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**PRESS RELEASE**

# Former State Social Service Supervisor Pleads Guilty In Bank Fraud Scheme

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Tuesday, June 18, 2013

**For Immediate Release**

U.S. Attorney's Office, District of  
Maryland

**Baltimore**, Maryland – Michael Bowman, age 61, of Baltimore, pleaded guilty yesterday to wire fraud in connection with a scheme to use personal identifying information of individual bank accounts holders to defraud banks.

The guilty plea was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Acting Special Agent in Charge Lisa Quinn of the United States Secret Service – Baltimore Field Office and Inspector General William E. Johnson, Jr. of the Maryland Department of Human Resources.

According to his plea agreement, Bowman was a supervisor for the Maryland Department of Social Services. In September 2011, Bowman's work email account was flagged for suspicious activity. An email contained an attachment which listed numerous names, bank account numbers and other personal identifying information. Bowman admitted to law enforcement agents that he was lonely and had sought companionship online. Bowman met a man named "Steve" on a networking site in October 2010, who claimed to live in London, to be recently single and to be interested in Bowman. Steve promised to move in with Bowman in Baltimore if Bowman helped provide him with money, including funds to purportedly repair a house that Steve's father left him upon his father's death.

During the fraud scheme, which extended from October 2010 to September 2011, Steve also introduced Bowman to his friend "David." Bowman never met Steve or David in person. Bowman was sent account numbers and personal identifying information of bank account holders which Bowman used to impersonate the individual victims. Once Bowman had gained access to the individual victim's accounts, Bowman obtained account balance information, allowing the co-conspirators to link the individual victims' account to accounts Bowman opened at banks. The co-conspirators then initiated wire transfers from the victim accounts, through Bowman's accounts, to third party accounts controlled by Steve, David and others.

Over the course of the fraud scheme, Bowman accessed at least 88 individual accounts, resulting in an intended loss totaling \$513,942.96. The only actual loss to a bank from the scheme was in the amount of \$35,283.70.

Bowman also wired approximately \$10,000 of his own money to Steve and David in small increments. He also participated in a scheme to traffic in counterfeit MoneyGram money orders, whereby he purchased a \$1 MoneyGram money order at a grocery store, scanned it and emailed the scanned image to David. Bowman then received approximately 100 forged MoneyGram money orders in the mail, all in the amount of \$997. At David's request, Bowman mailed some of those money orders to a co-conspirator. MoneyGram suffered no actual loss from the scheme.

Bowman faces a maximum sentence of 20 years in prison and a fine of \$250,000. Bowman has agreed to pay restitution of \$35,283.70. U.S. District Judge James K. Bredar scheduled his sentencing for September 26, 2013, at 9:30 a.m.

Today's announcement is part of efforts underway by President Obama's Financial Fraud Enforcement Task Force (FFETF) which was created in November 2009 to wage an aggressive, coordinated and proactive effort to investigate and prosecute financial crimes. With more than 20 federal agencies, 94 U.S. attorneys' offices and state and local partners, it's the broadest coalition of law enforcement, investigatory and regulatory agencies ever assembled to combat fraud. Since its formation, the task force has made great strides in facilitating increased investigation and prosecution of financial crimes; enhancing coordination and cooperation among federal, state and local authorities; addressing discrimination in the lending and financial markets and conducting outreach to the public, victims, financial institutions and other organizations. Over the past three fiscal years, the Justice Department has filed more than 10,000 financial fraud cases against nearly 15,000 defendants including more than 2,700 mortgage fraud defendants. For more information on the task force, visit [www.stopfraud.gov](http://www.stopfraud.gov).

United States Attorney Rod J. Rosenstein thanked the U.S. Secret Service and Maryland Department of Human Resources -OIG for their work in the investigation. Mr. Rosenstein praised Special Assistant U.S. Attorney Paul K. Nitze of the Social Security Administration, who is prosecuting the case.