

SCANNED

UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE

2012 DEC 14 PM 1:05

UNITED STATES OF AMERICA )  
 )  
 v. ) Mag. No. 12- 241 - JHR  
 )  
 SHAUNA L. QUINN ) (18 U.S.C. § 1344)  
 )  
 )  
 Defendant. )

CRIMINAL COMPLAINT

STATE OF MAINE )  
 COUNTY OF CUMBERLAND ) ss.:  
 DISTRICT OF MAINE )

I, Cameron B. Mizell, being duly sworn, state that I am a Special Agent with the Federal Bureau of Investigation and that the following is true and correct to the best of my knowledge and belief:

**COUNT ONE  
Bank Fraud**

Between about July 2008 and June 2011, in the District of Maine,

**SHAUNA L. QUINN,**

the defendant knowingly executed a scheme to defraud Rockland Savings Bank, in Rockland, Maine, a financial institution whose deposits are insured by the Federal Deposit Insurance Corporation, namely, defendant, a bank employee, created home equity lines of credit and share loans in the names of her family members and had more than \$400,000 in funds improperly withdrawn from those loans.

(Title 18, United States Code, Section 1344.)

The bases for my knowledge and the foregoing charges are, in part, as follows:

1. Since March 2011, I have been employed as a Special Agent with the Federal Bureau of Investigation ("FBI") . I am presently assigned to the Augusta, Maine Resident Agency. My duties include investigating bank fraud. I have participated in numerous bank fraud investigations and received extensive training in the investigation of bank fraud and financial crimes.

2. The information set forth below results from, among other sources, interviews of

witnesses, discussions with victims, and review of law enforcement reports, business records and publicly filed documents. This information is set forth solely for the limited purposes of this complaint and is by no means exhaustive. Where actions, conversations or statements of others are related herein, they are related in substance and in part unless otherwise noted. Where I assert that a statement or observation was made, I did not personally hear the statement or make the observation unless specifically so stated. Instead, the information was provided by a victim, a witness, or a law enforcement officer, either verbally or in writing, who had direct or indirect knowledge of the statement or observation. Where I assert that an event took place on a particular date, I am asserting that it took place on about the date alleged.

3. I am the case agent responsible for a bank fraud investigation of defendant Shauna L. Quinn being conducted by the FBI. The investigation has revealed that between about July 2008 and June 23, 2011, the defendant, who resided in Rockland, Maine and was employed by Rockland Savings Bank (the "Bank"), created home equity lines of credit and share loans in the names of her family members and had more than \$400,000 in funds withdrawn from those loans.

4. According to Bank records, the defendant was hired in August of 2000 as a teller. In October 2004, she was promoted to a Customer Service Representative. In May of 2007, she transferred over to the collections department, where she acted as collections manager.

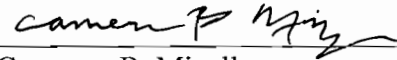
5. The Bank became aware of the fraud in June 2011 when it learned that the defendant had performed a transaction in her daughter's checking account and noticed a large and unusual deposit of \$5,000 by the defendant into that account. This deposit transaction was traced to a principal disbursement from defendant's mother's line of credit. A review of the account over a 45-day period revealed that about \$60,000 was deposited into the account from defendant's mother's and other family members' lines of credit and about \$55,000 had been transferred from the defendant's daughter's account to the defendant's personal checking account.

6. A review by an FBI forensic accountant of the unauthorized activity posted under defendant's teller ID number (#11) for the period from July 2008 to June 2011 revealed that defendant misappropriated \$538,795 through improper advances on loans and lines of credit that were not authorized by the Bank and agreed to by the borrower. These misappropriations were perpetrated through improper loan maintenance (e.g., increasing the authorized amounts of lines of credit, changing addresses used to mail statements to borrowers), posting of transactions by defendant using her general ledger and teller privileges, and creation of fictitious loan documents. The fraud was concealed in part through a scheme whereby certain loan advances were used to make payments on other loans in order to keep the loans in a "current" status.

7. On June 24, 2011, defendant was confronted by Bank employees and admitted to making unauthorized increases to home equity line of credit available balances and creating unauthorized loans to family members. As a result, her employment was terminated.

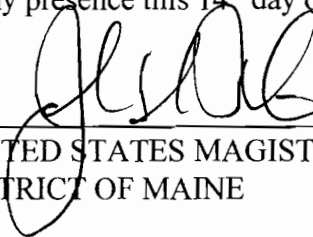
8. The Bank is a federally insured financial institution.

WHEREFORE, deponent prays that a warrant issue for the arrest of defendant Shauna L. Quinn so that she may be arrested and detained or bailed as the case may be.



Cameron B. Mizell  
FBI Special Agent

Sworn to before me, and subscribed  
in my presence this 14<sup>th</sup> day of December, 2012

  
UNITED STATES MAGISTRATE JUDGE  
DISTRICT OF MAINE