler's book *Ticker Tape Poetry and Other Things* was published by Book Venture Publishing on December 7, 2018. Butler filed for Chapter 13 bankruptcy on June 13, 2011, in the U.S. Bankruptcy Court, Western District of Arkansas.

13. Since at least as early as 2017, Butler has assisted and facilitated a fraud scheme by accepting victim payments and providing participants of the scheme with access to those payments. Many of the victims of the fraud scheme are elderly consumers.

14. A person who engages in such conduct is commonly referred to as a "Money Mule."<sup>3</sup> Operators of such fraud schemes, who are typically located in a foreign country, engage in a multitude of such schemes, including sweepstakes or lottery scams, utilizing unsolicited telephone calls that prey on victims within the United States. Callers associated with the fraud scheme will contact victims, who often are senior citizens, and falsely claim that the victims have won a large sum of money from a sweepstakes or lottery. Typically, the callers then tell the victim that he or she needs to wire or otherwise transmit money to pay for fees and/or taxes allegedly associated with winning the prize. These claims are false and fraudulent,

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<sup>2</sup> The Nevada Secretary of State's Office lists the status of the corporation as "permanently revoked."

<sup>3</sup> U.S. Department of Justice, Federal Bureau of Investigation, *Money Mule Awareness*, July 2019, <https://www.fbi.gov/file-repository/money-mule-awareness-booklet.pdf> (last accessed January 23, 2020).



as the members of the scheme know the victim has not won the lottery and that there is no need for the victim to wire fees and/or taxes associated with winning the lottery.

15. On July 9, 2019, Sandra Millhouse, a consumer residing in Missoula, Montana, first reported a “fraud scheme” involving Butler to the Missoula County Sheriff’s Office. Ms. Millhouse reported that she had been contacted by “Thomas Williams” at the end of February 2019 and told that she had won a sweepstakes prize of several million dollars, as well as a new Mercedes automobile. Mr. Williams provided Ms. Millhouse with a bank account number for an account at a “New York bank.” Ms. Millhouse called the “bank” and was told that her “prize” was currently in an escrow account and that she would be required to pay taxes and other fees to claim it. She was told that the fees would be paid for her – all she had to do was accept deposit of certain funds into her account then forward them to pay these “fees.”

16. The Missoula County Sheriff’s Office ascertained that Ms. Millhouse had provided her personal account information for three (3) credit cards to “Mr. Williams” or his designee, who had instructed Ms. Millhouse to go to her bank, obtain a cash advance on her credit cards, and use the money to purchase cashier’s checks made payable to “Jean Butler.” Ms. Millhouse was further instructed to send the cashier’s checks to Butler at an address in Hot Springs, Arkansas.

17. Between April 1 and May 17, 2019, Ms. Millhouse sent approximately \$23,500.00 to Butler in the form of eleven (11) separate checks drawn on First

Security Bank and Missoula Federal Credit Union. Ms. Millhouse spent \$255.98 in postage to express mail the funds.<sup>4 5</sup>

18. In August 2019, the State became aware of two (2) other consumers in Nebraska and Kansas who had similarly mailed Butler thousands of dollars for the purposes of having “fees” waived on their “prize winnings.”

19. The State opened an investigation on August 29, 2019, and subsequently obtained account records and statements for the known checking accounts in which Butler<sup>6</sup> was depositing the consumers’ funds:

- a. TD Bank, Checking Account Number \*\*\*-\*\*\*4722 (“TD account”);
- b. Citibank, Checking Account Number \*\*\*\*\*1036 (“Citibank account”);
- c. HSBC, Checking Account Number \*\*\*\*\*4413 (“HSBC account”);
- d. Radius Bank, Checking Account Number \*\*\*\*\*0717 (“Radius account”); and
- e. Navy Federal Credit Union, Checking Account Number \*\*\*\*\*6692 (“NFCU account”).

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<sup>4</sup> Copies of the cashier’s checks and USPS receipts are attached as Exhibit B.

<sup>5</sup> The Statement of Detective Glenville Kedic, Missoula County Sheriff’s Department, is attached as Exhibit C.

<sup>6</sup> At all times relevant to this Complaint, Butler banked at Navy Federal Credit Union but did not comingle consumers’ funds in her personal checking account, Account Number \*\*\*\*\*5164.

20. Butler opened the TD account on March 28, 2018, with funds transferred from SunTrust Bank.<sup>7</sup> She was the only owner or authorized signor on the account. The statements were mailed to Butler's address in Hot Springs, Arkansas.

21. From May 22, 2018, to August 2, 2019, Butler received \$47,212.52 from incoming wire transfers from approximately twenty-eight (28) consumers, which was deposited into the TD account.<sup>8</sup>

22. Other consumers, such as the three (3) named here, sent checks to Butler and lost thousands of dollars in this prize-promotion scheme:

- a. Carol Garro from Nebraska mailed Butler thirteen (13) checks totaling \$123,750.00, from June 6, 2018, to June 25, 2019, which Butler deposited into the TD account.
- b. Ingeborg Frese of Texas mailed Butler five (5) checks totaling \$49,400.00 between June 27, 2018, and January 2, 2019.
- c. A New Mexico consumer Linda Davis mailed Butler a \$19,000.00 check, which was deposited into the TD account on August 5, 2019.

23. Butler opened the Citibank account on November 24, 2018. She was the only owner and authorized signor for the account. The statements were mailed to Butler's address in Hot Springs, Arkansas and sent by electronic mail to Butler's email address.

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<sup>7</sup> Sun Trust Bank closed the account in December 2018 due to suspected fraud.

<sup>8</sup> A copy of the Query Results Report from the Payment Archive and Research Center at TD Bank is attached as Exhibit D.

24. Butler told Citibank there would be “large deposits into [her] account from individuals from payments on book royalties and other things and that the Internal Revenue Service (“IRS”), or its accountant, would be taking money out.”<sup>9</sup>

25. In December 2018, Butler caused \$17,000.00 to be deposited into the Citibank account. The checks were from consumers across North America. Of those funds, \$2,311.54 was withdrawn from an automated teller machine (“ATM”) in Jamaica and \$2,000.00 was wired to third parties.

26. In January 2019, Butler caused \$38,968.92 to be deposited into the Citibank account. The checks were from consumers across North America. Of those funds, \$25,696.90 was withdrawn from an ATM in Jamaica and \$299.03 was spent in Jamaica using a debit card.

27. In February 2019, Butler caused \$42,500.00 to be deposited into the Citibank account. The checks were from consumers across North America. During the month, \$61,703.95 was withdrawn from an ATM in Jamaica and \$451.64 was spent in Jamaica using a debit card.

28. In March 2019, Butler caused \$33,891.54 to be deposited into the Citibank account. The checks were from consumers across North America. During the month, \$33,935.21 was withdrawn from an ATM in Jamaica, \$552.00 was spent in Arkansas using a debit card, and \$394.37 was spent in Jamaica using a debit card.

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<sup>9</sup> See the affidavit of Shamikah Johnson, Investigator, Office of the Arkansas Attorney General, which is attached as Exhibit A.

29. In March 2019, Butler caused \$110.00 to be sent from the Citibank account to the Radius account via ACH Electronic Debit for the purposes of opening a new account. Butler told Radius Bank that she travels often to Jamaica, Texas, and New York and asked that the bank put notes on her account because she travels there often promoting her book.<sup>10</sup>

30. In April 2019, Butler caused \$22,058.00 to be deposited into the Citibank account. The checks were from consumers across North America. Of those funds, \$12,938.09 was withdrawn from an ATM in Jamaica.

31. On April 10, 2019, after Butler deposited a \$4,000.00 check on April 3, Radius Bank discovered information from its Risk Department that led it to decide to exit its relationship with Butler. Butler's Radius account was closed on April 11, 2019, and \$4,004.37 was remitted to Butler by the bank.

32. In May 2019, Butler caused \$27,419.77 to be deposited into the Citibank account. The checks were from consumers across North America. Of those funds, \$25,466.33 was withdrawn at an ATM in Jamaica.

33. On May 3, 2019, Butler opened the NFCU account. She was the only account owner and authorized signor. The statements were mailed to Butler's address and Butler had access to the account from the internet.

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<sup>10</sup> See the documented "Private Note" created for the Radius account by Radius employee Michael Cavolowsky on March 8, 2019, at 12:06 p.m., which is attached as Exhibit E.

34. In June 2019, Butler caused \$22,200.00 to be deposited into the Citibank account. The checks were from consumers across North America. Of those funds, \$3,581.59 was withdrawn from an ATM in Jamaica.

35. Butler first deposited funds into the NFCU account on June 24, 2019. The “eDeposit” totaled \$800.91.

36. In July 2019, Butler caused \$25,480.75 to be deposited into the Citibank account. The checks were from consumers across North America. Also that month, \$41,481.09 was withdrawn from an ATM in Jamaica.

37. According to U.S. Immigration and Customs Enforcement, Butler has not been to Jamaica and does not even possess a U.S. Passport.<sup>11</sup>

38. By August 14, 2019, over \$9,600.00 had been deposited into the NFCU account by Butler. The checks were from consumers across North America. Over \$4,000.00 was withdrawn in Jamaica at an ATM.

39. From August 15 to September 14, 2019, Butler deposited \$26,450.29 into the NFCU account. The checks were from consumers across North America. Over \$28,000.00 was withdrawn from the account through ACH transfers to third parties and ATM withdrawals in Jamaica.

40. On or about Wednesday, September 18, 2019, an attorney and two investigators from the State made contact with Butler. When they arrived, Butler

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<sup>11</sup> See the Affidavit of Shamikah Johnson, Investigator, Office of the Arkansas Attorney General, which is attached as Exhibit A.

was mailing<sup>12</sup> a money order to “St. Calverton.” She claimed the funds were being sent for a debt owed by her late husband. It was ultimately discovered that the funds were actually being mailed to an address in Maryland in furtherance of the prize-promotion scheme.<sup>13</sup>

41. During the meeting, Butler provided certain information and documents detailing the prize-promotion scheme. Butler stated:

- a. A Las Vegas-based company doing business as Mega Millions serves as a “go-between for 500 different companies” and draws winners from credit card receipts and utility bills. The winners must pay their taxes upfront “like on game shows.”
- b. Previous and existing winners help prospective winners pay taxes. The winners are instructed to stay silent about their prize because of identity theft concerns.
- c. She is an existing winner and is currently helping others pay taxes.
- d. She does not benefit financially for helping but has been receiving checks from individuals and depositing the funds in her accounts for at least the last three (3) years.

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<sup>12</sup> Butler’s friend “David” picked up the money order for her and caused it to be delivered that day to the U.S. Postal Service.

<sup>13</sup> See the affidavit of Shamikah Johnson, Investigator, Office of the Arkansas Attorney General, which is attached as Exhibit A.

- e. Her contact at Mega Millions uses the name “Ben” and he provides Butler with instructions via telephone call or text message on where to deposit or send funds.
  - f. The telephone number “Ben” uses changes, but most recently he has been texting and calling from (740) 237-3986.<sup>14</sup>
  - g. She believes the IRS accountant in Jamaica withdraws funds in cash.
  - h. Before Citibank closed Butler’s account, the statements came to her electronically and she reviewed them.
  - i. Butler called the consumers when she received a check to verify it was a good check.
42. During Butler’s conversation with the State on September 18, 2019, Butler’s cell phone received a number of telephone calls and texts from “Ben.” Butler allowed the investigators to read and photograph the messages sent to and from her cell phone to “Ben.”
43. On September 10, 2019, Butler questioned “Ben” about the accountant’s ATM withdrawals in Jamaica, asking “How can the [accountant] be using the ATM in Jamaica for the credit union account??? Tell him to stop. I have not notified them

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<sup>14</sup> The telephone number (740) 237-3986 is owned by TextNow, Inc., a company that provides subscribers, through a Voice over Internet Protocol software application, a free U.S. telephone number which can be used to make calls or send texts over Wi-Fi. This particular number was assigned to username “gloriagolder” with an email address [gloriagolder@yahoo.com](mailto:gloriagolder@yahoo.com). At times relevant to this Complaint, the physical location of the IP addresses associated with the calls to Butler’s telephone number was in Jamaica. A table of calls between Butler and “Ben” from August 1, 2019, through September 17, 2019, is attached as Exhibit F.



of travel.” Presumably, Butler was concerned that the NFCU account would be closed by the bank for fraud because she had not notified the bank that she was in Jamaica.<sup>15</sup>

44. Butler asked “Ben” for an account number and he replied by sending Butler the name of an individual with routing and account numbers. Butler further inquired about why Ms. Garro kept calling her – she told him she was not answering the calls but told Ben that the calls were “getting annoying.”<sup>16</sup>

45. In another series of texts, Butler advised “Ben” that her available balance in an account was negative \$7.34 and advised him that “Citi” closed the account. “Ben” responded, “What are you saying to me [sic] I will call you soon”.<sup>17</sup>

46. On or about September 16, 2019, Butler advised “Ben” that the available balance on one account was \$2,303.35, after a \$700.00 deposit. On September 17, 2019, “Ben” instructed Butler to wire \$800.00 to “Jefferson”.<sup>18</sup>

47. A text exchange with “Ben” about “ST Calverton” revealed that Butler asked “Ben” for addresses to which to send two money orders. “Ben” responded with an address in Germantown, Maryland.<sup>19</sup>

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<sup>15</sup> See a photograph of the text messages, attached as Exhibit G.

<sup>16</sup> See a photograph of the text messages, attached as Exhibit H.

<sup>17</sup> See a photograph of the text messages, attached as Exhibit I.

<sup>18</sup> See a photograph of the text messages, attached as Exhibit J.

<sup>19</sup> See a photograph of the text messages, attached as Exhibit K.

48. On September 18, 2019, the investigators observed the Germantown, Maryland address on the stamped envelope which Butler claimed she was mailing “to pay her late husband’s debt.”

49. When the investigators asked Butler if she had any checks from consumers that she had not yet deposited, she indicated that she did. Butler provided to the investigators a check from Donald Howes in the amount of \$9,500.00, drawn on the Bank of Nova Scotia in Vankleek Hill, Ontario. The investigators asked to take possession of the check and Butler agreed.<sup>20</sup>

50. On September 25, 2019, Butler again agreed to provide the Attorney General’s Office with three (3) checks she had received from consumers as part of the prize-promotion scheme.

51. Butler provided the investigators with two (2) additional checks from Mr. Howes in Ontario: Check Number 753 was written in the amount of \$9,500.00 and Check Number 755 was written for \$6,000.00. A cashier’s check drawn on Fifth Third Bank in Lexington, Kentucky and dated September 4, 2019, written for \$4,500, was also included, yet Butler stated she had already deposited the check using the mobile deposit feature on online banking.<sup>21</sup>

52. Though Butler claimed to the investigators that she was not benefiting financially from the prize-promotion scheme, in September 2019, Butler received an

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<sup>20</sup> A copy of Check Number 754 is attached as Exhibit L.

<sup>21</sup> Copies of Check Number 753, Check Number 755, and the Fifth Third Bank cashier’s check are attached as Exhibit M.

anonymous package with at least \$5,000.00 in U.S. Currency hidden in a magazine. Upon information and belief, the \$5,000.00 in cash served as payment to Butler for her role in the prize-promotion scheme. Butler has told multiple stories about the source of the funds, including that the money was proceeds from the sale of a car and that the money was from the sale of antique furniture.

## **VI. VIOLATIONS OF LAW**

53. The ADTPA sets forth the State's statutory program prohibiting deceptive and unconscionable trade practices.<sup>22</sup>

54. The business practices of Defendant constitute the sale of "goods" or "services."<sup>23</sup> The same business practices constitute business, commerce, or trade.<sup>24</sup>

55. It is unlawful to "knowingly make a false representation as to the characteristics, ingredients, uses, benefits, alterations, source, approval, or certification of goods or services...."<sup>25</sup> Defendant has engaged in prohibited conduct by knowingly acting in concert with other operators of the scheme to facilitate and carry out the scheme in misrepresenting:

- a. That consumers have won a substantial cash prize; and
- b. That consumers must pay taxes or other such fees to Defendant in advance of receiving a substantial cash prize.

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<sup>22</sup> Ark. Code Ann. §§ 4-88-101, *et seq.*

<sup>23</sup> Ark. Code Ann. § 4-88-102(4) and (7).

<sup>24</sup> Ark. Code Ann. § 4-88-107.

<sup>25</sup> Ark. Code Ann. § 4-88-107(a)(1).

56. The law prohibits the use of “concealment, suppression, or omission of any material fact with the intent that others rely upon the concealment, suppression, or omission” while selling any goods or services.<sup>26</sup> Defendant has engaged in prohibited conduct by knowingly acting in concert with other operators of the scheme to facilitate and carry out the scheme in:

- a. Concealing, suppressing, or omitting that consumers’ funds were deposited into financial accounts solely controlled by Defendant.

57. It is a violation to engage in unconscionable, false, or deceptive acts or practices in business, commerce, or trade.<sup>27</sup> Defendant has engaged in prohibited conduct by knowingly acting in concert with other operators of the scheme to facilitate and carry out the scheme in:

- a. Making representations to consumers that had the tendency or capacity to mislead or deceive and tended to create a false impression in connection with a prize-promotion scheme.

### **PRAYER FOR RELIEF**

58. The Attorney General may bring a civil action to seek to prevent persons from engaging in the use or employment of prohibited practices.<sup>28</sup>

59. Likewise, the Attorney General may bring a civil action to seek to restore to any purchaser who has suffered any ascertainable loss by reason of the use

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<sup>26</sup> Ark. Code Ann. § 4-88-108(2).

<sup>27</sup> Ark. Code Ann. § 4-88-107(a)(10).

<sup>28</sup> Ark. Code Ann. § 4-88-113(a)(1).

or employment of the prohibited practices any moneys or real or personal property which may have been acquired by means of any practices declared to be unlawful, together with other damages sustained.<sup>29</sup>

60. The Attorney General may seek an injunction prohibiting any person from engaging in any deceptive or unlawful practice.<sup>30</sup>

61. Any person who violates the provisions of the ADTPA may be assessed a civil penalty of up to \$10,000 per violation.<sup>31</sup>

62. In addition, any person who violates the provisions of the ADTPA shall be liable to the Office of the Attorney General for all costs and fees, including but not limited to, expert witness fees and attorney's fees, incurred by the Office of the Attorney General in the prosecution of such actions.<sup>32</sup>

63. A "person" is an individual, organization, group, association, partnership, corporation, or any combination thereof.<sup>33</sup>

64. Defendant is a "person" who has engaged in an unconscionable, false, or deceptive act or practice in business, commerce, or trade.

65. The State will exercise its right to a trial by jury.

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<sup>29</sup> Ark. Code Ann. § 4-88-113(a)(2)(A).

<sup>30</sup> Ark. Code Ann. §§ 4-88-104 and 4-88-113(a)(1).

<sup>31</sup> Ark. Code Ann. § 4-88-113(a)(3).

<sup>32</sup> Ark. Code Ann. § 4-88-113(e).

<sup>33</sup> Ark. Code Ann. § 4-88-102(5).


**WHEREFORE**, the above premises considered, the State of Arkansas, *ex rel.* Leslie Rutledge, Attorney General, respectfully requests that this Court:

- a. Issue such orders, pursuant to Ark. Code Ann. §§ 4-88-104 and 4-88-113(a)(1), as may be necessary to prevent the use or employment by the Defendant of the practices described herein which are violations of the ADTPA, to compel the Defendant to cooperate in any law enforcement investigation involving the practices described herein, and to preserve the possibility of effective final relief, including but not limited to, temporary and preliminary injunctions, an order freezing assets, immediate access to accounts, appointment of a receiver, and an accounting;
- b. Issue an order, pursuant to Ark. Code Ann. § 4-88-113(a)(2)(A), requiring Defendant to pay consumer restitution to those consumers affected by the activities outlined herein; in addition, or in the alternative, enter an order requiring Defendant to remit to affected consumers all sums obtained from consumers by methods prohibited by Arkansas law;
- c. Impose civil penalties pursuant to Ark. Code Ann. § 4-88-113(b), to be paid to the State by the Defendant in the amount of \$10,000.00 per each violation of the ADTPA proved at a trial of this matter, the full amount of which will exceed the amount necessary to establish federal diversity jurisdiction.

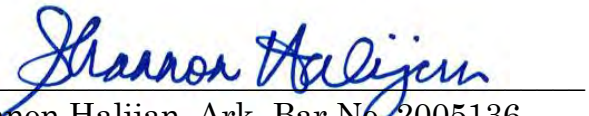
- d. Issue an order, pursuant to Ark. Code Ann. § 4-88-113(e), requiring Defendant to pay the State's costs in this investigation and litigation, including, but not limited to, attorneys' fees and costs; and
- e. For all other just and proper relief to which the State may be entitled.

Respectfully submitted,

**LESLIE RUTLEDGE**  
**ATTORNEY GENERAL**

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## AFFIDAVIT OF INVESTIGATOR SHAMIKAH JOHNSON

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1. My name is Shamikah Johnson. I am over the age of eighteen and of sound mind. I am employed as an investigator in the Public Protection Division by the Arkansas Attorney General's Office. I have been employed in this capacity for over four years. As part of my duties, I am responsible for investigating cases involving scams and opportunities.

2. On August 6, 2019, our office received a consumer complaint from Sandra Millhouse regarding a phone call she received from "Thomas Williams," who stated he was from Publishers Clearinghouse Sweepstakes. To obtain a sweepstakes prize, she was instructed to pay \$9,800.00 for handling fees and \$8,000.00 for storage fees in order to receive prize money and a vehicle. Ms. Millhouse was instructed to mail the money to Ms. Jean Butler in Arkansas. Ms. Millhouse also reported the scam to the Missoula County Sheriff's Office located in Missoula, Montana, on July 10, 2019.

3. The Missoula County Sheriff's Office provided our office with a copy of Ms. Millhouse's police report, copies of checks made payable to Ms. Butler, and postal receipts showing delivery to Ms. Butler.

4. A formal investigation was opened in our office on August 29, 2019.

5. During the course of the investigation, I received additional reports from state agencies in Nebraska and Kansas regarding consumers sending payments for prize winnings to Ms. Butler.

<b>EXHIBIT</b> <b>A</b>
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6. Our office sent a subpoena to Citibank in July 2019 to obtain the account holder information of the account in which the Nebraska consumer's check was deposited (account ending in 1036).

7. I determined from Citibank's records that the account holder of the account ending in 1036 at Citibank was Ms. Butler.

8. The Citibank records showed a large number of deposits and withdrawals each month:

<b>Date</b>	<b>Total Deposits</b>	<b>Total Withdrawals</b>
December 2018	\$17,000.00	\$4,311.54
January 2019	\$38,968.92	\$25,696.90
February 2019	\$42,500.00	\$61,703.95
March 2019	\$33,891.54	\$33,935.21
April 2019	\$22,058.00	\$12,938.09
May 2019	\$27,419.77	\$25,466.33
June 2019	\$22,200.00	\$3,581.59
July 2019	\$25,480.75	\$41,481.09
<b><i>Totals</i></b>	<b><i>\$229,518.98</i></b>	<b><i>\$209,114.70</i></b>

9. The Citibank records also showed that the majority of the account withdrawals were occurring at automatic teller machines in Jamaica. I verified with U.S. Immigration and Customs Enforcement that Ms. Butler has not been to Jamaica and does not even possess a U.S. Passport.

10. On Wednesday, September 18, 2019, Assistant Attorney General Shannon Halijan, Investigator India Dillard, and I interviewed Ms. Butler in Hot Springs, Arkansas.

11. At the beginning of our conversation, Ms. Butler was instructing her friend David to send two money orders. She said that the money orders were to pay for her late husband's debt. I observed that she was mailing the money orders to an address in Maryland to a person or company called St. Calverton.

12. Ms. Butler stated she was working for a Las Vegas company called "Mega Millions" and was collecting income tax up front for the winners. She stated she was also a winner of this prize.

13. Ms. Butler stated she had been accepting payments from "winners" for at least the past three years. Ms. Butler stated that she often called the consumers who sent her checks if there was a telephone number printed on the check to "verify it's a good check."

14. My research of "Mega Millions" revealed that Mega Millions is game used by a consortium of lotteries, including Arkansas. Mega Millions is not an organization. No representative of Mega Millions would ever call anyone about winning a prize. Scammers falsely identify themselves as being affiliated with Mega Millions to trick consumers into sending them money or personal information.

15. Ms. Butler stated her contact for the "Mega Millions" prize winnings was an individual named "Ben."

16. Ms. Butler stated that she had opened up a checking account in her own name so the "winners" could send money to pay taxes. She admitted that she was the only owner of the account. She told us about an account at Citibank and said that her account

at SunTrust had been closed for suspected fraud. Ms. Butler told us that she advised Citibank that there would be large deposits into her account from payments on book royalties and that the Internal Revenue Office would be taking money out.

17. She later admitted to owning an account at Navy Federal Credit Union. She said that Citibank closed her account, so she opened an account at Navy Federal Credit Union because that is where she has her personal account.

18. I later determined from looking at Citibank's records that Ms. Butler also owned accounts at TD Bank, HSBC, and Radius Bank.

19. I observed "Ben" telephoning and texting Ms. Butler on September 18, 2019, from telephone number (740) 237-3986.

20. I later determined that the telephone number (740) 237-3986 is owned by Text Now, Inc., a company that provides subscribers a free U.S. telephone number that can be used to make calls or send texts over Wi-Fi. Our office subpoenaed records from Text Now, Inc. and obtained subscriber records and calls logs from August 1, 2019, through September 17, 2019, for (740) 237-3986.

21. Ms. Butler allowed me to read and take pictures of several text messages between "Ben" and her.

22. I observed that "Ben" and Ms. Butler discussed account balances, banks to which to route certain deposits, questions from "winners," and other topics related to the prize-promotion scheme.

23. I discovered from the texts between "Ben" and Ms. Butler that "St. Calverton" was related to the prize-promotion scheme and not to Ms. Butler's late husband, as she had said.

24. Ms. Butler was in possession of a \$9,500.00 check from Mr. Donald Howes, a consumer in Canada. Ms. Butler agreed that our office would hold the check for her.

**I AFFIRM UNDER THE PENALTIES FOR PERJURY THAT THE FOREGOING REPRESENTATIONS ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.**

Shamikh Johnson

Shamikh Johnson, Investigator  
Office of the Arkansas Attorney General

2/11/2020

Date

**CERTIFICATE OF ACKNOWLEDGEMENT**

STATE OF Arkansas )

COUNTY OF Pulaski )

Before me, Jessica Looper, the undersigned notary, personally appeared Shamikh Johnson, satisfactorily proven to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal this 11<sup>th</sup> day of February, 2020.

Jessica Looper  
Signature, Notary Public

Jessica Looper  
Printed name, Notary Public

My Commission Expires: 10-02-2027

County of Residence: Lonoke





**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115

*Cashier's Check*

023216

DATE: 4/01/19

REMITTER: MILLHOUSE, SANDRA L  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MPASSINI
TIME:	14:29:26
CK AMT:	\$4,000.00
FEE AMT:	\$ .00
TOTAL:	\$4,000.00

NON-NEGOTIABLE

**EXHIBIT**  
**B**

HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998  
2957970802

04/02/2019 (800)275-8777 3:38 PM

Product Description	Sale Qty	Final Price
------------------------	-------------	----------------

PM Exp 1-Day Flat Rate Env	1	\$25.50
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(Domestic)  
(HOT SPRINGS NATIONAL, AR 71913)  
(Flat Rate)  
(Signature Requested)  
(Scheduled Delivery Date)  
(Wednesday 04/03/2019 03:00 PM)  
(Money Back Guarantee)  
(USPS Tracking #)  
(EE356796359US)

PM Exp	1	\$0.00
--------	---	--------

Insurance  
(Up to \$100.00 included)

Total \$25.50

Personal/Bus Check \$25.50

Includes up to \$100 insurance

Save this receipt as evidence of  
purchase. For information on filing  
an insurance claim go to  
<https://www.usps.com/help/claims.htm>

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<https://postalexperience.com/Pos>

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or scan this code with  
your mobile device:



or call 1-800-410-7420.

YOUR OPINION COUNTS

**Money-back Guarantee:** If the mailer submits an item at a designated USPS® Priority Mail Express® acceptance location on or before the specified deposit time, the Postal Service will deliver or attempt delivery to the addressee or agent before the applicable delivery date and time. Mailer may request the addressee's signature from the addressee upon delivery of the item by checking the "signature required" box at the time of mailing. If the Postal Service does not deliver or attempt delivery by the specified time and the mailer files a valid claim for a refund, the Postal Service will refund the postage, unless an exception applies. See *Mailing Standards of the United States Postal Service, Domestic Mail Manual (DMM®) 604.9.5.5* which is available at [pe.usps.com](http://pe.usps.com).

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  3. The Postal Service insures "nonnegotiable documents" (as defined by postal regulations) against loss, damage, or missing contents up to \$100 per mailpiece for... document reconstruction, subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. Document reconstruction insurance provides reimbursement for the reasonable costs incurred in reconstructing duplicates of nonnegotiable documents mailed. Document reconstruction insurance coverage above \$100 per mailpiece is not available. The mailer should not attempt to purchase additional document insurance, because additional document insurance is void.
  4. The Postal Service insures "negotiable items" (defined by postal regulations as items that can be converted to cash without forgery), currency, or bullion up to a maximum of \$15 per mailpiece.
  5. The Postal Service does not provide coverage for consequential losses due to loss, damage, or delay of Priority Mail Express items or for concealed damage, spoilage of perishable items, and articles improperly packaged or too fragile to withstand normal handling in the mail.
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Thank you for choosing Priority Mail Express service.

**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 356 796 359 US  
Priority Mail Express tracking number



**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115

*Cashier's Check*

023349

DATE: 4/02/19

REMITTER: MILLHOUSE, SANDRA L  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MPASSINI
TIME:	15:19:37
CK AMT:	\$2,000.00
FEE AMT:	\$ .00
TOTAL:	\$2,000.00

**NON-NEGOTIABLE**



HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998  
2957970802

04/01/2019 (800)275-8777 3:07 PM

Product Description	Sale Qty	Final Price
------------------------	-------------	----------------

PM Exp 1-Day Flat Rate Env (Domestic) (HOT SPRINGS NATIONAL, AR 71913) (Flat Rate)	1	\$25.50
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(Signature Requested)  
(Scheduled Delivery Date)  
(Tuesday 04/02/2019 03:00 PM)  
(Money Back Guarantee)  
(USPS Tracking #)  
(EE356796345US)

PM Exp Insurance	1	\$0.00
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(Up to \$100.00 included)

Total		\$25.50
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Cash		\$25.50
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Includes up to \$100 insurance

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insurance. For information on filing  
an insurance claim go to  
<https://www.usps.com/help/claims.htm>

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<https://postalexperience.com/Pos>  
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or scan this code with  
your mobile device;



or call 1-800-410-7420.

YOUR OPINION COUNTS

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Thank you for choosing Priority Mail Express service.

**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 356 796 345 US  
Priority Mail Express tracking number



**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115

*Cashier's Check*

023679

DATE: 4/05/19

REMITTER: MILLHOUSE, SANDRA L  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MPASSINI
TIME:	15:13:04
CK AMT:	\$4,000.00
FEE AMT:	\$ .00
TOTAL:	\$4,000.00

**NON-NEGOTIABLE**

HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998

2957970802

04/05/2019 (800)275-8777 3:31 PM

Product Description	Sale Qty	Final Price
------------------------	-------------	----------------

PM Exp 1-Day	1	\$25.50
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Flat Rate Env

(Domestic)

(HOT SPRINGS NATIONAL, AR 71913)

(Flat Rate)

(Signature Waiver)

(Scheduled Delivery Date)

(Saturday 04/06/2019 03:00 PM)

(Money Back Guarantee)

(USPS Tracking #)

(EE356796362US)

PM Exp.	1	\$0.00
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Insurance

(Up to \$100.00 included)

Total	\$25.50
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Personal/Bus Check	\$25.50
--------------------	---------

Includes up to \$100 insurance

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<https://www.usps.com/help/claims.htm>

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your mobile device:



or call 1-800-410-7420.

YOUR OPINION COUNTS

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Thank you for choosing Priority Mail Express service.

Tracking: For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 356 796 362 US  
Priority Mail Express tracking number

**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115*Cashier's Check*

023837

DATE: 4/09/19

REMITTER: \*\*\*SANDRA L MILLHOUSE\*\*\*  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MDAUM
TIME:	14:35:13
CKAMT:	\$1,940.00
FEE AMT:	\$ .00
TOTAL:	\$1,940.00

**NON-NEGOTIABLE**

HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT  
59802-9998  
2957970802  
04/09/2019 (800)275-8777 2:55 PM

Product Description	Sale Qty	Final Price
------------------------	-------------	----------------

PM Exp 1-Day Flat Rate Env	1	\$25.50
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(Domestic)

(HOT SPRINGS NATIONAL, AR 71913)

(Flat Rate)

(Signature Waiver)

(Scheduled Delivery Date)

(Wednesday 04/10/2019 03:00 PM)

(Money Back Guarantee)

(USPS Tracking #)

(EE356796376US)

PM Exp	1	\$0.00
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Insurance

(Up to \$100.00 included)

Total	\$25.50
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Personal/Bus Check	\$25.50
--------------------	---------

Includes up to \$100 insurance

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insurance. For information on filing  
an insurance claim go to  
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<https://postalexperience.com/Pos>

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or scan this code with  
your mobile device:



or call 1-800-410-7420.

YOUR OPINION COUNTS

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  3. The Postal Service insures "nonnegotiable documents" (as defined by postal indemnity regulations) against loss, damage, or missing contents up to \$100 per mailpiece for document reconstruction, subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. Document reconstruction insurance provides reimbursement for the reasonable costs incurred in reconstructing duplicates of nonnegotiable documents mailed. Document reconstruction insurance coverage above \$100 per mailpiece is not available. The mailer should not attempt to purchase additional document insurance, because additional document insurance is void.
  4. The Postal Service insures "negotiable items" (defined by postal regulations as items that can be converted to cash without forgery), currency, or bullion up to a maximum of \$15 per mailpiece.
  5. The Postal Service does not provide coverage for consequential losses due to loss, damage, or delay of Priority Mail Express items or for concealed damage, spoilage of perishable items, and articles improperly packaged or too fragile to withstand normal handling in the mail.
- Coverage, terms, and limitations are subject to change. For additional limitations and terms of coverage, consult the DMM, which is available at [pe.usps.com](http://pe.usps.com).

**Indemnity Claims (Loss, Damaged or Missing Contents):** Either the mailer or the addressee may file an indemnity claim for loss, damaged or missing contents. The claimant may submit the claim online at [usps.com](http://usps.com), or by mail; for more information see Publication 122, *Domestic Claims, Customer Reference Guide*. The timelines for claims are as follows: claims for loss – no sooner than 7 days but no later than 60 days after the date of mailing; claims for damage or missing contents – immediately but no later than 60 days from the date of mailing. Retain the original USPS retail receipt or eReceipt/electronic receipt for claims purposes. For claims involving damage or missing contents, also retain the article, container, and packaging for Postal Service inspection when requested.

**Refund of Postage and Fees (Service Performance):** If delivery of a Priority Mail Express (PME) item does not meet the scheduled delivery commitment(s), online and commercial customers may submit a refund request by visiting [USPS.com](http://USPS.com). Retail customers may submit a refund request either online at [USPS.com](http://USPS.com) or at retail locations. Refund requests for postage must be submitted no later than 30 days from the date of mailing; Extra Services fees refund requests must be submitted no later than 60 days from the date of mailing. Each tracking number can only be submitted once for all applicable refunds. Refund requests for PME or PME with Extra Services must be combined into a single submission.

Thank you for choosing Priority Mail Express service.

**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 356 796 376 US  
Priority Mail Express tracking number





**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115

*Cashier's Check*

024097

DATE: 4/12/19

REMITTER: \*\*\*SANDRA L MILLHOUSE\*\*\*  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MDAUM
TIME:	13:00:39
CK AMT:	\$3,100.00
FEE AMT:	\$ .00
TOTAL:	\$3,100.00

**NON-NEGOTIABLE**

HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998

2957970802

04/12/2019 (800)275-8777 1:10 PM

Product Description	Sale Qty	Final Price
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PM Exp 1-Day	1	\$25.50
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Flat Rate Env

(Domestic)

(HOT SPRINGS NATIONAL, AR 71913)

(Flat Rate)

(Signature Waiver)

(Scheduled Delivery Date)

(Saturday 04/13/2019 03:00 PM)

(Money Back Guarantee)

(USPS Tracking #)

(EE374081441US)

PM Exp	1	\$0.00
--------	---	--------

Insurance

(Up to \$100.00 included)

Total	\$25.50
-------	---------

Cash	\$26.00
------	---------

Change	(\$0.50)
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Includes up to \$100 insurance

Save this receipt as evidence of insurance. For information on filing an insurance claim go to <https://www.usps.com/help/claims.htm>

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or call 1-800-410-7420.

YOUR OPINION COUNTS

**Money-back Guarantee:** If the mailer submits an item at a designated USPS® Priority Mail Express® acceptance location on or before the specified deposit time, the Postal Service will deliver or attempt delivery to the addressee or agent before the applicable delivery date and time. Mailer may request the addressee's signature from the addressee upon delivery of the item by checking the "signature required" box at the time of mailing. If the Postal Service does not deliver or attempt delivery by the specified time and the mailer files a valid claim for a refund, the Postal Service will refund the postage, unless an exception applies. See *Mailing Standards of the United States Postal Service, Domestic Mail Manual (DMM®) 604.9.5.5* which is available at [pe.usps.com](http://pe.usps.com).

**Note:** The Postal Service does not offer money-back guarantee for military or DPO shipments delayed due to customs inspections or the item was destined for an APO/FPO/DPO that was closed on the intended day of delivery or the delay was caused by one of the situations in DMM 604.9.5.5. Consult [USPS.com](http://USPS.com) or your local Post Office for information on delivery commitments and Priority Mail Express Military Service (PMEMS). For details, see DMM 703.2.6, which is available at [pe.usps.com](http://pe.usps.com).

When a mailer submits a Priority Mail Express item requiring a signature and the Postal Service cannot deliver the item on the first attempt, the Postal Service leaves a notice for the addressee. If the addressee does not claim the item within 5 calendar days, the Postal Service returns the item to the sender at no additional charge.

**Insurance coverage:** The Postal Service provides insurance only in accordance with postal regulations in the DMM, which is available at [pe.usps.com](http://pe.usps.com). The DMM sets forth the specific types of losses that are covered, the limitations on coverage, terms of insurance, conditions of payment, and adjudication procedures. Certain items are not insurable. The DMM consists of federal regulations, and USPS personnel are not authorized to change or waive these regulations or grant exceptions. A mailer who requires information on Priority Mail Express insurance may contact the Postal Service before submitting an item. Limitations prescribed in the DMM provide, in part, that:

1. Insurance coverage extends to the actual value of the contents at the time of mailing or the cost of repairs, not to exceed the insured limit for the item.

2. The Postal Service insures the contents of Priority Mail Express "merchandise" items (with "merchandise" defined by postal regulations) against loss, damage, or missing contents. The Postal Service includes coverage up to \$100 per mailpiece at no additional charge. Additional merchandise insurance up to \$5,000 per mailpiece may be available for purchase. Additional insurance for Priority Mail Express items is not available unless a signature is required.
3. The Postal Service insures "nonnegotiable documents" (as defined by postal indemnity regulations) against loss, damage, or missing contents up to \$100 per mailpiece for document reconstruction, subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. Document reconstruction insurance provides reimbursement for the reasonable costs incurred in reconstructing duplicates of nonnegotiable documents mailed. Document reconstruction insurance coverage above \$100 per mailpiece is not available. The mailer should not attempt to purchase additional document insurance, because additional document insurance is void.
4. The Postal Service insures "negotiable items" (defined by postal regulations as items that can be converted to cash without forgery), currency, or bullion up to a maximum of \$15 per mailpiece.
5. The Postal Service does not provide coverage for consequential losses due to loss, damage, or delay of Priority Mail Express items or for concealed damage, spoilage of perishable items, and articles improperly packaged or too fragile to withstand normal handling in the mail. Coverage, terms, and limitations are subject to change. For additional limitations and terms of coverage, consult the DMM, which is available at [pe.usps.com](http://pe.usps.com).

**Indemnity Claims (Loss, Damaged or Missing Contents):** Either the mailer or the addressee may file an indemnity claim for loss, damaged or missing contents. The claimant may submit the claim online at [usps.com](http://usps.com), or by mail; for more information see Publication 122, *Domestic Claims, Customer Reference Guide*. The timelines for claims are as follows: claims for loss – no sooner than 7 days but no later than 60 days after the date of mailing; claims for damage or missing contents – immediately but no later than 60 days from the date of mailing. Retain the original USPS retail receipt or eReceipt/electronic receipt for claims purposes. For claims involving damage or missing contents, also retain the article, container, and packaging for Postal Service inspection when requested.

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Thank you for choosing Priority Mail Express service.

**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 374 081 441 US

Priority Mail Express tracking number



**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115

*Cashier's Check*

024189

DATE: 4/15/19

REMITTER: MILLHOUSE, SANDRA L  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MPASSINI
TIME:	11:27:55
CK AMT:	\$2,000.00
FEE AMT:	\$.00
TOTAL:	\$2,000.00

NON-NEGOTIABLE

HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998  
2957970802

04/16/2019 (800)275-8777 2:27 PM

Product Description	Sale Qty	Final Price
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PM Exp 1-Day	1	\$25.50
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Flat Rate Env

(Domestic)

(HOT SPRINGS NATIONAL, AR 71913)

(Flat Rate)

(Signature Requested)

(Scheduled Delivery Date)

(Wednesday 04/17/2019 03:00 PM)

(Money Back Guarantee)

(USPS Tracking #)

(EE374081455US)

PM Exp	1	\$0.00
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Insurance

(Up to \$100.00 included)

Total \$25.50

Personal/Bus Check \$25.50

Includes up to \$100 insurance

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an insurance claim go to  
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or scan this code with  
your mobile device:



or call 1-800-410-7420.

YOUR OPINION COUNTS

**Money-back Guarantee:** If the mailer submits an item at a designated USPS® Priority Mail Express® acceptance location on or before the specified deposit time, the Postal Service will deliver or attempt delivery to the addressee or agent before the applicable delivery date and time. Mailer may request the addressee's signature from the addressee upon delivery of the item by checking the "signature required" box at the time of mailing. If the Postal Service does not deliver or attempt delivery by the specified time and the mailer files a valid claim for a refund, the Postal Service will refund the postage, unless an exception applies. See *Mailing Standards of the United States Postal Service, Domestic Mail Manual (DMM®) 604.9.5.5* which is available at [pe.usps.com](http://pe.usps.com).

**Note:** The Postal Service does not offer money-back guarantee for military or DPO shipments delayed due to customs inspections or the item was destined for an APO/FPO/DPO that was closed on the intended day of delivery or the delay was caused by one of the situations in DMM 604.9.5.5. Consult [USPS.com](http://USPS.com) or your local Post Office for information on delivery commitments and Priority Mail Express Military Service (PMEMS). For details, see DMM 703.2.6, which is available at [pe.usps.com](http://pe.usps.com).

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**Insurance coverage:** The Postal Service provides insurance only in accordance with postal regulations in the DMM, which is available at [pe.usps.com](http://pe.usps.com). The DMM sets forth the specific types of losses that are covered, the limitations on coverage, terms of insurance, conditions of payment, and adjudication procedures. Certain items are not insurable. The DMM consists of federal regulations, and USPS personnel are not authorized to change or waive these regulations or grant exceptions. A mailer who requires information on Priority Mail Express Insurance may contact the Postal Service before submitting an item. Limitations prescribed in the DMM provide, in part, that:

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**Indemnity Claims (Loss, Damaged or Missing Contents):** Either the mailer or the addressee may file an indemnity claim for loss, damaged or missing contents. The claimant may submit the claim online at [usps.com](http://usps.com), or by mail; for more information see Publication 122, *Domestic Claims Customer Reference Guide*. The timelines for claims are as follows: claims for loss – no sooner than 7 days but no later than 60 days after the date of mailing; claims for damage or missing contents – immediately but no later than 60 days from the date of mailing. Retain the original USPS retail receipt or eReceipt/electronic receipt for claims purposes. For claims involving damage or missing contents, also retain the article, container, and packaging for Postal Service inspection when requested.

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Thank you for choosing Priority Mail Express service.

**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-18



EE 374 081 455 US

Priority Mail Express tracking number

**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115*Cashier's Check*

024618

DATE: 4/23/19

REMITTER: SANDRA MILLHOUSE  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MPASSINI
TIME:	15:21:19
CK AMT:	\$1,900.00
FEE AMT:	\$ .00
TOTAL:	\$1,900.00

**NON-NEGOTIABLE**



HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998  
2957970802

04/23/2019 (800)275-8777 3:49 PM

Product Description	Sale Qty	Final Price
------------------------	-------------	----------------

PM Exp 1-Day	1	\$25.50
Flat Rate Env (Domestic) (HOT SPRINGS NATIONAL, AR 71913) (Flat Rate) (Signature Requested) (Scheduled Delivery Day) (Wednesday 04/24/2019 03:00 PM) (Money Back Guarantee) (USPS Tracking #) (EE374082861US)		

PM Exp Insurance (Up to \$100.00 included)	1	\$0.00
---	---	--------

Total	\$25.50
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Personal/Bus Check	\$25.00
Cash	\$0.50

Includes up to \$100 insurance

Save this receipt as evidence of insurance. For information on filing an insurance claim go to <https://www.usps.com/help/claims.htm>

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or call 1-800-410-7420.

YOUR OPTNION COUNTS



**Money-back Guarantee:** If the mailer submits an item at a designated USPS® Priority Mail Express® acceptance location on or before the specified deposit time, the Postal Service will deliver or attempt delivery to the addressee or agent before the applicable delivery date and time. Mailer may request the addressee's signature from the addressee upon delivery of the item by checking the "signature required" box at the time of mailing. If the Postal Service does not deliver or attempt delivery by the specified time and the mailer files a valid claim for a refund, the Postal Service will refund the postage, unless an exception applies. See *Mailing Standards of the United States Postal Service, Domestic Mail Manual (DMM®) 604.9.5.5* which is available at [pe.usps.com](http://pe.usps.com).

**Note:** The Postal Service does not offer money-back guarantee for military or DPO shipments delayed due to customs inspections or the item was destined for an APO/FPO/DPO that was closed on the intended day of delivery or the delay was caused by one of the situations in DMM 604.9.5.5. Consult [USPS.com](mailto:USPS.com) or your local Post Office for information on delivery commitments and Priority Mail Express Military Service (PEEMS). For details, see DMM 703.2.6, which is available at [pe.usps.com](http://pe.usps.com).

When a mailer submits a Priority Mail Express item requiring a signature and the Postal Service cannot deliver the item on the first attempt, the Postal Service leaves a notice for the addressee. If the addressee does not claim the item within 5 calendar days, the Postal Service returns the item to the sender at no additional charge.

**Insurance coverage:** The Postal Service provides insurance only in accordance with postal regulations in the DMM, which is available at [pe.usps.com](http://pe.usps.com). The DMM sets forth the specific types of losses that are covered, the limitations on coverage, terms of insurance, conditions of payment, and adjudication procedures. Certain items are not insurable. The DMM consists of federal regulations, and USPS personnel are not authorized to change or waive these regulations or grant exceptions. A mailer who requires information on Priority Mail Express insurance may contact the Postal Service before submitting an item. Limitations prescribed in the DMM provide, in part, that:

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3. The Postal Service insures "nonnegotiable documents" (as defined by postal indemnity regulations) against loss, damage, or missing contents up to \$100 per mailpiece for document reconstruction, subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. Document reconstruction insurance provides reimbursement for the reasonable costs incurred in reconstructing duplicates of nonnegotiable documents mailed. Document reconstruction insurance coverage above \$100 per mailpiece is not available. The mailer should not attempt to purchase additional document insurance, because additional document insurance is void.
4. The Postal Service insures "negotiable items" (defined by postal regulations as items that can be converted to cash without forgery), currency, or bullion up to a maximum of \$15 per mailpiece.
5. The Postal Service does not provide coverage for consequential losses due to loss, damage, or delay of Priority Mail Express items or for concealed damage, spoilage of perishable items, and articles improperly packaged or too fragile to withstand normal handling in the mail. Coverage, terms, and limitations are subject to change. For additional limitations and terms of coverage, consult the DMM, which is available at [pe.usps.com](http://pe.usps.com).

**Indemnity Claims (Loss, Damaged or Missing Contents):** Either the mailer or the addressee may file an indemnity claim for loss, damaged or missing contents. The claimant may submit the claim online at [usps.com](http://usps.com), or by mail; for more information see Publication 122, *Domestic Claims, Customer Reference Guide*. The timelines for claims are as follows: claims for loss – no sooner than 7 days but no later than 60 days after the date of mailing; claims for damage or missing contents – immediately but no later than 60 days from the date of mailing. Retain the original USPS retail receipt or eReceipt/electronic receipt for claims purposes. For claims involving damage or missing contents, also retain the article, container, and packaging for Postal Service inspection when requested.

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Thank you for choosing Priority Mail Express service.

**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 374 082 861 US

Priority Mail Express tracking number

Jean Butler

**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115*Cashier's Check*

024926

**DATE:** 4/29/19**REMITTER:** SANDRA L MILLHOUSE  
1216 BIG PINES LN  
MISSOULA, MT 59802**TO:** \*\*\*\*JEAN BUTLER\*\*\*\*

<b>BRANCH:</b>	1560
<b>ORIGINATOR:</b>	KWHITING
<b>TIME:</b>	15:46:35
<b>CK AMT:</b>	\$1,800.00
<b>FEE AMT:</b>	\$ .00
<b>TOTAL:</b>	\$1,800.00

**NON-NEGOTIABLE**

HELLGATE  
200 E BROADWAY S  
MISSOULA  
MT

59802-9998  
2957970802

04/29/2019 (800)275-8777 3.11 PM

Product Description	Sale Qty	Price
------------------------	-------------	-------

PM Exp 2-Day Flat Rate Env (Domestic) (HOT SPRINGS NATIONAL, AR 71913) (Flat Rate) (Signature Requested) (Scheduled Delivery Day) (Wednesday 05/01/2019 03:00 PM) (Money Back Guarantee) (USPS Tracking #) (EE374081296US)	1	
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PM Exp Insurance	1	\$0.00
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(Up to \$100.00 included)

Total

Cash

Includes up to \$100 insurance

Save this receipt as evidence of  
insurance. For information on filing  
an insurance claim go to  
<https://www.usps.com/help/claims.htm>

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or scan this code with  
your mobile device:



or call 1-800-410-7

YOUR OPINION COUNTS

**Money-back Guarantee:** If the mailer submits an item at a designated USPS® Priority Mail Express® acceptance location on or before the specified deposit time, the Postal Service will deliver or attempt delivery to the addressee or agent before the applicable delivery date and time. Mailer may request the addressee's signature from the addressee upon delivery of the item by checking the "signature required" box at the time of mailing. If the Postal Service does not deliver or attempt delivery by the specified time and the mailer files a valid claim for a refund, the Postal Service will refund the postage, unless an exception applies. See *Mailing Standards of the United States Postal Service, Domestic Mail Manual (DMM)®* 604.9.5.5 which is available at [pe.usps.com](http://pe.usps.com).

**Note:** The Postal Service does not offer money-back guarantee for military or DPO shipments delayed due to customs inspections or the item was destined for an APO/FPO/DPO that was closed on the intended day of delivery or the delay was caused by one of the situations in DMM 604.9.5.5. Consult [USPS.com](http://USPS.com) or your local Post Office for information on delivery commitments and Priority Mail Express Military Service (PMEMS). For details, see DMM 703.2.6, which is available at [pe.usps.com](http://pe.usps.com).

When a mailer submits a Priority Mail Express item requiring a signature and the Postal Service cannot deliver the item on the first attempt, the Postal Service leaves a notice for the addressee. If the addressee does not claim the item within 5 calendar days, the Postal Service returns the item to the sender at no additional charge.

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Tracking: For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 374 081 296 US

Priority Mail Express tracking number

2405210



**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave.  
Missoula, Montana 59801  
406-728-3115

*Cashier's Check*

025209

**DATE:** 5/02/19

**REMITTER:** \*\*\*SANDRA L MILLHOUSE\*\*\*  
1216 BIG PINES LN  
MISSOULA, MT 59802

**TO:** \*\*\*JEAN BUTLER\*\*\*

<b>BRANCH:</b>	1450
<b>ORIGINATOR:</b>	AYATES
<b>TIME:</b>	14:09:19
<b>CK AMT:</b>	\$1,000.00
<b>FEE AMT:</b>	\$ .00
<b>TOTAL:</b>	\$1,000.00

**NON-NEGOTIABLE**

HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998  
2957970802

05/02/2019 (800)275-8777 2:42 PM

Product Description	Sale Qty	Final Price
------------------------	-------------	----------------

PM Exp 1-Day	1	\$25.50
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Flat Rate Env

(Domestic)

(HOT SPRINGS NATIONAL, AR 71913)

(Flat Rate)

(Signature Waiver)

(Scheduled Delivery Day)

(Friday 05/03/2019 03:00 PM)

(Money Back Guarantee)

(USPS Tracking #)

(EE374083076US)

PM Exp	1	\$0.00
--------	---	--------

Insurance

(Up to \$100.00 included)

Envelope 6"X9"	1	\$0.49
----------------	---	--------

(Unit Price:\$0.49)

Total		\$25.99
-------	--	---------

Cash	\$26.00
Change	(\$0.01)

Includes up to \$100 insurance

Save this receipt as evidence of  
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an insurance claim go to  
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or call 1-800-410-7420.

**Money-back Guarantee:** If the mailer submits an item at a designated USPS® Priority Mail Express® acceptance location on or before the specified deposit time, the Postal Service will deliver or attempt delivery to the addressee or agent before the applicable delivery date and time. Mailer may request the addressee's signature from the addressee upon delivery of the item by checking the "signature required" box at the time of mailing. If the Postal Service does not deliver or attempt delivery by the specified time and the mailer files a valid claim for a refund, the Postal Service will refund the postage, unless an exception applies. See *Mailing Standards of the United States Postal Service, Domestic Mail Manual (DMM)®* 604.9.5.5 which is available at [pe.usps.com](http://pe.usps.com).

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**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 374 083 076 US

Priority Mail Express tracking number

**First Security Bank**

DIVISION OF GLACIER BANK

1704 Dearborn Ave  
Missoula, Montana 59801  
406-728-3115*Cashier's Check*

025527

DATE: 5/06/19

REMITTER: MILLHOUSE, SANDRA L  
1216 BIG PINES LN  
MISSOULA, MT 59802

TO: \*\*\*JEAN BUTLER\*\*\*

BRANCH:	1450
ORIGINATOR:	MPASSINI
TIME:	15:34:22
CK AMT:	\$1,700.00
FEE AMT:	\$ .00
TOTAL:	\$1,700.00

NON-NEGOTIABLE



HELLGATE  
200 E BROADWAY ST  
MISSOULA  
MT

59802-9998  
2957970802

05/06/2019 (800)275-8777 3:55 PM

Product Description	Sale Qty	Final Price
------------------------	-------------	----------------

Envelope 6"X9" (Unit Price:\$0.49)	1	\$0.49
---------------------------------------	---	--------

PM Exp 1-Day Flat Rate Env (Domestic)	1	\$25.50
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(HOT SPRINGS NATIONAL, AR 71913)  
(Flat Rate)  
(Signature Waiver)  
(Scheduled Delivery Day)  
(Tuesday 05/07/2019 03:00 PM)  
(Money Back Guarantee)  
(USPS Tracking #)  
(EE374083102US)

PM-Exp Insurance (Up to \$100.00 included)	1	\$0.00
--	---	--------

Total	\$25.99
-------	---------

Cash	\$31.00
Change	(\$5.01)

Includes up to \$100 insurance

Save this receipt as evidence of insurance. For information on filing an insurance claim go to <https://www.usps.com/help/claims.htm>

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840-5590-0268-001-00037-84727-01

or scan this code with  
your mobile device:



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**Tracking:** For USPS Tracking, scan the QR Code below or go to [USPS.com](http://USPS.com) or call 800-222-1811



EE 374 083 102 US

Priority Mail Express tracking number



**Missoula Federal**  
Credit Union

3600 BROOKS STREET  
MISSOULA, MT 59801  
406/523-3300

NO. 508804

[C] Cashier's Checks

Check Disburse

Payee:.....Jean Butler

Account:.....Cashier's Checks

Check Number:.....508804

Amount:.....2,000.00

Withdrawal from XXXXXX[REDACTED] Basic Checking

Previous Balance:.....2,972.50

Amount:.....-2,000.00

New Balance:.....972.50

Available Balance:.....972.50

Date: 05/17/2019

*freemove ck*

DETACH BEFORE DEPOSITING

HELLGATE  
200 E BROADWAY ST  
MISSOULA, MT, 59802-9998  
295797-0802  
(800)275-8777  
05/17/2019 01:25 PM

Product	Qty	Unit Price	Price
PM Exp 1-Day	1	\$25.50	\$25.50
Flat Rate Env (Domestic) (HOT SPRINGS NATIONAL, AR 71913) (Flat Rate) (Signature Requested) (Scheduled Delivery Day) (Saturday 05/18/2019 03:00 PM) (Money Back Guarantee) (USPS Tracking #) (EE374083425US)			
PM Exp Insurance (Up to \$100.00 included)			\$0.00
Total:			\$25.50

Cash	\$0.50
Personal/Bus Check	\$25.00

Includes up to \$100 insurance

Save this receipt as evidence of insurance. For information on filing an insurance claim go to <https://www.usps.com/help/claims.htm>

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POSTAL EXPERIENCE

Go to:  
<https://postalexperience.com/Pos>

840-5590-0268-003-00033-13380-02

or scan this code with  
your mobile device:



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EE 374 083 425 US

Priority Mail Express tracking number





## Detective Glenville Kedic

**Case:** 2019-12771

**Title:** Narrative

**Date:** 7/30/2019

On July 11, 2019, Detective Glenville Kedic with the Missoula County Sheriff's Office, herein after referred to as "I" or "Me", was assigned this case, as follows;

On that date, Det. Wafstet provided me with copies of documents he'd been given by 73 YOA (v) SANDRA MILLHOUSE, regarding her having been defrauded in a "Publisher's Clearing House"-type lottery scam. It should be noted that SANDRA had reported this incident before (see incident 2019-6465 and case 2019-10722); however, in both of those instances, she had been reluctant to provide copies of any documents, and had been informed both during those investigations and by Dep. Wafstet in several subsequent phone calls, that this office could not follow up on any such complaint without something to document the offense.

In this latest report, SANDRA provided copies of cashier's checks, copies of money order receipts, copies of Western Union electronic money transfer receipts, and receipts from the US Post Office for the mailing of the cashier's checks. She also provided several hand-written notes listing phone numbers later shown to be bogus or spoofed, as well as various names and addresses with which she'd been provided by the individuals conducting this fraud. Additionally, she provided copies of greeting card envelopes which had been marked Return to Sender by the Post Office.

It should be noted that SANDRA is known to have dementia issues; in the past, she has been assisted in her reports to law enforcement by AMBER HALLSEY, who was initially reported to be her caregiver. I later asked SANDRA and AMBER to come to the Sheriff's Office so that I could conduct a more formal interview, in order to better understand how she'd fallen victim to the scam and to ascertain if there might be any way to track or recover her funds. At that time, SANDRA requested that NIKKI YAKEL, her Adult Case Manager with We Care Behavioral Health, LLC, be permitted to attend also.

On July 19, SANDRA, AMBER and NIKKI presented themselves at the Sheriff's Office, and I spoke with them together in the soft interview room. The following is a summary of that interview; this summary is not necessarily in chronological order, nor is it intended as a verbatim recitation, except where indicated in direct quotes. Prior to beginning the interview, I activated my digital voice recorder; a copy of the recording has been uploaded hereto in LERMS.

Almost immediately upon beginning the interview, I began running into communication difficulties with SANDRA; when I prefaced the recording with this case number, SANDA immediately became concerned that this was not the correct number, stating that she'd been given a different number by Deputy G. Jessop when he'd spoken with her on June 15. It took several minutes for myself and AMBER to explain to her that this latest case number opened by Det. Wafstet would incorporate all the previous case information, and that an error was not being made. Also, based on the previous reports, at one point I referred to AMBER as SANDRA's caregiver;



## Detective Glenville Kedic

SANDRA became very adamant that AMBER is a neighbor and a friend, but serves no role as a caregiver, nor is AMBER in any way responsible for SANDRA's welfare or authorized to speak for her in any capacity other than as a friend.

When asked to describe the circumstances under which she'd been defrauded, SANDRA gave a statement to the effect that she'd been contacted at the end of February 2019 by an individual she referred to as "Thomas Williams". She stated that "Williams" informed her she'd won a sweepstakes prize of several million dollars, plus a new Mercedes automobile. She said she was provided with a purported account number at what she described as "A New York Bank", and contact information with the "bank". She had not verified this information herself, but stated when she called the "Bank" and gave the account number, it was confirmed to her that her "Prize" was currently in an escrow account, and that she would be required to pay taxes, fees, etc., to claim it. However, she said she was told that the fees would be paid for her; all she had to do was accept deposit of certain funds, which she would then forward to pay these "fees". She indicated that at this point, she'd been engaged in conversation by a female she referred to as "Nancy Winter", who gave her further instructions.

SANDRA had brought a large grocery bag filled with bundled notes, bank statements and other documents, bundled together and heavily annotated by her, to which she repeatedly attended, often losing track of questions I was asking her as she consulted and re-organized the papers. I repeatedly had to remind her that I was asking specific questions for a reason, asking her to try her best and answer the question being asked, rather than attempting to provide her own often non-sequential narrative. Despite this, and despite frequently being reminded by AMBER, SANDRA several times either failed to understand the questions being asked, or simply responded with information she wished to provide rather than with the answer to the question being asked.

At this point her statement became somewhat difficult to follow; initially, she stated money had been wired to her account, and that she'd then gone to her bank and withdrawn the money in the form of cashier's checks. However, when I asked how the money had been deposited into her bank account, she said that it had not, and instead she'd used her credit card to purchase the cashier's checks. She had made similar statements to Dep. Jessop and Det. Wafstet, but had led them to believe that there were separate fraudulent amounts charged to the credit card, which had made getting an accurate total of actual loss amounts very difficult. This confusion continued for some time, until it became clear that my use of the terms "Credit", "Debit", "Wire transfer" and "Account" in regard to the various transactions were being misunderstood.

Thereafter, and with a certain amount of confusion on all parts, I was able to ascertain that SANDRA had provided her personal and account information for 3 credit cards (a Capital One card ending in 2484, a Discover card ending in 0908, and a Walmart Mastercard ending in 5749). She showed me originals of statements which indicated that the account(s) had been credited by a given amount, after which she'd been instructed to go to the bank, obtain a cash advance on the credit card, and use the money to purchase a cashier's check at the same or different bank for that amount. She, believing that the "Money" had been "Wired" to her credit card, did so,



## Detective Glenville Kedic

having the checks made payable to a JEAN BUTLER, and thereafter mailing the cashier's checks at "Winter's" instruction to BUTLER, at an address in Hot Springs, Arkansas. She later indicated that "Winter" had sent her checks to reimburse the amounts charged to her credit card, but each of these checks had been rejected as invalid. She also stated that she had learned that BUTLER had passed away in April 2019, and wished to know who had signed for the cashier's checks upon their delivery.

SANDRA stated that she couldn't understand why the credit card company was now holding her liable for these amounts, since the "Money" had been "Wired" into her account. Based on the various bundled and annotated statements, I pointed out to her that each supposed credit payment to her account was followed by an immediate debit for that same amount; SANDRA, having seen only the credited balance at the time she'd gone and purchased the cashier's check, had not thereafter paid attention to the minus sign on the following transaction, indicating the amount as having been immediately charged back to the card.

Based on the cashier's checks, between April 1 and May 17, SANDRA was fraudulently compelled in this manner by "Winter" to send \$23,500.00 to BUTLER in the form of 11 separate checks drawn on First Security Bank and most recently at Missoula Federal Credit Union. The different banks each charge a \$5.00 fee for issuance of a cashier's check. In addition to these check amounts, SANDRA also paid \$255.98 in postage to express mail the items. Copies of the cashier's checks and the USPS receipts are included as Attachment 1.

SANDRA also provided documentation from 2 Western Union money transfers she'd been compelled to make; she did not appear to have fully grasped that this was part of the same scam, saying that she believed it might be but she wasn't sure. These were for an \$800.00 (plus an \$22.50 fees) money transfer on May 11, to a DELROY SAMUELS in Florida, and a second \$300.00 money transfer on May 18 to an unknown person. This latter transfer was made using money from a \$300.00 credit card advance made at the Reno bar in East Missoula. SANDRA stated that with the assistance of AMBER and/or NIKKI, she'd been able to intercept the \$800.00 wire transfer, and had been issued a credit by Western Union for the full amount plus fees. However, the second \$300.00 transfer, made a week later, went through prior to her being able to stop it. Copies of the Western Union receipts, including SANDRA's reimbursement, are included as Attachment 2.

Including bank fees, transfer fees and postage, the total loss amount in this case therefore stands at \$24,133.48. This differs from the amount SANDRA herself reported, but is the total for which receipts and supporting documents were provided. SANDRA also stated that she'd closed several of the credit card and/or bank accounts and opened others, and couldn't understand how "Winter" had perpetuated the scam. However, it became clear throughout the interview that her dementia issues would have made it difficult for her to recall what information she may or may not have provided to the scammers, specifically in light of the fact that she repeatedly referred to "Winter" by her purported first name, and relayed detail about this person which made it clear that "Winter" had been able to establish what SANDRA believed to be an ongoing and legitimate relationship. To this end, SANDRA pointed out the various returned greeting cards; she stated that during the course of her interaction with "Winter", the female suspect had told her that she would be undergoing





## Detective Glenville Kedie

treatment at a hospital in Washington, D.C. As a result, SANDRA had mailed several Get Well cards to "Winter", only to have them returned by the post office as undeliverable (see Attachment 3). Also, SANDRA repeatedly became irritated with AMBER when AMBER was able to provide information to questions asked; SANDRA could not understand how AMBER had the information, even after AMBER explained to her that they'd repeatedly spoken about this scam. This is further bourn out by the fact that even after intercepting the May 11 wire transfer, the scammers were able to convince SANDRA to wire a further \$300.00 in the exact same fashion.

Most recently, SANDRA reported having received a \$7,500.00 check purporting to be from a "Canza Jefferson" in Pinewood, SC (see Attachment 4). SANDRA stated that she'd become suspicious of the check due to the check number, 185, and had not deposited it into her account or transferred the money via cashier's check as instructed before; however, she couldn't give any reason as to why this number appeared suspicious to her. She stated that she'd spoken with her bank and been told that the account, through Safe Federal Credit Union, was no longer valid since a person by "Jefferson's" last name had declared bankruptcy.

SANDRA stated that she had contacted the Arkansas Attorney General's Office, and had been provided with information on filing a complaint in regard to JEAN BUTLER in that state. She later provided me with copies of her complaint and cover later (included as Attachment 5). It should be noted that her written statement to the Arkansas Attorney General's Office differs in several details to the statement she provided me, though I attribute this to the previously mentioned misunderstandings regarding banking terminology, later clarified for her by either myself or NIKKI. I advised her that based on my experience in several similar such cases, I knew even were BUTLER to still be alive, she would be a person such as herself, who after being scammed, would then have pursued the option of obtaining her "Prize" by forwarding money sent to her by other people. I pointed out to her that in my experience there would be no way for her to obtain return of her money; however, through both AMBER and NIKKI, I provided her with contact information for the Montana Department of Justice, specifically the Identity Theft Passport Application, in order to help her obtain relief from the various credit card companies which she said were calling her almost daily, demanding payment. I will also forward a copy of this report to the Arkansas Attorney General's Office for follow-up.

All additional handwritten notes from SANDRA have been included herewith as Attachment 6; I am closing this case as having been referred to an outside agency.

Nothing further at this time.

Kedie 458

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 900.00  
BBI {6500}R LINEMAN 153 CASH DEPOSITCODL 921738119 EXP 07/13/2022303-638-8101 7/13/1951  
RETIRED COP  
Beneficiary JEAN BUTLER  
BNF ADDR1 HOTSPRINGS, AR  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180522MMQFMP91000037  
MID 180522133051F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180522C1B76E1C00392205221330FT03  
ORG ADDR1 7820 E CORNELL AVE  
ORG ADDR2 DENVER CO 80231  
ORG ID 9201847651  
ORG ID Code AC  
Originator NINA L DINNELL ORTON  
Paymt Method FED  
Recv ABA 026013673  
Reference 20181420012600  
Sender ABA 107001481  
Spread Amnt 0.00  
Time 14:46:01  
UserID PRAWL  
Value Date 05/22/2018  
Wire Date 05/22/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,300.00  
BBI {6500}RLINNEMAN 153 CODL 921738119EXP 7/13/22 303-638-8101DOB 7/13/1951 RETIRED  
Beneficiary JEAN BUTLER  
BNF ADDR1 HOT SPRINGS, ARKANSAS  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180621MMQFMP91000027  
MID 180621115708F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180621C1B76E1C00343306211157FT03  
7820 E CORNELL AVE

**EXHIBIT  
D**

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2018

ORG ADDR2 DENVER CO 80231  
ORG ID 9201847651  
ORG ID Code AC  
Originator NINA L DINNELL ORTON  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Reference 20181720009900  
Sender ABA 107001481  
Time 11:57:08  
Value Date 06/21/2018  
Wire Date 06/21/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 550.00  
BBI {6500}RLINNEMAN 153 CODL 921738119EXP 07/13/2022 303-638-810107/13/1951 RETIRED  
Beneficiary JEAN BUTLER  
BNF ADDR1 HOT SPRINGS, AR  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180629MMQFMP91000140  
MID 180629161206F102  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180629C1B76E1C01031606291612FT03  
7820 E CORNELL AVE  
ORG ADDR2 DENVER CO 80231  
ORG ID 9201847651  
ORG ID Code AC  
Originator NINA L DINNELL ORTON  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Reference 20181800032100  
Sender ABA 107001481  
Time 16:12:06  
Value Date 06/29/2018  
Wire Date 06/29/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 2,000.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ADDR2 HOT SPRINGS, AR, 71913, US  
BNF ID 4349354722  
Branch ID 9999  
Country Code US

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

Currency USD  
Direction I  
Fee 15.00  
IMAD 20180709B6B7HU2R012367  
MID 180709162459F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OGB BANK OF AMERICA, N.A.  
OGB ADDR1 222 BROADWAY  
OGB ID BOFAUS3NXXX  
OMAD 20180709C1B76E1C00672807091624FT03  
ORG ADDR1 412 LAKELAND DR  
ORG ADDR2 HOT SPRINGS NATL PARK AR 71913-7629  
ORG ID 487006991244  
ORG ID Code AC  
Originator JEAN M BUTLER  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2018070900413998  
Sender ABA 026009593  
Sender Name BK AMER NYC  
Time 16:24:59  
Value Date 07/09/2018  
Wire Date 07/09/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,700.00  
BBI {6500}RLINNEMAN 153 CODL 921738119EXP 7/13/2022 303-638-8101 DOB7/13/1951 RETIRED  
Beneficiary JEAN BUTLER  
BNF ADDR1 HOTSPRINGS AR  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180720MMQFMP91000034  
MID 180720124250F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180720C1B76E1C00449907201242FT03  
7820 E CORNELL AVE  
ORG ADDR2 DENVER CO 80231  
ORG ID 9201847651  
ORG ID Code AC  
Originator NINA L DINNELL ORTON  
Paymt Method FED  
Paymt Source FLS

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

Recv ABA 026013673  
Reference 20182010011900  
Sender ABA 107001481  
Time 12:42:50  
Value Date 07/20/2018  
Wire Date 07/20/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 2,000.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ADDR2 HOT SPRINGS, AR, 71913, US  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180820B6B7HU3R002868  
MID 180820064507F104  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OGB BANK OF AMERICA, N.A.  
OGB ADDR1 222 BROADWAY  
OGB ID BOFAUS3NXXX  
OMAD 20180820C1B76E1C00046008200503FT03  
412 LAKELAND DR  
ORG ADDR2 HOT SPRINGS NATL PARK AR 71913-7629  
ORG ID 487006991244  
ORG ID Code AC  
Originator JEAN M BUTLER  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2018082000058379  
Sender ABA 026009593  
Sender Name BK AMER NYC  
Time 06:45:09  
Value Date 08/20/2018  
Wire Date 08/20/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 850.00  
BBi {6500}RLINNEMAN 153 CODL 921738119EXP 7/13/2022 303-638-8101DOB 07/13/1951 RETIRED  
Beneficiary JEAN BUTLER  
BNF ADDR1 HOT SPRINGS AR  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

Direction I  
Fee 15.00  
IMAD 20180821MMQFMP91000023  
MID 180821121921F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180821C1B76E1C00333208211219FT03  
ORG ADDR1 7820 E CORNELL AVE  
ORG ADDR2 DENVER CO 80231  
ORG ID 9201847651  
ORG ID Code AC  
Originator NINA L DINNELL ORTON  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Reference 20182330010200  
Sender ABA 107001481  
Time 12:19:21  
Value Date 08/21/2018  
Wire Date 08/21/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,000.00  
Beneficiary JEAN BUTTER  
BNF ADDR1 HOT SPRING,AR,US  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180829I1B7033R017697  
MID 180829155002F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180829C1B76E1C00625208291550FT03  
850 EDWARD CT SE APT 108  
ORG ADDR2 CEDAR RAPIDS, IA 52403-4565  
ORG ID 000002692203975  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2018082900151583  
Sender ABA 121000248  
Sender Name WELLS FARGO SF  
Spread Amnt 0.00  
Time 16:40:18  
UserID MKELLEY



# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

Value Date 08/29/2018  
Wire Date 08/29/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 2,000.00  
Beneficiary JEAN BUTTER  
BNF ADDR1 HOT SPRINGS ,AR,US  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180904I1B7031R012526  
MID 180904125053F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180904C1B76E1C00779609041250FT03  
850 EDWARD CT SE APT 108  
ORG ADDR2 CEDAR RAPIDS, IA 52403-4565  
ORG ID 000002692203975  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2018090400139133  
Sender ABA 121000248  
Sender Name WELLS FARGO SF  
Spread Amnt 0.00  
Time 19:56:27  
UserID NMILLING  
Value Date 09/04/2018  
Wire Date 09/04/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 2,000.00  
Beneficiary JEAN BUTTER  
BNF ADDR1 HOT SPROINGS,AR,US  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180912I1B7033R014018  
MID 180912150930F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

OMAD 20180912C1B76E1C00510409121509FT03  
ORG ADDR1 850 EDWARD CT SE APT 108  
ORG ADDR2 CEDAR RAPIDS, IA 52403-4565  
ORG ID 000002692203975  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2018091200123609  
Sender ABA 121000248  
Sender Name WELLS FARGO SF  
Spread Amnt 0.00  
Time 15:37:08  
UserID GJANSSEN  
Value Date 09/12/2018  
Wire Date 09/12/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,500.00  
Beneficiary JEAN BUTTER  
BNF ADDR1 HOT SPRINGS, AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20180921J1Q5040C003361  
MID 180921155832F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20180921C1B76E1C00670409211558FT03  
850 EDWARD CT SE APT 108  
ORG ADDR2 CEDAR RAPIDS, IA, 52403  
ORG ID 000196475727356  
ORG ID Code AC  
Originator CONNIE F WILBANKS  
Paymt Method FED  
Recv ABA 026013673  
Recv Name TD BANK NA NEW YOR  
Reference 180921035258  
Sender ABA 073000545  
Sender Name US BANK MILWAUKEE  
Spread Amnt 0.00  
Time 17:44:58  
UserID GJANSSEN  
Value Date 09/21/2018  
Wire Date 09/21/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]



# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

**Amount** 1,000.00  
**Beneficiary** JEAN BUTLER  
**BNF ADDR1** HOT SPRINGS, AR 71913  
**BNF ID** 4349354722  
**Branch ID** 9999  
**Country Code** US  
**Currency** USD  
**Direction** I  
**Fee** 15.00  
**IMAD** 20181024I1Q73AGC002183  
**MID** 181024141815F100  
**Msg Status** COMPLETE  
**Msg Subtype** 00  
**Msg Type** 10  
**OBI** SEND MONEY TO FRIEND  
**Office** 004  
**OMAD** 20181024C1B76E1C00450710241418FT03  
**ORG ADDR1** 850 EDWARD CT SE APT 108  
**ORG ADDR2** CEDAR RAPIDS,IA,52403  
**ORG ID** 000196475727356  
**ORG ID Code** AC  
**Originator** CONNIE F WILBANKS  
**Paymt Method** FED  
**Paymt Source** FLS  
**Recv ABA** 026013673  
**Recv Name** TD BANK NA NEW YOR  
**Reference** 181024025092  
**Sender ABA** 073000545  
**Sender Name** US BANK MILWAUKEE  
**Time** 14:18:16  
**Value Date** 10/24/2018  
**Wire Date** 10/24/2018

**MSG\_SOURCE\_TYPE** PPUSA  
**Account No** [REDACTED]  
**Amount** 1,350.00  
**Beneficiary** JEAN BUTLER  
**BNF ADDR1** HOTSPRING 71913,AZ,US  
**BNF ID** 4349354722  
**Branch ID** 9999  
**Country Code** US  
**Currency** USD  
**Direction** I  
**Fee** 15.00  
**IMAD** 20181025I1B7031R009409  
**MID** 181025120315F100  
**Msg Status** COMPLETE  
**Msg Subtype** 00  
**Msg Type** 10  
**Office** 004  
**OMAD** 20181025C1B76E1C00362910251203FT03  
815 VALEMOUNT TER NE  
**ORG ADDR2** LEESBURG, VA 20176-3612  
**ORG ID** 001010198648813  
**ORG ID Code** AC

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

Originator CLARA BYKOV  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2018102500080230  
Sender ABA 121000248  
Sender Name WELLS FARGO SF  
Time 12:03:15  
Value Date 10/25/2018  
Wire Date 10/25/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 500.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ADDR2 HOT SPRINGS, AR, 71913, US  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20181120B6B7HU2R007232  
MID 181120110724F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OGB BANK OF AMERICA, N.A.  
OGB ADDR1 222 BROADWAY  
OGB ID BOFAUS3NXXX  
OMAD 20181120C1B76E1C00309511201107FT03  
412 LAKELAND DR  
ORG ADDR2 HOT SPRINGS NATL PARK AR 71913-7629  
ORG ID 487006991244  
ORG ID Code AC  
Originator JEAN M BUTLER  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2018112000291602  
Sender ABA 026009593  
Sender Name BK AMER NYC  
Time 11:07:24  
Value Date 11/20/2018  
Wire Date 11/20/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 14,000.00  
Beneficiary JEAN M BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ID 4349354722

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20181129E1QP101C000541  
MID 181129111728F102  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
OBI FBO JEAN M BUTLER  
Office 004  
OMAD 20181129C1B76E1C00370311291117FT03  
ORG ADDR1 412 LAKELAND DR  
ORG ADDR2 HOT SPRINGS AR 71913 US  
ORG ID 7077955164  
ORG ID Code AC  
Originator JEAN M BUTLER  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference OPF75742246  
Sender ABA 256074974  
Sender Name NAVY FCU WASH  
Time 11:17:28  
Value Date 11/29/2018  
Wire Date 11/29/2018

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 387.52  
Beneficiary JEAN M BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20181130E1QP101C000248  
MID 181130064703F103  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20181130C1B76E1C00086711300553FT03  
412 LAKELAND DR  
ORG ADDR2 HOT SPRINGS AR 71913 US  
ORG ID 7077955164  
ORG ID Code AC  
Originator JEAN M BUTLER  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

Recv Name TD BANK, NA  
Reference OPF77540605  
Sender ABA 256074974  
Sender Name NAVY FCU WASH  
Time 06:47:04  
Value Date 11/30/2018  
Wire Date 11/30/2018

---

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 350.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 420 LAKELAND DR  
BNF ADDR2 HOT SPRINGS AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20181228QMGFT010001541  
MID 181228145731F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20181228C1B76E1C00705612281457FT01  
850 EDWARD CT SE  
ORG ADDR2 APT 108  
ORG ADDR3 CEDAR RAPIDS IA 52403  
ORG ID 380016  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK NA  
Reference 7575  
Sender ABA 073911870  
Sender Name OHNWARD BANK & TR  
Time 14:57:32  
Value Date 12/28/2018  
Wire Date 12/28/2018

---

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,500.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 420 LAKELAND DR  
BNF ADDR2 HOT SPRINGS AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

IMAD 20190108QMGFT002000126  
MID 190108100211F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20190108C1B76E1C00219901081002FT01  
ORG ADDR1 850 EDWARD CT SE APT 108  
ORG ADDR2 CEDAR RAPIDS IA 52403  
ORG ID 380016  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK NA  
Reference 7592  
Sender ABA 073911870  
Sender Name OHNWARD BANK & TR  
Time 10:02:11  
Value Date 01/08/2019  
Wire Date 01/08/2019

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 400.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ADDR2 HOT SPRINGS AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190219QMGFT005001058  
MID 190219130804F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20190219C1B76E1C00730502191308FT01  
850 EDWARDS CT SE  
APT 108  
ORG ADDR2 CEDAR RAPIDS IA 52403  
ORG ADDR3 380016  
ORG ID AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 7647  
Sender ABA 073911870  
Sender Name OHNWARD BANK & TR



# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On :9/26/2019

Time 13:08:05  
Value Date 02/19/2019  
Wire Date 02/19/2019

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MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 600.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ADDR2 HOT SPRINGS AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190226QMGFT003001256  
MID 190226151428F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20190226C1B76E1C00574202261514FT01  
850 EDWARD CT SE  
ORG ADDR2 APT 108  
ORG ADDR3 CEDAR RAPIDS IA 52403  
ORG ID 380016  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 7662  
Sender ABA 073911870  
Sender Name OHNWARD BANK & TR  
Time 15:14:28  
Value Date 02/26/2019  
Wire Date 02/26/2019

---

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,800.00  
BBI {6500}PLEASE CREDIT TO JEAN BUTLER ACCOUNT 4349354722  
Beneficiary JEAN BUTLER  
BNF ADDR1 HOTSPRINGS,AR,US  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190305I1B7031R011022  
MID 190305131103F100  
Msg Status COMPLETE

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

Msg Subtype 00  
Msg Type 10  
OBI LOAN  
Office 004  
OMAD 20190305C1B76E1C00421603051310FT01  
ORG ADDR1 2867 NORD AVE  
ORG ADDR2 CHICO, CA 95973-8704  
ORG ID 000001749048011  
ORG ID Code AC  
Originator MERYL L DAVIS  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 2019030500093984  
Sender ABA 121000248  
Sender Name WELLS FARGO SF  
Time 13:11:03  
Value Date 03/05/2019  
Wire Date 03/05/2019

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 300.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 420 LAKELAND DR  
BNF ADDR2 HOT SPRINGS AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190322QMGFT012001533  
MID 190322160324F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20190322C1B76E1C00676903221603FT01  
850 EDWARD CT SE  
ORG ADDR2 APT 108  
ORG ADDR3 CEDAR RAPIDS IA 52403  
ORG ID 380016  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 7706  
Sender ABA 073911870  
Sender Name OHNWARD BANK & TR  
Time 16:03:24  
Value Date 03/22/2019

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

Wire Date 03/22/2019

---

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,400.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 420 LAKELAND DR  
BNF ADDR2 HOT SPRINGS AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190325QMGFT011001421  
MID 190325152509F103  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20190325C1B76E1C00645703251525FT01  
850 EDWARDS CT SE  
ORG ADDR2 CEDAR RAPIDS IA 52403  
ORG ID 380016  
ORG ID Code AC  
Originator CONNIE WILBANKS  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 7711  
Sender ABA 073911870  
Sender Name OHNWARD BANK & TR  
Time 15:25:10  
Value Date 03/25/2019  
Wire Date 03/25/2019

---

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 3,750.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DRIVE  
BNF ADDR2 HOTSPRINGS, AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190430I1B78Q1C000697  
MID 190430151831F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OGB RED RIVER STATE BANK



# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

OGB ADDR1 300 SECOND AVE WEST  
OGB ADDR2 PO BOX 25  
OGB ADDR3 HALSTAD MN 56548-0025  
OGB ID 2501534  
OMAD 20190430C1B76E1C00768104301518FT03  
ORG ADDR1 109 STEPHEN DRIVE NE  
ORG ADDR2 FERTILE, MN 56540  
ORG ID 091205199  
ORG ID Code AC  
Originator JOSEPH D. BERG  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Reference 20191200572600  
Sender ABA 091001322  
Time 15:18:32  
Value Date 04/30/2019  
Wire Date 04/30/2019

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 1,875.00  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DRIVE  
BNF ADDR2 HOTSPRINGS, AR 71913  
BNF ID 4349354722  
Branch ID 9999  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190510I1B78Q1C000471  
MID 190510132017F101  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OGB RED RIVER STATE BANK  
OGB ADDR1  
OGB ADDR2 PO BOX 25  
OGB ADDR3 HALSTAD MN 56548-0025  
OGB ID 2501534  
OMAD 20190510C1B76E1C00508905101320FT03  
109 STEPHEN DRIVE NE  
ORG ADDR2 FERTILE, MN 56540  
ORG ID 091205199  
ORG ID Code AC  
Originator JOSEPH D. BERG  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Reference 20191300430500  
Sender ABA 091001322  
Time 13:20:18  
Value Date 05/10/2019  
Wire Date 05/10/2019

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

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MSG_SOURCE_TYPE	PPUSA
Account No	██████████
Amount	1,100.00
Beneficiary	JEAN BUTLER
BNF ADDR1	412 LAKELAND DRIVE
BNF ADDR2	HOT SPRINGS, AR 71913
BNF ID	4349354722
Branch ID	9999
Country Code	US
Currency	USD
Direction	I
Fee	15.00
IMAD	20190523QMGFT013000964
MID	190523135105F100
Msg Status	COMPLETE
Msg Subtype	00
Msg Type	10
Office	004
OMAD	20190523C1B76E1C00471405231351FT03
ORG ADDR1	55 COUNTY ROAD 477
ORG ADDR2	SECTION, ALABAMA 35771
ORG ID	939322
ORG ID Code	AC
Originator	LINDA EARNEST
Paymt Method	FED
Paymt Source	FLS
Recv ABA	026013673
Recv Name	TD BANK
Reference	98922
Sender ABA	062202147
Sender Name	FNB BANK AL
Time	13:51:06
Value Date	05/23/2019
Wire Date	05/23/2019

---

MSG_SOURCE_TYPE	PPUSA
Account No	██████████
Amount	900.00
BBI	{6500}/REF/1982K5813KEA0R8J
Beneficiary	JEAN BUTLER
BNF ADDR1	412 LAKELAND DR
BNF ADDR2	HOT SPRINGS NATIONAL PARK AZ US
BNF ID	4349354722
Branch ID	9999
Currency	USD
Direction	I
Fee	15.00
IMAD	20190802MMQFMPNA011448
MID	190802170305F101
Msg Status	COMPLETE
Msg Subtype	00
Msg Type	10
Office	004
OGB	PNC BANK, N.A.
OGB ADDR1	FIRSTSIDE CENTER

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2

OGB ADDR2 500 FIRST AVENUE  
OGB ADDR3 PITTSBURGH PA 15219 US  
OGB ID 043000096  
OMAD 20190802C1B76E1C00807908021703FT03  
ORG ADDR1 3505 EVERGREEN RIDGE DR  
ORG ADDR2 CINCINNATI OH 45215  
ORG ID 4109837072  
ORG ID Code AC  
Originator EMILY T SPICER POD  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK, NA  
Reference 1982K5813KEA0R8J  
Sender ABA 043000096  
Sender Name PNCBANK PITT  
Time 17:03:06  
Value Date 08/02/2019  
Wire Date 08/02/2019

MSG\_SOURCE\_TYPE PPUSA  
Account No [REDACTED]  
Amount 200.00  
BBI {6400}NO ADD'L INFO  
Beneficiary JEAN BUTLER  
BNF ADDR1 412 LAKELAND DR  
BNF ADDR2 HOT SPRING AZ  
BNF ID 4349354722  
Branch ID 9999  
Country Code US  
Currency USD  
Direction I  
Fee 15.00  
IMAD 20190802QMGFT014002077  
MID 190802174606F100  
Msg Status COMPLETE  
Msg Subtype 00  
Msg Type 10  
Office 004  
OMAD 20190802C1B76E1C00833908021746FT03  
6199 CANTERBURY DR #208  
ORG ADDR2 CULVER CITY CA 90230  
ORG ID 3426446-01  
ORG ID Code AC  
Originator SANDRA ARTRY  
Paymt Method FED  
Paymt Source FLS  
Recv ABA 026013673  
Recv Name TD BANK  
Reference 2009  
Sender ABA 322079719  
Sender Name UNIFY FCU  
Time 17:46:06  
Value Date 08/02/2019  
Wire Date 08/02/2019

# PAYMENT ARCHIVE AND RESEARCH CENTER

## Query Results Report

Printed On : 9/26/2019

---

Total messages : 28

Total Amount : 47,212.52

---

## RADIUS BANK

### Subject

### General Banking / Specific transaction inquiry

### Contact Information

Email Address: butlerj1945@gmail.com

First Name: JEAN

Last Name: BUTLER

### Question Reference # 190409-000604

Assigned: Joyce Chatwin

Date Created: 04/09/2019 05:44 PM

Date Last Updated: 04/09/2019 05:44 PM

Status: Resolved

Note By Phone (Joyce) (04/09/2019 05:44 PM)

Customer called to find out about account and about check

The check is on hold until 4/10/19. Customer will call after 4/10 to find out if account has been closed then

### Customer Service

Radius Bank

1 Harbor St, Suite 201 | Boston, MA 02210

800.242.0272

[www.radiusbank.com](http://www.radiusbank.com)

Please note that Radius Bank will never ask you to reveal or confirm any personal or account information from an email. We value and respect your email privacy.

**EXHIBIT  
E**

Radius Bank | One Harbor Street | Boston, MA 02210  
Member FDIC | Equal Housing Lender

## RADIUS BANK

### Subject

**closure inquiry**

### Contact Information

Email Address: butlerj1945@gmail.com

First Name: JEAN

Last Name: BUTLER

### Question Reference # 190410-000132

Assigned: Alexander Coughlin

Date Created: 04/10/2019 11:02 AM

Date Last Updated: 04/10/2019 11:02 AM

Status: Resolved

Note By Phone (Alexander) (04/10/2019 11:02 AM)

cust called requested status of acct. advised in process of closing

### Customer Service

Radius Bank

1 Harbor St, Suite 201 | Boston, MA 02210

800.242.0272

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Member FDIC | Equal Housing Lender



# RADIUS BANK

## Subject

**General Banking - Specific transaction inquiry (when is her ck coming)**

## Contact Information

Email Address: butlerj1945@gmail.com

First Name: JEAN

Last Name: BUTLER

## Question Reference # 190417-000448

Assigned: Marylou Denesowicz

Date Created: 04/17/2019 05:44 PM

Date Last Updated: 04/17/2019 05:44 PM

Status: Resolved

Customer By Phone (Marylou) (04/17/2019 05:44 PM)

Customer called to see when her check was coming for her account closure request.

Advised customer that the check should arrive any day.

## Customer Service

Radius Bank

1 Harbor St, Suite 201 | Boston, MA 02210

800.242.0272

[www.radiusbank.com](http://www.radiusbank.com)

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# RADIUS BANK

## Subject

**olb password reset/closing essential/ check order/debit card**

## Contact Information

Email Address: butlerj1945@gmail.com

First Name: JEAN

Last Name: BUTLER

## Question Reference # 190308-000145

Assigned: Alexander Coughlin

Date Created: 03/08/2019 11:41 AM

Date Last Updated: 03/08/2019 11:41 AM

Status: Resolved

Note By Phone (Alexander) (03/08/2019 11:41 AM)

caller requested a password reset. link sent.

advised of limitations/fees of essential account. account was closed per customer request and

funds transferred to hybrid

checks and debit were ordered when account was open

## Customer Service

Radius Bank


1 Harbor St, Suite 201 | Boston, MA 02210

800.242.0272

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Member FDIC | Equal Housing Lender

Private Note  Phone

Michael Cavolowsky, 03/08/2019 12:06 PM

Customer travels often to three locations Jamaica, Texas and New York. Customer asked to put the notes on because she travels there often for promoting her book.

Private Note    No Channel

Alexandra Quinney, 04/10/2019 05:57 PM

Closure request submitted - 190410-000549

Private Note    No Channel

Alexandra Quinney, 04/04/2019 11:20 AM

We received confidential information regarding this customer from Risk. The information found has led us to decide to exit the relationship with this customer. Once the pending deposit for \$4000 clears we'll move to close.

CIF 19 placed & OLB archived

Response    Email

Alexandra Quinney, 04/04/2019 11:20 AM

Hello JEAN

We noticed some recent activity on your Radius Bank account that warranted further review. In an effort to protect your funds, we have temporarily locked your account and online banking access while we conduct our review.

Keeping your account secure is our top priority and we have taken these steps for your protection.

Thank you,  
Customer Service

# RADIUS BANK

## Subject

### information

## Contact Information

Email Address: butlerj1945@gmail.com

First Name: JEAN

Last Name: BUTLER

## Question Reference # 190329-000459

Assigned: Christopher Infante

Date Created: 03/29/2019 07:55 PM

Date Last Updated: 03/29/2019 07:55 PM

Status: Resolved

Note By Phone (Christopher) (03/29/2019 07:55 PM)

CCI because she wanted more information about the account and its debit limits.

## Customer Service

Radius Bank


1 Harbor St, Suite 201 | Boston, MA 02210

800.242.0272

[www.radiusbank.com](http://www.radiusbank.com)


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Member FDIC | Equal Housing Lender

Private Note  Phone

Anthony Pesce, 04/04/2019 05:56 PM


notified customer that their account was locked by the fraud team, and once the pending 4k clears we will be closing the account, reaching out to A.Q for additional information so I can update the customer

Private Note  Phone

Deadria Barnwell, 04/05/2019 10:10 AM


Customer called for follow up on her account.

Advised the customer the account is still under review.

Private Note  Phone


Christopher Infante, 04/09/2019 04:59 PM


CCI to see when deposit would clear.

Private Note  Phone

Alissa Tam, 04/11/2019 10:22 AM


Account closed per request

Customer  Service Email

 Attachment(s) (1) • Alexandra Quinney, 04/10/2019 05:00 PM

Hello,

Please close Jean Butler's account & remit funds to the address on file.

Account:   
CIF: 2681971  
Reason: 190404-000132

Thanks,

**Allie Quinney**  
Fraud Analyst

Radius Bank  
1 Harbor St, Suite 201 | Boston, MA 02210  
[aquinney@radiusbank.com](mailto:aquinney@radiusbank.com)  
617.303.7421 – Direct  
603.820.1530 – Mobile



[www.radiusbank.com](http://www.radiusbank.com)



Call Start Time	Duration	Caller	Called Number
2019-08-01 14:32:36 UTC	14	17402373986	15015386136
2019-08-01 14:33:10 UTC	9	17402373986	15015386136
2019-08-01 15:08:11 UTC	9	17402373986	15015386136
2019-08-01 16:31:13 UTC	64	17402373986	15015386136
2019-08-01 16:33:12 UTC	83	17402373986	15015386136
2019-08-01 19:33:24 UTC	108	17402373986	15015386136
2019-08-02 01:06:08 UTC	5	17402373986	15015386136
2019-08-02 01:06:52 UTC	5	17402373986	15015386136
2019-08-02 01:20:02 UTC	0	15015386136	17402373986
2019-08-02 01:25:52 UTC	13	17402373986	15015386136
2019-08-02 01:26:13 UTC	0	17402373986	15015386136
2019-08-02 01:26:15 UTC	39	15015386136	17402373986
2019-08-02 01:30:38 UTC	60	17402373986	15015386136
2019-08-02 14:19:38 UTC	32	17402373986	15015386136
2019-08-02 18:00:06 UTC	737	17206205088	17402373986
2019-08-02 20:26:16 UTC	77	17206205088	17402373986
2019-08-02 21:37:37 UTC	0	17402373986	15015386136
2019-08-02 21:38:26 UTC	0	15015386136	17402373986
2019-08-02 21:42:11 UTC	31	17206205088	17402373986
2019-08-02 21:43:29 UTC	60	17402373986	17206205088
2019-08-02 21:44:56 UTC	6	17402373986	15015386136
2019-08-02 21:45:07 UTC	53	17402373986	15015386136
2019-08-03 17:11:42 UTC	571	17402373986	15015386136
2019-08-03 17:11:42 UTC	576	17402373986	15015386136
2019-08-03 23:50:56 UTC	48	17402373986	15015386136
2019-08-03 23:50:57 UTC	43	17402373986	15015386136
2019-08-05 15:40:10 UTC	54	17402373986	15015386136
2019-08-05 15:40:11 UTC	51	17402373986	15015386136
2019-08-05 16:10:07 UTC	37	17402373986	15015386136
2019-08-05 16:10:07 UTC	42	17402373986	15015386136
2019-08-05 16:43:33 UTC	13	17402373986	15015386136
2019-08-05 16:55:07 UTC	40	17402373986	15015386136
2019-08-05 16:55:07 UTC	42	17402373986	15015386136
2019-08-05 17:38:37 UTC	0	17402373986	18008009900
2019-08-05 20:06:22 UTC	12	17402373986	15015386136
2019-08-05 20:06:23 UTC	10	17402373986	15015386136
2019-08-05 20:07:42 UTC	12	17402373986	15015386136
2019-08-05 20:07:43 UTC	9	17402373986	15015386136
2019-08-05 20:08:21 UTC	195	17402373986	15015386136
2019-08-05 20:08:21 UTC	198	17402373986	15015386136
2019-08-06 13:31:06 UTC	6	17402373986	15015386136
2019-08-06 13:31:40 UTC	105	17402373986	15015386136
2019-08-06 14:48:09 UTC	225	17402373986	15015386136
2019-08-06 17:17:20 UTC	0	17402373986	18008009900
2019-08-06 22:00:49 UTC	99	17402373986	15015386136
2019-08-06 23:03:06 UTC	5	17402373986	15015386136

<p><b>EXHIBIT</b></p> <p><b>F</b></p>
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2019-08-06 23:03:08 UTC	4	17402373986	15015386136
2019-08-06 23:03:31 UTC	3	17402373986	15015386136
2019-08-06 23:03:56 UTC	53	17402373986	15015386136
2019-08-06 23:53:27 UTC	158	17402373986	15015386136
2019-08-07 00:10:44 UTC	5	17402373986	15015386136
2019-08-07 00:11:14 UTC	145	17402373986	15015386136
2019-08-07 01:27:57 UTC	0	17402373986	18008009090
2019-08-07 02:58:16 UTC	311	17402373986	15015386136
2019-08-07 03:04:00 UTC	0	17402373986	18008009900
2019-08-07 21:21:46 UTC	12	17402373986	15015386136
2019-08-07 21:22:09 UTC	31	15015386136	17402373986
2019-08-07 22:01:26 UTC	246	17402373986	15015386136
2019-08-07 22:19:50 UTC	0	17402373986	18008006060
2019-08-07 22:32:33 UTC	90	17402373986	15015386136
2019-08-07 22:32:39 UTC	89	17402373986	15015386136
2019-08-08 04:35:30 UTC	300	17402373986	15015386136
2019-08-08 04:35:31 UTC	295	17402373986	15015386136
2019-08-08 20:01:42 UTC	16	17402377171	17402373986
2019-08-09 01:00:23 UTC	36	17402373986	17206205088
2019-08-09 01:02:33 UTC	6	17402373986	17206205088
2019-08-09 01:02:34 UTC	3	17402373986	17206205088
2019-08-09 02:08:53 UTC	432	17402373986	15015386136
2019-08-09 02:08:54 UTC	432	17402373986	15015386136
2019-08-09 15:34:49 UTC	30	17402373986	17206205088
2019-08-09 15:34:55 UTC	26	17402373986	17206205088
2019-08-09 15:36:16 UTC	6	17402373986	17206205088
2019-08-09 15:41:19 UTC	0	17402373986	18008000999
2019-08-09 18:23:03 UTC	97	17206205088	17402373986
2019-08-09 18:25:15 UTC	96	17206205088	17402373986
2019-08-09 18:28:49 UTC	55	17402373986	17206205088
2019-08-09 18:30:03 UTC	49	17206205088	17402373986
2019-08-09 23:29:54 UTC	0	15015386136	17402373986
2019-08-09 23:30:13 UTC	160	17402373986	15015386136
2019-08-11 07:46:37 UTC	0	17402373986	18008009900
2019-08-11 14:36:35 UTC	99	15015386136	17402373986
2019-08-11 15:45:23 UTC	15	15015386136	17402373986
2019-08-11 16:15:43 UTC	102	17402373986	15015386136
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2019-08-12 13:34:08 UTC	99	15015386136	17402373986
2019-08-12 16:35:05 UTC	12	17402373986	15015386136
2019-08-12 22:34:12 UTC	14	15015386136	17402373986
2019-08-12 23:01:45 UTC	0	17402373986	15015386136
2019-08-12 23:01:55 UTC	90	17402373986	15015386136
2019-08-12 23:06:22 UTC	13	15015386136	17402373986
2019-08-12 23:07:16 UTC	117	17402373986	15015386136
2019-08-13 20:21:35 UTC	239	15015386136	17402373986
2019-08-13 21:00:16 UTC	16	17402373986	15015386136

2019-08-13 21:00:39 UTC	0	17402373986	15015386136
2019-08-13 21:00:45 UTC	71	15015386136	17402373986
2019-08-14 14:41:53 UTC	0	17402373986	18008009000
2019-08-14 20:14:51 UTC	12	15015386136	17402373986
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2019-08-14 20:49:11 UTC	4	17402373986	15015386136
2019-08-14 20:54:56 UTC	244	17402373986	15015386136
2019-08-15 00:58:21 UTC	5	17402373986	15015386136
2019-08-15 00:59:02 UTC	4	17402373986	15015386136
2019-08-15 01:52:13 UTC	0	17402373986	18008009000
2019-08-15 04:05:23 UTC	15	15015386136	17402373986
2019-08-15 04:08:35 UTC	202	17402373986	15015386136
2019-08-15 04:13:02 UTC	0	17402373986	18008009000
2019-08-15 13:37:46 UTC	9	15015386136	17402373986
2019-08-15 13:46:15 UTC	395	17402373986	15015386136
2019-08-15 18:22:30 UTC	11	17402373986	15015386136
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2019-08-16 01:16:20 UTC	4	17402373986	18008008000
2019-08-16 04:24:46 UTC	18	15015386136	17402373986
2019-08-16 04:47:46 UTC	212	17402373986	15015386136
2019-08-16 15:24:25 UTC	131	17402373986	15015386136
2019-08-16 15:29:27 UTC	0	17402373986	18008008000
2019-08-16 17:13:22 UTC	0	15015386136	17402373986
2019-08-16 17:24:53 UTC	158	17402373986	15015386136
2019-08-16 19:00:45 UTC	0	17402373986	18008008000
2019-08-16 21:19:42 UTC	10	15015386136	17402373986
2019-08-16 21:20:42 UTC	0	17402373986	18008008000
2019-08-16 22:38:22 UTC	33	17402373986	15015386136
2019-08-17 00:48:43 UTC	50	17402373986	15015386136
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2019-08-17 15:55:09 UTC	97	17402373986	15015386136
2019-08-17 15:57:19 UTC	0	17402373986	18008008000
2019-08-18 15:33:06 UTC	16	15015386136	17402373986
2019-08-18 20:05:07 UTC	159	17402373986	15015386136
2019-08-18 20:14:16 UTC	0	17402373986	18008008000
2019-08-19 14:20:30 UTC	5	17402373986	15015386136
2019-08-19 14:20:47 UTC	181	17402373986	15015386136
2019-08-19 14:20:53 UTC	248	15015386136	17402373986
2019-08-19 16:49:38 UTC	0	17402373986	18008008000
2019-08-20 14:51:13 UTC	137	15015386136	17402373986
2019-08-20 20:17:16 UTC	104	17402373986	15015386136
2019-08-20 23:13:03 UTC	62	17402373986	15015386136

2019-08-20 23:17:20 UTC	398	17402373986	15015386136
2019-08-21 15:00:37 UTC	103	17402373986	15015386136
2019-08-21 18:10:12 UTC	6	17402373986	17206205088
2019-08-21 18:10:13 UTC	2	17402373986	17206205088
2019-08-21 18:10:46 UTC	30	17402373986	17206205088
2019-08-21 18:10:47 UTC	28	17402373986	17206205088
2019-08-21 18:20:28 UTC	4	17402373986	15015386136
2019-08-21 19:48:57 UTC	12	17402373986	17206205088
2019-08-21 19:49:03 UTC	8	17402373986	17206205088
2019-08-21 20:15:46 UTC	12	17402373986	17206205088
2019-08-21 20:15:46 UTC	7	17402373986	17206205088
2019-08-21 20:16:14 UTC	6	17402373986	15015386136
2019-08-21 20:56:26 UTC	25	13037536666	17402373986
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2019-08-21 21:04:37 UTC	30	13037536666	17402373986
2019-08-22 00:50:40 UTC	14	15015386136	17402373986
2019-08-22 02:12:42 UTC	2	17402373986	17206205088
2019-08-22 02:13:10 UTC	230	17402373986	15015386136
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2019-08-22 02:17:35 UTC	2	17402373986	17206205088
2019-08-22 14:51:08 UTC	9	15015386136	17402373986
2019-08-22 14:53:26 UTC	4	17402373986	15015386136
2019-08-22 14:53:50 UTC	193	17402373986	15015386136
2019-08-22 14:57:17 UTC	3	17402373986	17206205088
2019-08-22 14:57:17 UTC	6	17402373986	17206205088
2019-08-22 14:57:29 UTC	10	17402373986	17206205088
2019-08-22 14:57:29 UTC	12	17402373986	17206205088
2019-08-22 14:57:47 UTC	6	17402373986	17206205088
2019-08-22 14:57:47 UTC	2	17402373986	17206205088
2019-08-22 16:09:22 UTC	2	17402373986	17206205088
2019-08-22 20:27:56 UTC	85	17402373986	15015386136
2019-08-22 22:04:02 UTC	8	15015386136	17402373986
2019-08-22 22:14:55 UTC	85	17402373986	15015386136
2019-08-23 01:25:07 UTC	5	17402373986	15015386136
2019-08-23 01:25:28 UTC	12	17402373986	15015386136
2019-08-23 01:25:49 UTC	4	17402373986	15015386136
2019-08-23 01:55:08 UTC	7	17402373986	15015386136
2019-08-23 13:55:39 UTC	3	17402373986	15015386136
2019-08-23 14:03:22 UTC	5	17402373986	15015386136
2019-08-23 14:04:00 UTC	3	17402373986	15015386136
2019-08-23 19:00:05 UTC	9	17402373986	15015386136
2019-08-23 19:00:40 UTC	57	17402373986	15015386136
2019-08-23 19:02:06 UTC	24	17402373986	17206205088
2019-08-23 19:02:07 UTC	23	17402373986	17206205088
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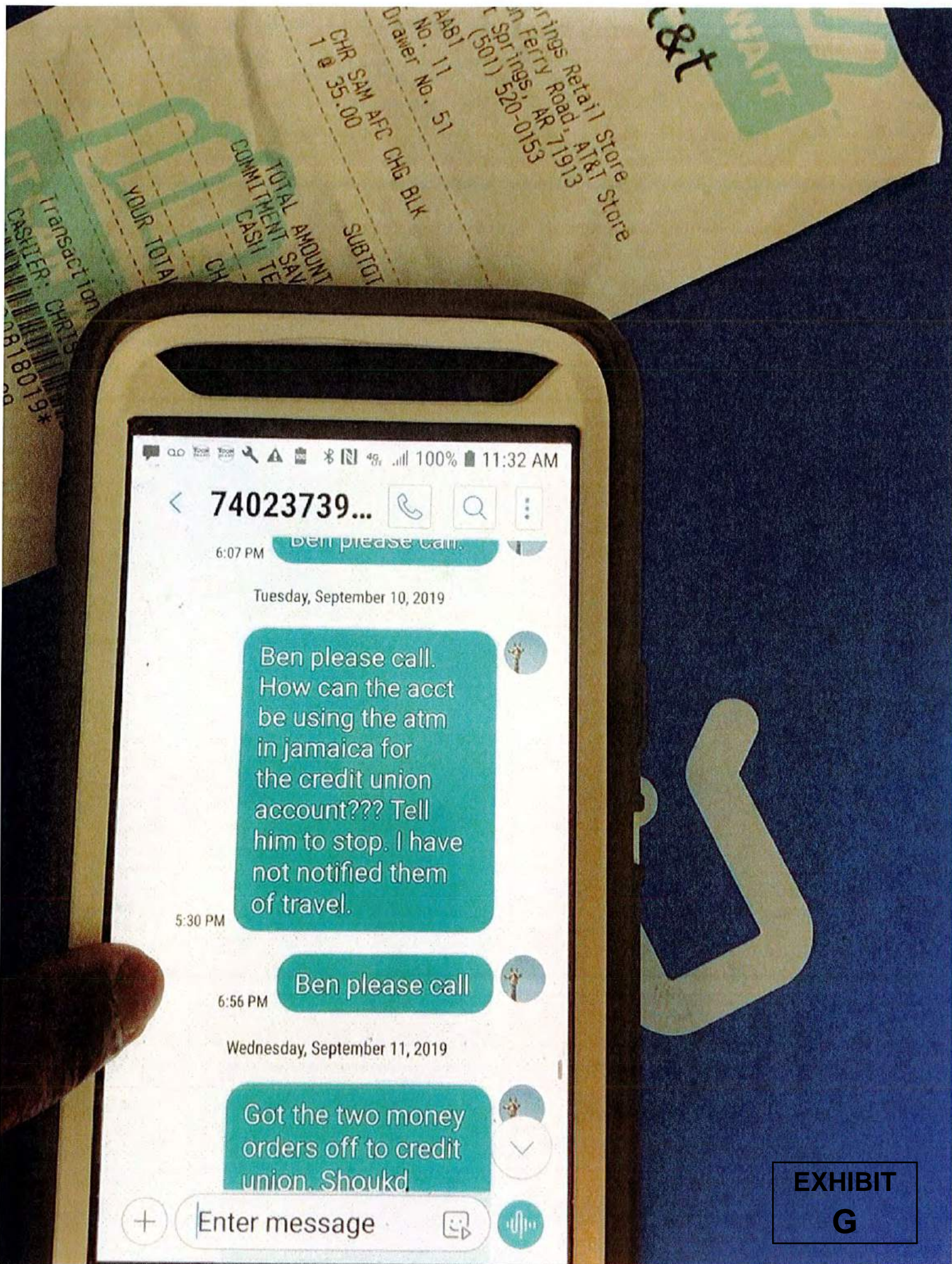


2019-08-24 13:59:05 UTC	200	15015386136	17402373986
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2019-08-26 13:29:58 UTC	140	17402373986	15015386136
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2019-08-27 01:23:14 UTC	0	17402373986	15015386136
2019-08-27 01:24:03 UTC	5	17402373986	15015386136
2019-08-27 01:25:02 UTC	5	17402373986	15015386136
2019-08-27 01:25:28 UTC	5	17402373986	15015386136
2019-08-27 01:26:49 UTC	198	17402373986	15015386136
2019-08-27 18:35:48 UTC	13	17402373986	15015386136
2019-08-27 20:44:15 UTC	4	17402373986	15015386136
2019-08-27 20:49:22 UTC	3	17402373986	15015386136
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2019-08-27 21:04:04 UTC	584	17402373986	15015386136
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2019-08-28 23:54:06 UTC	0	17402373986	15015386136
2019-08-28 23:55:18 UTC	160	17402373986	15015386136
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2019-08-29 23:23:39 UTC	346	17402373986	15015386136
2019-08-30 17:29:57 UTC	5	17402373986	15015386136
2019-08-30 17:31:28 UTC	6	17402373986	15015386136
2019-08-30 17:47:43 UTC	4	17402373986	15015386136
2019-08-30 23:07:10 UTC	320	17402373986	15015386136
2019-08-30 23:14:18 UTC	541	17402373986	15015386136
2019-08-31 00:01:44 UTC	0	17402373986	17206205088
2019-09-03 01:22:11 UTC	250	17402373986	15015386136
2019-09-03 21:03:51 UTC	78	17402373986	15015386136
2019-09-04 01:15:10 UTC	139	17402373986	15015386136
2019-09-04 05:20:50 UTC	79	17402373986	15015386136
2019-09-04 22:48:13 UTC	263	17402373986	15015386136
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2019-09-05 23:17:57 UTC	5	17402373986	15015386136
2019-09-05 23:18:44 UTC	44	17402373986	15015386136
2019-09-06 13:34:24 UTC	7	17402373986	15015386136
2019-09-06 13:35:07 UTC	4	17402373986	15015386136
2019-09-06 14:22:22 UTC	14	17402373986	15015386136
2019-09-06 14:23:13 UTC	12	17402373986	15015386136

2019-09-06 14:41:51 UTC	8	17402373986	15015386136
2019-09-06 16:16:03 UTC	5	17402373986	15015386136
2019-09-06 16:16:18 UTC	5	17402373986	15015386136
2019-09-06 16:17:09 UTC	4	17402373986	15015386136
2019-09-06 17:22:59 UTC	21	15015386136	17402373986
2019-09-06 18:51:17 UTC	495	17402373986	15015386136
2019-09-07 00:03:17 UTC	427	17402373986	15015386136
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2019-09-07 17:32:27 UTC	276	15015386136	17402373986
2019-09-09 20:52:16 UTC	98	15015386136	17402373986
2019-09-09 22:09:27 UTC	211	17402373986	15015386136
2019-09-10 01:30:18 UTC	14	17402373986	15015386136
2019-09-10 01:30:46 UTC	358	15015386136	17402373986
2019-09-10 21:21:51 UTC	7	17402373986	15015386136
2019-09-10 21:22:35 UTC	163	17402373986	15015386136
2019-09-10 21:23:08 UTC	129	15015386136	17402373986
2019-09-10 23:29:02 UTC	162	17402373986	15015386136
2019-09-10 23:56:19 UTC	13	15015386136	17402373986
2019-09-11 00:14:32 UTC	335	17402373986	15015386136
2019-09-11 20:49:05 UTC	276	17402373986	15015386136
2019-09-12 01:54:32 UTC	342	17402373986	15015386136
2019-09-12 16:12:41 UTC	4	17402373986	15015386136
2019-09-12 16:12:52 UTC	0	17402373986	15015386136
2019-09-12 16:13:06 UTC	153	17402373986	15015386136
2019-09-12 19:27:05 UTC	8	15015386136	17402373986
2019-09-12 21:13:01 UTC	4	17402373986	15015386136
2019-09-12 21:47:27 UTC	22	15015386136	17402373986
2019-09-12 22:41:17 UTC	21	17402373986	15015386136
2019-09-13 15:40:13 UTC	5	17402373986	15015386136
2019-09-13 15:42:58 UTC	11	17402373986	15015386136
2019-09-13 15:54:49 UTC	5	17402373986	15015386136
2019-09-13 16:04:57 UTC	0	17402373986	15015386136
2019-09-13 16:05:26 UTC	4	17402373986	15015386136
2019-09-13 16:22:05 UTC	21	15015386136	17402373986
2019-09-13 16:41:48 UTC	212	17402373986	15015386136
2019-09-13 17:18:18 UTC	457	17402373986	15015386136
2019-09-13 17:47:22 UTC	26	17402373986	15015386136
2019-09-13 21:09:34 UTC	6	17402373986	15015386136
2019-09-13 21:10:17 UTC	48	17402373986	15015386136
2019-09-13 22:19:29 UTC	15	17402373986	15015386136
2019-09-14 01:26:17 UTC	900	17402373986	15015386136
2019-09-16 02:57:45 UTC	5	17402373986	15015386136
2019-09-16 02:58:08 UTC	276	17402373986	15015386136
2019-09-16 18:46:41 UTC	99	17402373986	15015386136
2019-09-16 20:40:12 UTC	32	17402373986	15015386136
2019-09-17 15:34:18 UTC	5	17402373986	15015386136
2019-09-17 22:26:45 UTC	5	17402373986	15015386136

2019-09-17 22:27:03 UTC	7 17402373986	15015386136
2019-09-17 22:32:42 UTC	6 17402373986	15015386136
2019-09-17 23:29:18 UTC	8 17402373986	15015386136
2019-09-17 23:29:39 UTC	375 15015386136	17402373986





Transaction  
CASHIER: CHRIS  
18018019\*

CHR SAM AEC CHG BLK  
1 @ 35.00

TOTAL AMOUNT  
COMMITMENT SAV  
CASH TE

SUBTOT

AA81  
No. 11  
Drawer No. 51

Spring Retail Store  
Ferry Road, AT&T Store  
Spring, AR 71913  
(501) 520-0153

11:32 AM 100% 4G

< 74023739... [phone icon] [search icon] [menu icon]

6:07 PM Ben please call.

Tuesday, September 10, 2019

Ben please call.  
How can the acct  
be using the atm  
in jamaica for  
the credit union  
account??? Tell  
him to stop. I have  
not notified them  
of travel.

5:30 PM

Ben please call

6:56 PM

Wednesday, September 11, 2019

Got the two money  
orders off to credit  
union. Shoukd

+ Enter message [emoji icon] [voice icon]

EXHIBIT  
G



Transaction  
CASHIER: CHRIS  
00000818019\*  
25:39

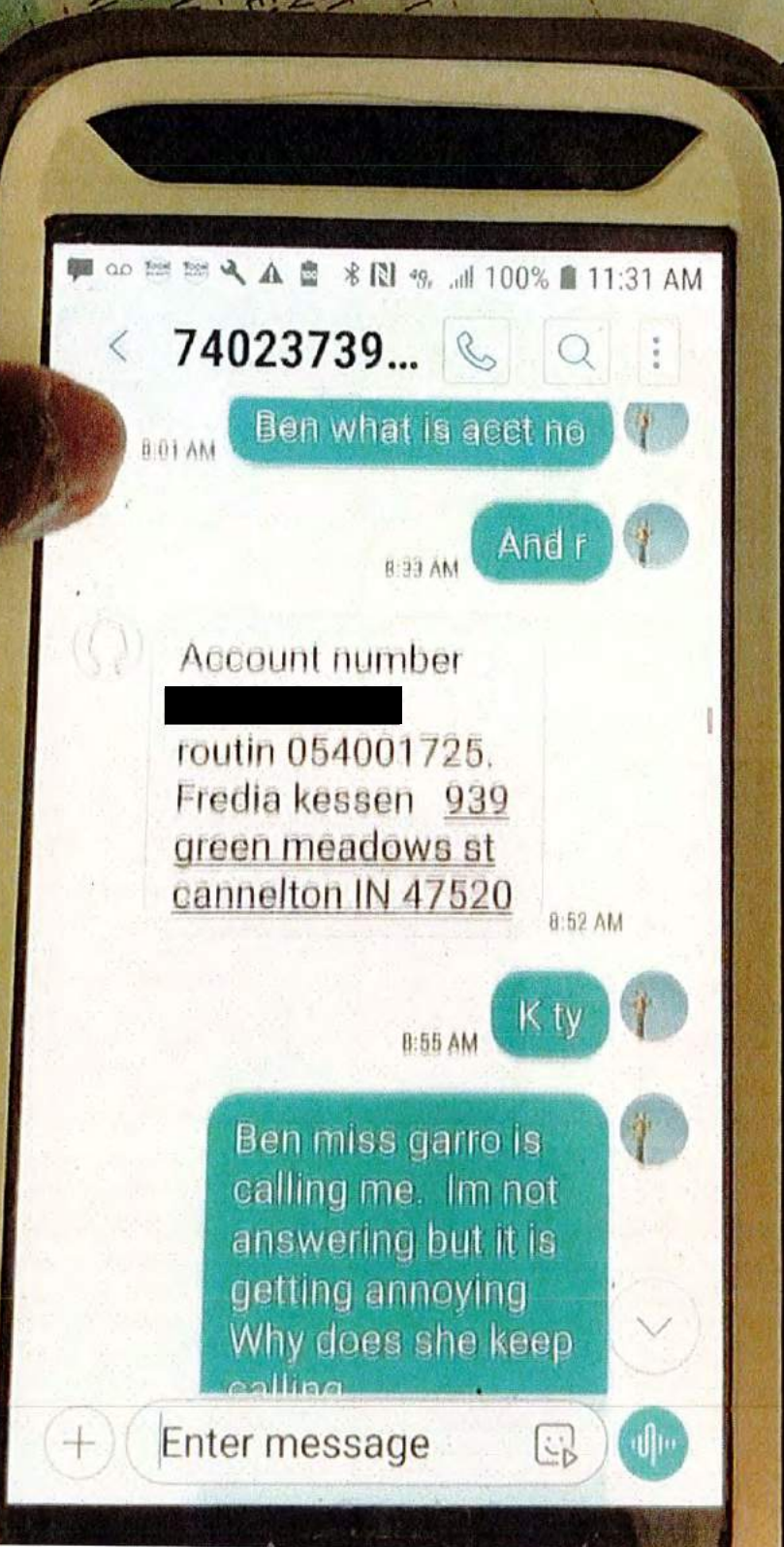
AT&T  
WALK

Spring Retail Store  
Don Ferry Road, AT&T Store  
ot Springs, AR 71913  
(501) 520-0153

et No. 11  
Drawer No. 51

CHR SAM AFC CHG BLK  
1 @ 35.00

TOTAL AMOUNT  
COMMITMENT SAV  
CASH TE  
SUBTOT  
YOUR TOTAL



11:31 AM 100% 4G

< 74023739... [phone icon] [search icon] [menu icon]

8:01 AM Ben what is acct no

8:33 AM And r

Account number  
[redacted]  
routin 054001725.  
Fredia kessen 939  
green meadows st  
cannelton IN 47520  
8:52 AM

8:55 AM K ty

Ben miss garro is  
calling me. Im not  
answering but it is  
getting annoying  
Why does she keep  
calling

+ Enter message [emoji icon] [voice icon]

EXHIBIT  
H



100% 11:30 AM

< 74023739...



do so much

3:12 PM

Ben its on its way  
to td.

4:08 PM

Nothing Avail bal is  
a - neg 7.34

8:30 PM

Sue clay. 330 397  
4453

8:34 PM

Ben citi has closed  
the acct

9:08 PM



What are you  
saying to me I will  
call you soon

9:40 PM



Enter message



EXHIBIT

I



< 74023739...

5:05 PM

The avail bal on the  
acct is \$2303.35

Thats after the  
700 sent

5:06 PM

Tuesday, September 17, 2019



Ok jean I will call  
you tomorrow

Ok jean I will call  
you tomorrow

2:18 AM



Wire \$800 in Jeffer-  
son account that's  
the citizen bank

10:35 AM



Enter message



EXHIBIT

J



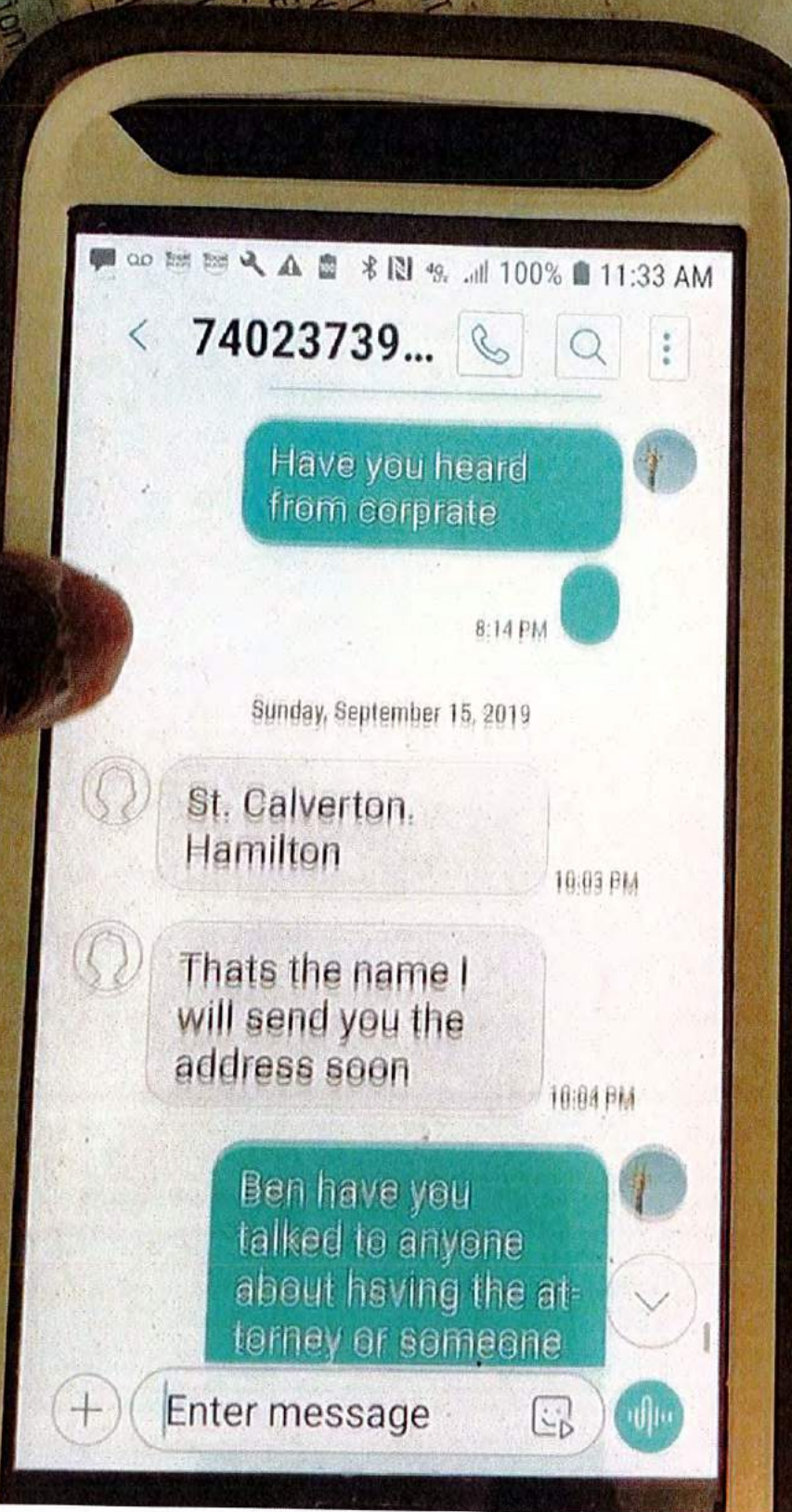


EXHIBIT  
K



Transaction  
CASHIER: CHRIS  
8118019\*

CHR SAM AFC CHG BLK  
1 a 35.00

AB1  
No. 11  
rawer No. 51

(501) 520-0153

Ferry Road, AT&T Store  
Springs, AR 71913

ings Retail Store

TOTAL AMOUNT  
COMMITMENT SAV  
CASH TE  
CH

YOUR TOTAL

SUBTOT

100% 11:33 AM

< 74023739...

Don't need the ad-  
dress for ST Calver-  
ton to send these  
two money orders

12:02 PM

18527. Bay leaf  
way Germantown  
MD 20874

1:35 PM

Just want to know  
why the money is  
not in the account

3:41 PM

I called the credit  
union and they  
said it will reflect in  
the receiving bank  
tomorrow in as m

5:03 PM



Enter message





DONALD L HOWES  
2025 RITCHANCE RD  
ALFRED ONTARIO K0B1A0

754

DATE 2019-09-04  
Y Y Y Y M M D D


PAY TO THE  
ORDER OF

Jean Butler

\$ 9,500

Nine Thousand Five Hundred

100 DOLLARS

 Security features  
included.  
Details on back.

THE BANK OF NOVA SCOTIA  
www.scotiabank.com 1-800-4-SCOTIA  
55 MAIN STREET EAST,  
VANKLEEK HILL, ONTARIO K0B 1R0

30346

Donald Howes

MEMO

|| 754 || || || || ||

EXHIBIT  
L

DONALD L HOWES  
2025 RITCHANCE RD  
ALFRED ONTARIO K0B1A0

753


DATE 2 0 1 9 - 0 9 - 0 4  
Y Y Y Y M M D D

PAY TO THE  
ORDER OF

Jean Butler

\$ 9,500

Nine Thousand Five Hundred & 100 DOLLARS

 Security features  
included.  
Details on back.

THE BANK OF NOVA SCOTIA  
www.scotiabank.com 1-800-4-SCOTIA  
55 MAIN STREET EAST,  
VANKLEEK HILL, ONTARIO K0B 1R0

30346

MEMO

Donald Howes

MP

⑈ 7 5 3 ⑈ ⑈ ⑈ ⑈ ⑈ ⑈ ⑈ ⑈

EXHIBIT  
M

DONALD L HOWES  
2025 RITCHANCE RD  
ALFRED ONTARIO K0B1A0

755

DATE 2019-09-04  
Y Y Y Y M M D D


PAY TO THE  
ORDER OF

Jean Butler

\$ 6,000

Six Thousand

~~100~~ DOLLARS

 Security features  
included.  
Details on back.

THE BANK OF NOVA SCOTIA  
www.scotiabank.com 1-800-4-SCOTIA  
55 MAIN STREET EAST,  
VANKLEEK HILL, ONTARIO K0B 1R0

30346

MEMO

Donald Howes

MP

⑈ 7 5 5 ⑈ ⑆ [REDACTED] ⑆ [REDACTED] ⑈





FIFTH THIRD BANK™

CASHIER'S CHECK

September 04, 2019

31958046

Pay to the

Order of: JEAN BUTLER\*\*\*

\$\*\*\*\*\*4,500 00

Amount: FOUR THOUSAND FIVE HUNDRED 00/100 US DOLLARS

Drawn on: Fifth Third Bank, Kentucky, Inc  
Lexington, KY

Transaction Number: 972146089  
Cost Center: 5288

Memo: RENT

Purchased by: EMILY T SPICER

The purchase of a Surety Bond may be required before any Cashier's Check on this bank will be replaced or refunded in the event it is lost, misplaced, or stolen.

Authorized Signature

⑈31958046⑈ ⑆[REDACTED]⑆ ⑆[REDACTED]⑈

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO SEE THE MARK WHEN CHECKING THE ENDORSEMENTS.

7614625

DO NOT WRITE/STAMP BELOW THIS LINE  
DEPOSITOR'S BANK ENDORSEMENT

X  
Jean Butler  
For deposit only at NCCU