

Teachers Insurance Annuity Association  
College Retirement Equity Funds

## Fraud Incident Details 2022

Gayle L. Kish

- **Incident began April 7, 2022**

- Red alert from Microsoft that computer was hacked and would lose everything.
- Call number given and person answered as "Microsoft."
- Name Stefan Gruber number 425-606-5888

- **TIAA-CREF**

- Stefan told me my TIAA-CREF retirement was in danger and to call John Ray telephone 704-709-2945 from TIAA-CREF. Answered phone as TIAA-CREF
- He told me my TIAA-CREF account was in danger and to protect it to transfer \$91,000 into my checking account.
- I called TIAA-CREF and told them I needed \$91,000 for home repairs (as John instructed)
- TIAA-CREF transferred \$110,137.05 into my account (which was almost all my retirement). This way I would have \$88,109.64 in my account due to taxes being taken out.
- TIAA-CREF transferred the money with only a phone call. They did not alert this could be fraud, no waiting period or confirming email. From their website, they are to question substantial amounts when it is full retirement, yet I was not transferred to security and precautions were not taken for this incident.

- **Wire Transfer**

- Prior to wire transfer request, I was asked to open a new email account, [kishgayle1951@gmail.com](mailto:kishgayle1951@gmail.com).
- April 9, I registered an account with Binance.US.
- My bank transferred from JPMorgan Chase Bank, N.A. Account number 000000763968500 (which has been closed)
- The first transfer occurred on April 15, 2022. John Ray requested I process a wire transfer for \$91,900 and send it to Signature Bank. He told me my money was safe and would be reinvested. Chase Bank did not alert me this may be fraud as I only had \$3,500 in my account. They processed without question.
- April 15 received an email from Binance that a deposit was made into of \$91,900 into my account from Signature Bank. I received two verification codes from Bianca via text that day and the next.

- **Deposits and Accounts**

- June 30, I was instructed by John Ray to open accounts in CoinFlip and Coinbase. Coinbase emailed me on June 30 with the information that \$87,713.87 was deposited into my account. The following transactions occurred with Coinbase. July 9, \$79,170.64 via Ethereum network, July 9, \$80,729.46 via Bitcoin network, July 18, \$47,502.65 via Bitcoin network, July 18, converted \$47,234.97 of Bitcoin to Tether and withdrew \$45,203.92 from my cash account.
- CoinFlip password Welome@123 – Coinbase – Fraudprevention@123 (per John Ray)
- My contact for CoinFlip was Danika – 312-626-9181

- The following monies were deposited in my account to cover the above.
- None was my money but a ruse to believe they were looking after my money.

June 30	\$ 96,500.00	Fedwire Credit Via: Manufacturers & Traders Trust
July 14	\$ 52,500.00	Book Transfer Credit B/O Truist Bank Charlotte NC
July 18	\$ 45,203.92	Real Time Transfer - Coinbase
July 19	\$ 32,000.00	Book Transfer Credit Patrician Lynch,, Eatontown NJ
Aug 18	\$ 270,000.00	Book Transfer Credit B/O: Nancy Gray Midland TX
Sept 1	\$ 97,000.00	Book Transfer Credit B/O: Nancy Gray Midland TX
Sept 13	\$ 96,470.00	Fedwire Credit Via Silvergate Bank
Oct 12	\$ 99,743.00	Fedwire Credit Via: Barclays Bank
Nov 3	\$ 98,868.08	Wire Reversal B/O: Ret Pready Susp Org Hsbc Bank

- Wire transfers (10) were made during this time with three to Hong Kong. John Ray requested copies of wire transfers.

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- **CoinFlip, NEXO, Gemini, Bank Accounts**

- CoinFlip requested a copy of my gas bill (July 18)
- Enrolled in NEXO (August 18)
- Enrolled in Gemini (August 30) with \$400 deposit.
- Installed Exodus to follow transactions *slw wallet for crypto*
- The problem occurring with Chase was due to substantial amounts coming into my account, especially the \$270,000 deposit. Chase still did not contact me concerning fraud.
- John Ray asked that I open a Huntington Bank checking account in case we may need for deposits. I opened an account for \$300.
- August 30, CoinFlip confirmed order of \$70,000 with fee of \$6,468 and would send coins shortly.
- September 7 received text from CoinFlip Trade Desk that to complete trade to submit three months of previous bank statements which would have above deposits on statements. Replied on September 7.
- September 13 took a photo on my phone of driver's license, front and back, and sent to John Ray, NEXO and Gemini.
- John Ray did take over my computer several times, but I do not have exact dates, but I do have a text that on August 30, he lost connection.

- **Wire Transfers**

- John Ray coached me and told me to tell the bank I was purchasing condominiums internationally with a group of friends I had known for over 10 years.

- **Conclusion**

- From April 7 to my final unanswered text to John Ray on December 13, both John and Stefan told me they were working for me.
- During the 9 months of the fraud, I was told the FBI and Homeland Security were after the perpetrators and almost caught them in Texas and Oklahoma (untrue).
- Since I did not hear from John Ray, I contacted TIAA-CREF and asked for John Ray and was told he never worked there. TIAA-CREF assigned my case to Christy Washington, but she never followed up on my case.
- August 22 – NEXO restricted my account as part of an internal review.
- Huntington closed my account and refunded my \$300.
- October 12 – NEXO informed me that my business with them was terminated due to security concerns.
- April 3, 2023 – JPMorgan, Chase closed my savings, checking accounts and my credit card without explanation. Received a check for \$2,881.89 for amounts in my accounts.
- The only money which was mine is the \$110,137.05 transferred to my Chase account and the first wire transfer on April 15. All else was fraud.

- **I have filed reports concerning the above information to the following:**

- FBI – Elder Fraud
- Federal Trade Commission Report number 180943625
- Department of the Treasury – Internal Revenue Service – Identity Theft Affidavit Form 14039
- Ohio Department of Taxation – Identity Theft Affidavit
- I will be contacting the Secret Service per FBI suggestion.

I, Gayle L. Kish, declare the above is to the best of my knowledge the incidents which caused my loss of \$110,137.05 for the year of 2022 due to fraud.