

KOG/USAO#2011R00345

FILED
U.S. DISTRICT COURT
DISTRICT OF MARYLAND

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND**

UNITED STATES OF AMERICA

v.

WANDA HENDERSON

2012 SEP 12 11:23 AM
CLERK'S OFFICE
FBI

**: CRIMINAL NO. ELH-12-0487
(Embezzlement by Bank Employee, 18
U.S.C. § 656)**

**:
...0000000...**

INFORMATION

The United States Attorney for the District of Maryland charges:

At all times pertinent to this Information:

1. Hebron Savings Bank ("the Bank") was located in Hebron, Maryland. The Bank was a financial institution whose deposits were insured by the Federal Deposit Insurance Corporation.

2. **WANDA HENDERSON**, the defendant, was employed as the Vice-President and Executive Assistant to the President of the Bank. In that position, **HENDERSON** had access to the Bank's vault, the computer system and the Bank's loan files.

3. Beginning in about 2005, and continuing until about April, 2011, **HENDERSON** engaged in a scheme to take money from the Bank to which she was not entitled by creating false and fraudulent loan applications and by creating fraudulent loan and line of credit accounts at the Bank in her name and in the names of various family members. **HENDERSON** forged other Bank officials' signatures as approving the loan applications and forged other Bank employees' initials in paperwork to effect the transfer of the fraudulent loan proceeds into **HENDERSON's**

SKM
9/10/2012

personal checking account or into the checking account of a family member. **HENDERSON** concealed the fraudulent loans from other Bank officials by altering internal records of the Bank.

5. **HENDERSON** used the fraudulent loan proceeds to pay for various personal expenses and items.

6. At all times, **HENDERSON** knew that neither she nor her family members were entitled to the monies that she caused the Bank to issue as a result of the fraudulent loan applications. In all, **HENDERSON** caused the Bank to issue more than \$682,236 in fraudulent loans in her name and in the names of various family members.

THE CHARGE

7. On or about July 21, 2008, in the District of Maryland,

WANDA HENDERSON

being an employee of Hebron Savings Bank, a bank then insured by the Federal Deposit Insurance Corporation, with intent to defraud said Bank, did embezzle, steal, abstract, purloin and misapply moneys, funds and credits of said Bank and entrusted to the care and custody of said Bank, in that **HENDERSON** caused the Bank to transfer \$60,000 in Bank funds into her personal checking account pursuant to a fraudulent line of credit loan account that she created on the Bank's computer system.

18 U.S.C. Section 656

9/12/12
Date

Rod J. Rosenstein
Rod J. Rosenstein
United States Attorney