

AFFIDAVIT OF SPECIAL AGENT CHRISTINA ROSEN

I, Christina Rosen, being duly sworn, hereby depose and state as follows:

INTRODUCTION AND AGENT BACKGROUND

1. I am employed as a Special Agent with the United States Department of Labor, Office of Inspector General, Office of Investigations (“DOL OIG”) in Boston, Massachusetts. My responsibilities as a Special Agent with DOL OIG include investigating fraud, waste and abuse of Department of Labor programs, employees, and departments. I have been employed by the United States government as a Special Agent since October 2007. I am a graduate of the Criminal Investigator Training Program of the Federal Law Enforcement Training Center in Glynco, Georgia, and have received extensive training in criminal investigation procedures and criminal law. In 2005, I graduated from Northeastern University with a Bachelor’s degree in Criminal Justice. In 2006, I graduated from Boston University with a Master’s degree in Criminal Justice.

2. During my tenure as a Special Agent, I have conducted investigations of several types of criminal activity, including work visa fraud, unemployment insurance fraud, CARES Act fraud, false claims fraud, employee benefits fraud, identity theft, and money laundering. During the investigation of these cases, I have participated in the execution of search and arrest warrants and have seized evidence as evidence, fruits, and/or instrumentalities of violations of federal law.

PURPOSE OF AFFIDAVIT

3. Along with other members of federal and state law enforcement, I am investigating Riccara McKinney (“RICCARA MCKINNEY”) and Rachel McKinney (“RACHEL MCKINNEY”) for various federal crimes, including, but not limited to, wire fraud in violation of Title 18, United States Code, Section 1343, and conspiracy to interfere with commerce by

robbery, in violation of Title 18, United States Code, Section 1951 (commonly referred to as conspiracy to commit Hobbs Act robbery) (the “Target Offenses”).

4. This affidavit is submitted in support of a criminal complaint and arrest warrants charging RICCARA MCKINNEY and RACHEL MCKINNEY with conspiracy to interfere with commerce by robbery, in violation of Title 18, United States Code, Section 1951, and wire fraud, in violation of Title 18, United States Code, Section 1343. As set forth below, I have probable cause to believe that, from on or about February 6, 2019 through in or around at least September 24, 2023, RICCARA MCKINNEY and RACHEL MCKINNEY conspired with each other, and others, to commit the violation of Title 18, United States Code, Section 1951. As further set forth below, I have probable cause to believe that, from on or about September 13, 2020, RACHEL MCKINNEY perpetrated a scheme to fraudulently obtain tens of thousands of dollars in pandemic unemployment benefits; and that from on or about April 24, 2020, RICCARA MCKINNEY perpetrated a scheme to fraudulently obtain tens of thousands of dollars in pandemic unemployment benefits.

5. The facts in this affidavit come from my personal observations and review of records, my training and experience, and information obtained from other investigators and witnesses. This affidavit is submitted for the limited purpose of establishing probable cause for the issuance of the requested criminal complaints. Accordingly, I have not included each and every fact known to me and other investigators involved in this investigation.

BACKGROUND

Massachusetts Unemployment Benefits

6. In the Commonwealth of Massachusetts, Unemployment Insurance (“UI”) benefits are funded by the UI Trust Fund, which is comprised of monies obtained by state-imposed taxes on

employers, and federal funds. The Department of Unemployment Assistance (“DUA”) is responsible for administering the UI program in Massachusetts.

7. For a claimant to be eligible to receive UI benefit payments from the UI Trust Fund, a claimant’s social security number (“SSN”) needs to be reported by an employer to DUA in quarterly employment and wage detail reports. If a claimant did not have at least \$5,100 in earnings reported by an employer in a 12-month period prior to the date of application, the claim would be deemed ineligible for UI benefits.

8. During 2020 and 2021, in the Commonwealth of Massachusetts, Unemployment Insurance (“UI”) benefits were funded by the UI Trust Fund, which was comprised of federal funds as well as monies obtained by state-imposed taxes on employers. The Department of Unemployment Assistance (“DUA”) was responsible for administering the UI program in Massachusetts.

9. To apply for UI, a claimant had to first create an online account and provide their Social Security number, date of birth, mailing address, phone number, and email address, as well as their former employer’s name and address, the reason for unemployed status, and the start and end dates of employment. At the “Identity Verification” section, the claimant had to certify “under penalty of perjury, all information provided is as complete and accurate to the best of my ability.”

10. . UI claims submitted online to DUA are processed via Amazon Web services (“AWS”), which provides cloud-based storage services for the UI program. According to AWS, data from the UI program is routinely transferred and housed in various locations throughout the world. In addition, there are no data servers for AWS physically present in the Commonwealth of

Massachusetts. I understand that individuals who submit UI information to DUA via the internet caused wire communications to be transmitted to and/or from these servers.

Pandemic Unemployment Assistance Background

11. On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) was signed into law. The CARES Act created a new temporary federal unemployment insurance program called Pandemic Unemployment Assistance (“PUA”). Generally, PUA provided unemployment insurance benefits for individuals (i) who were not eligible for other types of unemployment (e.g., the self-employed, independent contractors, or gig economy workers); and (ii) who were otherwise unable to work but were prevented from doing so because of the COVID-19 pandemic. PUA provided payments for these benefits beginning on or about January 27, 2020 and ending on or before September 4, 2021.

12. DUA administered and managed the PUA program in the Commonwealth of Massachusetts.

13. Massachusetts residents applied to DUA for PUA benefits through an online portal over which they submitted personally identifiable information (“PII”). As part of the PUA application process, claimants provided their first and last name, Social Security number (“SSN”), date of birth, and a residential and mailing address. In addition, claimants selected a preferred payment method: direct deposit or payment of their benefit onto a debit card. Claimants also provided a phone number and email address to be used by DUA to provide updates, contact the claimant, and for authentication purposes. The email address was also used by the claimant to access the PUA claim account and, if necessary, reset their claim account password.

14. Claimants had to certify that they were working in Massachusetts, and not working in another state besides Massachusetts, when they were impacted by COVID-19. Claimants also

had to certify that the information in the Massachusetts PUA application was accurate and that the claimants were submitted claims on behalf of himself/herself and not on behalf of another person.

15. PUA claims submitted to DUA were processed via servers located in Colorado. PUA claims were frequently submitted via the internet, and I understand that individuals who submitted PUA-related information to DUA via the internet caused wires to be transmitted to and/or from these Colorado-based servers. PUA claims information was also transmitted to DUA headquarters, located in Boston, Massachusetts, for purposes of review by DUA employees, maintenance, and facilitation of correspondence with claimants.

16. Based on my training and experience, a claimant is only eligible to receive benefits through either the UI or the PUA program; eligibility for one program disqualifies claimants from eligibility in the other.

PROBABLE CAUSE

Investigation Background and Overview

17. I am aware that there is an ongoing investigation of a criminal organization known as the Heath Street Gang, which involves several federal and state law enforcement agencies, including the Boston Police Department (“BPD”), the Bureau of Alcohol, Tobacco, Firearms and Explosives (“ATF”), Homeland Security Investigations (“HSI”), the Department of Labor (“DOL-OIG”), the United States Secret Service (“USSS”), the Internal Revenue Service (“IRS”), the Department of Agriculture Office of Inspector General (“USDA-OIG”), the Massachusetts State Police (“MSP”), the Boston Housing Authority Police Department (“BHAPD”), and the Suffolk County Sheriff’s Department (“SCSD”).

18. Based on the investigation, I am aware that since at least approximately 2019, an organized retail theft group involving members/associates of the Heath Street Gang has openly and brazenly stolen merchandise from various stores in Massachusetts and New Hampshire. During the thefts, the involved individuals openly take merchandise, sometimes directly in front of store associates. When confronted by store associates, the individuals often become belligerent, make threats, and at times, engage in acts of violence. The individuals then leave with the merchandise without providing payment. Based on the investigation, these thefts constitute one of several methods of generating illicit income by members/associates of the Heath Street Gang.

19. These thefts are often captured by stores' surveillance video footage. Involved individuals have become identifiable per the investigation based on their physical appearance, clothing, pattern of behavior and activity, and modus operandi.

20. As detailed below, the investigation has identified RACHEL MCKINNEY and RICCARA MCKINNEY as two individuals involved in the thefts. In 2019, RACHEL MCKINNEY and RICCARA MCKINNEY, individually and on separate occasions, provided voluntary statements to police in which they admitted and acknowledged their involvement in this pattern of activity and specific incidents. Additionally, in some instances, individuals have left the thefts in a vehicle registered to RICCARA MCKINNEY (a 2007 blue Lexus bearing Massachusetts license plate 2CMT81). Further, investigators have identified RACHEL MCKINNEY and RICCARA MCKINNEY on surveillance footage based on their physical appearance, clothing, pattern of behavior and activity, and modus operandi.

21. As part of the investigation of the Heath Street Gang, multiple suspected fraudulent CARES Act unemployment claims were identified. These claims include multiple claims for the

same claimant with altered social security numbers (“SSNs”) reported to DUA, multiple claims filed by claimants in states other than Massachusetts, and/or the submission of suspected fraudulent employment letters from a company, Married 2 The Mop Cleaning LLC (“M2M”), owned and operated by individuals associated with the Heath Street Gang. According to Commonwealth of Massachusetts records, on or about September 17, 2020, M2M was organized by Rickquille McKinney. Per Commonwealth of Massachusetts records, prior to its December 29, 2023 state-ordered involuntary dissolution, M2M was owned and operated by Rickquille McKinney. Per the investigation, as detailed below, Rickquille McKinney’s wife, RACHEL MCKINNEY, was purportedly M2M’s Human Resources Manager. Per the investigation, Rickquille McKinney and RACHEL MCKINNEY are members/associates of the Heath Street Gang. Per the investigation, and as further detailed below, M2M was used by the Heath Street Gang and numerous members/associates, including RACHEL MCKINNEY and RICCARA MCKINNEY, to commit various crimes, including fraudulently obtaining CARES Act monies, and to facilitate criminal activities, including by providing cover employment.

22. The investigation has identified at least twenty-three (23) DUA PUA claims, which received a total of over \$917,000 in benefits, that submitted nearly identical M2M letters either from Rickquille McKinney or Rachel McKinney (in some cases, using her maiden name “Rachel Olivier”), in an effort to meet the PUA eligibility requirement of proving attachment to the Massachusetts labor market. A review of these PUA claims identified multiple notations by DUA employees responsible for reviewing and adjudicating issues on the claims noting concerns about the legitimacy of M2M and/or the M2M letters. In multiple PUA claims, DUA identified these letters to be suspected as fraudulent, including based on the fact that M2M was not

registered with the Commonwealth of Massachusetts until September 2020 – after the date these PUA claims were filed.

Hobbs Act Conspiracy

23. As noted above, investigators have identified that RACHEL MCKINNEY and RICCARA MCKINNEY, along with others, have worked together to commit robberies in violation of the Hobbs Act. The thefts have involved actual or threatened force or violence. Several examples follow, including incidents that have occurred at the Sunglass Hut, Victoria's Secret, Macy's, Nordstrom, and LensCrafters stores, all of which are regularly engaged in the business of selling and purchasing goods from outside of Massachusetts.

February 6, 2019 – Victoria's Secret (Taunton, MA)

24. On or about February 6, 2019, per reports and documents, witness statements, and surveillance footage, at approximately 5:45 p.m., two females (later identified per the investigation based on their physical appearance, clothing, pattern of behavior and activity, and modus operandi as RACHEL MCKINNEY and RICCARA MCKINNEY) entered the Victoria's Secret located at Route 24 and 140, Taunton, MA. Both females wore baseball hats. One (later identified per the investigation as RICCARA MCKINNEY) attempted to make a return of store merchandise without a receipt. The other (later identified per the investigation as RACHEL MCKINNEY) became upset about the return policy and estimated refund and started yelling at the sales associate, who subsequently called mall security. Both returned to the sales floor, and the female identified per the investigation as RACHEL MCKINNEY began filling her bags with merchandise. Mall security arrived and attempted to escort the females out. Per witness statements, the female identified per the investigation as RACHEL MCKINNEY yelled at mall security: "What are you going to do about it? Do you know I have a gun? Do you want to see

it?” She then stated that she has a record and again stated that she had a gun. Per reports, the females left in a white Ford Focus or Ford Fusion.^{1,2} The two females openly took merchandise valued at a total of approximately \$1,575 and left. At no time did the females pay for these items.

June 17, 2019 – Sunglass Hut (Nashua, NH)

25. On or about June 17, 2019, per reports and documents, witness statements, and still photographs from surveillance footage,³ at approximately 9:30 p.m., two females (later identified per the investigation based on their physical appearance, clothing, pattern of behavior and activity, and modus operandi as RACHEL MCKINNEY and RICCARA MCKINNEY) approached a Sunglass Hut stand within the Macy’s store located at 310 Daniel Webster Highway in Nashua, NH. Both females wore dark baseball hats. A sales associate observed one female (later identified per the investigation as RACHEL MCKINNEY) taking sunglasses from the display case and putting them in her bag. The sales associate asked the female identified as RACHEL MCKINNEY to put the sunglasses back. In response, the female identified as RACHEL MCKINNEY threatened to punch the sales associate. The female identified as RACHEL MCKINNEY openly took merchandise valued at a total of approximately \$6,425 and

¹ On or about December 18, 2019, two females (later identified per the investigation based on their physical appearance, clothing, pattern of behavior and activity, and modus operandi as RACHEL MCKINNEY and RICCARA MCKINNEY) took merchandise valued at a total of approximately \$1,937 without paying from a Victoria’s Secret store located at 310 Daniel Webster Highway, Nashua, NH and left in a white Ford.

² This investigation has revealed that in and around this timeframe, a white Ford Fusion was registered to RACHEL MCKINNEY’s husband, Rickquille McKinney.

³ The surveillance footage video was not preserved.

left with the female identified as RICCARA MCKINNEY. At no time did the females pay for these items.

June 20, 2019 – Sunglass Huts (Burlington, MA and Saugus, MA)

26. Per reports and documents, witness statements, and surveillance footage, at approximately 6:45 p.m. on June 20, 2019, a female entered the Sunglass Hut store located in the Burlington Mall at 75 Middlesex Turnpike, Burlington, MA. This female (later identified per the investigation based on her physical appearance, clothing, pattern of behavior and activity, and modus operandi as RACHEL MCKINNEY) wore a dark baseball hat bearing the letter “H,” a gray zip-up sweatshirt/jacket with a red shirt underneath, and black pants. Approximately one minute later, two more females entered: one (later identified per the investigation based on her physical appearance, clothing, pattern of behavior and activity, and modus operandi as RICCARA MCKINNEY) wore a gray sweatsuit with a red line on the side, and a dark and white baseball hat; one (later identified per the investigation as “M.M.”) wore a yellow shirt, black pants, a black jacket, and a dark and white baseball hat, and carried a large tan purse/bag. The three females openly took approximately 40 pairs of sunglasses valued at a total of approximately \$16,000 and left. At no time did they pay for these items. Per witness statements, three females carrying numerous pairs of sunglasses left in a blue 2007 Lexus ES bearing Massachusetts registration 21CMT81.⁴ Massachusetts Registry of Motor Vehicles records revealed that this vehicle was registered to RICCARA MCKINNEY.

⁴ Per asset protection reports, RICCARA MCKINNEY’s blue Lexus was also involved in an apparent attempted theft at a Sunglass Hut within the Macy’s store located in Peabody, MA on or about May 27, 2019, during which a sales associate confronted two females upon recognizing them from a previous theft of merchandise valued at a total of approximately \$3,800 at that same location on or about 11 days earlier (May 18, 2019). Per asset protection reports and witness statements the two females then verbally abused the sales associate, and one was

27. Approximately one hour later, per reports and documents, witness statements, and surveillance footage, at approximately 7:40 p.m., three females (later identified per the investigation based on their physical appearance, clothing, pattern of behavior and activity, and modus operandi as RACHEL MCKINNEY, RICCARA MCKINNEY, and M.M.) wearing clothing consistent with the clothing worn by the three females who approximately one hour prior had stolen over \$16,000 in merchandise from the Sunglass Hut in Burlington arrived at the Sunglass Hut located at the Square One Mall at 1277 Broadway, Saugus, MA. When the sales associate attempted to call the police after observing the three females taking and concealing merchandise, one (later identified per the investigation as RICARRA MCKINNEY) approached the sales associate, physically took the phone from her hand, and threw it across the store and onto the ground, rendering it inoperable. The three females took approximately 80 pairs of sunglasses valued at a total of over \$20,000 and left. At no time did they pay for these items.

28. Subsequently, Burlington and Saugus Police Departments shared surveillance footage and identified that both thefts were committed by the same three individuals, identified as RACHEL MCKINNEY, RICCARA MCKINNEY, and M.M.

29. Additionally, as detailed below, RACHEL MCKINNEY and RICCARA MCKINNEY subsequently admitted to law enforcement to being involved in these thefts.

carrying a can of mace or pepper spray on her purse. The two females quickly left when security started approaching and departed in RICCARA MCKINNEY's blue Lexus.

Additionally, on or about June 23, 2019, two females openly mocked a sales associate and stole merchandise valued at a total of approximately \$16,300 from the Sunglass Hut located at 310 Daniel Webster Highway, Nashua, NH. The two females then left in RICCARA MCKINNEY's blue Lexus.

Based on the investigation, the females involved in these incidents are believed to be RICCARA MCKINNEY and RACHEL MCKINNEY.

2019 Admissions to Law Enforcement

30. On or about July 24, 2019, after being shown still photographs from the above-detailed June 20, 2019 video surveillance footage, RICCARA MCKINNEY admitted to law enforcement that she, RACHEL MCKINNEY, and M.M. were the three females involved in the June 20, 2019 thefts at the Burlington and Saugus Sunglass Hut stores. On or about December 23, 2019, RICCARA MCKINNEY admitted to law enforcement to stealing items at Victoria's Secret stores in Nashua, NH and Holyoke, MA. She additionally stated that RACHEL MCKINNEY had contacted her about stealing items from Victoria's Secret.

31. On or about September 4, 2019, RACHEL MCKINNEY admitted to law enforcement her involvement in an organization that engages in retail theft including from Sunglass Hut and Victoria's Secret stores in Massachusetts and New Hampshire, and her personal involvement in the thefts. On or about December 28, 2019, RACHEL MCKINNEY admitted to law enforcement to stealing items at Victoria's Secret stores in Nashua, NH and Holyoke, MA. RACHEL MCKINNEY additionally stated that she and RICCARA MCKINNEY went to Holyoke and Nashua to steal the items.

September 24, 2023 – Nordstrom (Natick, MA)

32. On or about September 24, 2023, per reports and documents, witness statements, and surveillance footage, at approximately 3:30 p.m., two females (later identified per the investigation based on their physical appearance, clothing, pattern of behavior and activity, and modus operandi as RACHEL MCKINNEY and RICCARA MCKINNEY) entered the Nordstrom store located at 290 Speen Street, Natick, MA. Both females wore baseball hats. Shortly after arriving, they took approximately 14 pairs of Chanel sunglasses from the display case. A store asset protection officer witnessed this and began monitoring them. One female noticed the

officer watching them and shouted profanity at her. Both females began to run towards the exit. The loss prevention officer followed them and verbally identified herself as a loss prevention officer, at which point one of the females (later identified per the investigation as RICCARA MCKINNEY) pointed a can of pepper spray at the officer's face and threatened to use it. The two females openly took merchandise valued at a total of approximately over \$5,900 and left. At no time did the females pay for these items.

January 25, 2024 – LensCrafters (Saugus, MA)

33. On January 25, 2024, per reports and documents, witness statements, and surveillance footage, two females (one of whom was later identified per the investigation based on her physical appearance, clothing, pattern of behavior and activity, and modus operandi as RICCARA MCKINNEY) approached a LensCrafters stand within the Macy's store located at 1185 Broadway in Saugus, MA. A 61-year-old sales associate observed two females stealing merchandise, approached them, and asked them to put the merchandise back. A brief physical altercation occurred between the sales associate and the females later identified per the investigation as RICCARA MCKINNEY, during which RICCARA MCKINNEY stated: "I'll kill you" and struck the sales associate in the head. During the incident, the sales associate sustained a broken finger and was treated at a local hospital. The two females openly took approximately 61 pairs of sunglasses valued at a total of over \$18,000 and left. At no time did the females pay for these items.

RACHEL MCKINNEY's Pandemic Unemployment Wire Fraud Scheme

34. Based on the investigation, starting in or around September 13, 2020, RACHEL MCKINNEY engaged in a scheme to fraudulently obtain tens of thousands of dollars in both PUA and unemployment benefits compensating her for a period dating back to February 7, 2020.

35. Based on the investigation, RACHEL MCKINNEY submitted claim applications (1) to DUA for UI, for which she received approximately \$32,306 in unemployment benefits; (2) to DUA for PUA with an altered Social Security number that contained false information (“RACHEL MCKINNEY’s Altered SSN PUA Claim”); (3) to DUA for PUA with her true Social Security number that contained false information (“RACHEL MCKINNEY’s True SSN PUA Claim”); and (4) to multiple other state unemployment agencies that contained false information, for which she received at least approximately \$9,882 in unemployment benefits.

RACHEL MCKINNEY’s UI Claims – April 24, 2020 and September 7, 2021

On or about April 24, 2020, a UI claim was filed electronically through the DUA portal with RACHEL MCKINNEY’s maiden name “Rachel Olivier,” Social Security number, date of birth, and other personal identifying information, including her home and mailing address in Arlington, MA and phone number ###-###-9176 (“RACHEL MCKINNEY Phone 1”) (“RACHEL MCKINNEY’s April 24, 2020 UI Claim”).⁵ This claim was based on former employment from August 15, 2019 through February 18, 2020. As submitted, RACHEL MCKINNEY’s April 24, 2020 UI Claim requested that benefits be deposited into TD Bank #####6367.

36. According to TD Bank records, account #####6367 was opened by “Rachel Mckinney” with RACHEL MCKINNEY’s Social Security number, date of birth, Arlington, MA address, and RACHEL MCKINNEY Phone 1.

37. From on or about May 6, 2020 to on or about September 8, 2021, DUA paid approximately \$32,306 in benefits on RACHEL MCKINNEY’s April 24, 2020 UI Claim.

⁵ This was a request to reopen “Rachel Olivier”’s 2019 UI claim.

38. On or about September 7, 2021, a UI claim was filed electronically through the DUA portal with RACHEL MCKINNEY's maiden name "Rachel Olivier," Social Security number, date of birth, and other personal identifying information, including her Arlington, MA address, email ("RACHEL MCKINNEY Email 1"), and phone number ###-###-3062 ("RACHEL MCKINNEY Phone 2") ("RACHEL MCKINNEY's September 7, 2021 UI Claim"). This claim was based on former employment at Married 2 the Mop Cleaning, LLC from May 20, 2021 to July 13, 2021 and requested that benefits be deposited into RACHEL MCKINNEY's TD Bank account #####6367.

39. As submitted, the application stated "no" in response to the question "Are you a sole-proprietor, a partner in a partnership, or do you work for a family member who owns/operates a sole-proprietorship and/or partnership at this company." However, as noted above, per Commonwealth of Massachusetts records, M2M was owned and operated by Rickquille McKinney, who, per the investigation including a review of U.S. passport applications, Commonwealth of Massachusetts Vital Records documents and records, and Commonwealth of Massachusetts DTA Transitional Assistance records, is RACHEL MCKINNEY's husband.

40. On or about October 10, 2021, DUA denied this claim as ineligible based on insufficient reported wages in base period and no monies were disbursed.

RACHEL MCKINNEY's Altered SSN PUA Claim – September 13, 2020

41. On or about September 13, 2020, a PUA claim (A00-000-1057-8250) was filed electronically through the DUA portal with RACHEL MCKINNEY's name, date of birth, and other personal identifying information, including RACHEL MCKINNEY Email 1, her

Arlington, MA address, and Massachusetts driver's license number Sxxxx6817.⁶ RACHEL MCKINNEY's name, date of birth, and address provided in RACHEL MCKINNEY's Altered SSN PUA Claim were the same as provided in RACHEL MCKINNEY's April 24, 2020 and September 7, 2021 UI Claims, and the email was the same as provided in RACHEL MCKINNEY's September 7, 2021 UI Claim. However, RACHEL MCKINNEY's Altered SSN PUA Claim listed a Social Security number with a different last digit.

42. According to Social Security Administration records, the Social Security number listed in RACHEL MCKINNEY's Altered SSN PUA Claim is not assigned to RACHEL MCKINNEY.

43. As submitted, RACHEL MCKINNEY's Altered SSN PUA Claim asserted that RACHEL MCKINNEY's employment was first impacted by the COVID-19 pandemic on February 7, 2020 and certified she had to quit her job, was laid off, or had her hours reduced as a result of COVID-19.

44. In response to the questions "Are you eligible for, or receiving, benefits from other unemployment insurance programs such as regular unemployment benefits" and "Did you file a claim for unemployment assistance in the past 52 weeks and return to work or stop collecting benefits before you claimed all the available benefits on that claim," RACHEL MCKINNEY's Altered SSN PUA Claim stated "No."

45. In response to the question "Did you work in another state besides Massachusetts when you were affected by COVID-19," RACHEL MCKINNEY's Altered SSN PUA Claim stated "No."

⁶ Based on the investigation, I believe that RACHEL MCKINNEY's Altered SSN PUA Claim application for PUA benefits, submitted via the internet and processed via DUA's Colorado-based servers, involved the transmission of interstate wires.

46. RACHEL MCKINNEY's Altered SSN PUA Claim requested that PUA benefits be deposited into a TD Bank account #####9741. According to TD Bank records, account #####9741 is in RACHEL MCKINNEY's name with her Arlington, MA address.

47. On or about the same date (September 13, 2020), DUA placed an Identity Verification Issue on RACHEL MCKINNEY's Altered SSN PUA Claim and requested additional identity-related information. DUA also advised that the Social Security number needed to be corrected. On or about September 30, 2020, DUA denied RACHEL MCKINNEY's Altered SSN PUA Claim as no response to the Identity Verification Issue was provided. On or about October 10, 2020, an appeal was filed on RACHEL MCKINNEY's Altered SSN PUA Claim. DUA set an appeal for January 4, 2021. On or about November 9, 2020, per DUA notes placed on RACHEL MCKINNEY's Altered SSN PUA Claim, MCKINNEY called DUA and claimed that she did not file any claims.⁷ DUA noted this call as suspicious. On or about January 4, 2021, DUA dismissed the appeal hearing for failure to appear.

48. DUA did not pay any benefits on RACHEL MCKINNEY's Altered SSN PUA Claim.

49. Based on the investigation and the above, including RACHEL MCKINNEY's Altered SSN PUA Claim's submission of a Social Security number that is not assigned to RACHEL MCKINNEY; the fact that at the time RACHEL MCKINNEY's Altered SSN PUA Claim was filed, RACHEL MCKINNEY was already receiving unemployment monies in connection with her April 24, 2020 UI Claim (which would automatically make her ineligible for PUA); and RACHEL MCKINNEY's Altered SSN PUA Claim's statement that she was not receiving

⁷ At this point, as detailed below, RACHEL MCKINNEY's April 24, 2020 UI Claim had already been filed.

regular unemployment benefits, RACHEL MCKINNEY's Altered SSN PUA Claim was fraudulent.

RACHEL MCKINNEY's True SSN PUA Claim – December 29, 2020

50. On or about December 29, 2020, a PUA claim (A00-000-1595-5495) was filed electronically through the DUA portal with RACHEL MCKINNEY's name, Social Security number, date of birth, and other personal identifying information, including her Massachusetts driver's license number Sxxxx6817 and Arlington, MA address.⁸

51. RACHEL MCKINNEY's True SSN PUA Claim requested that PUA benefits be deposited into TD Bank account #####9741 (the same as requested in RACHEL MCKINNEY's Altered SSN PUA Claim).

52. As submitted, RACHEL MCKINNEY's True SSN PUA Claim asserted that RACHEL MCKINNEY's employment was first impacted by the COVID-19 pandemic on December 6, 2020 and certified her place of employment closed because of COVID-19.

53. In response to the questions "Are you eligible for, or receiving, benefits from other unemployment insurance programs such as regular unemployment benefits" and "Did you file a claim for unemployment assistance in the past 52 weeks and return to work or stop collecting benefits before you claimed all the available benefits on that claim," RACHEL MCKINNEY's True SSN PUA Claim stated "No."

54. In response to the question "Did you work in another state besides Massachusetts when you were affected by COVID-19," RACHEL MCKINNEY's True SSN PUA Claim stated "No."

⁸ Based on the investigation, I believe that RACHEL MCKINNEY's True SSN PUA Claim application for PUA benefits, submitted via the internet and processed via DUA's Colorado-based servers, involved the transmission of interstate wires.

55. On or about the same date (December 29, 2020), DUA placed an Identity Verification Issue on RACHEL MCKINNEY's True SSN PUA Claim and requested additional identity-related information. In response, on or about January 2, 2021, several photographs were submitted, including of (1) RACHEL MCKINNEY's Massachusetts driver's license card with license number Sxxxx6817 and a Wakefield, MA address and (2) a Social Security card in the name of "Rachel Andree Mckinney." On or about January 7, 2021, DUA reviewed the response and denied the claim based on address mismatch.

56. On or about January 4, 2021, DUA sent a Notice of Eligibility Issue Determination stating that RACHEL MCKINNEY was not eligible to receive PUA monies as she had "an active claim for regular unemployment insurance benefits."

57. DUA did not pay any benefits on RACHEL MCKINNEY's True SSN PUA Claim.

58. Based on the investigation and the above, including the fact that at the time RACHEL MCKINNEY's True SSN PUA Claim was filed, RACHEL MCKINNEY was already receiving unemployment monies in connection with her April 24, 2020 UI Claim (which would automatically make her ineligible for PUA); the fact that RACHEL MCKINNEY had attempted to receive PUA under an altered Social Security number in the RACHEL MCKINNEY Altered SSN PUA Claim; and RACHEL MCKINNEY's True SSN PUA Claim's statement that she was not receiving UI benefits, RACHEL MCKINNEY's True SSN PUA Claim was fraudulent.

RACHEL MCKINNEY's Additional PUA Claims in Other States

59. A review of RACHEL MCKINNEY's true Social Security number identified additional CARES Act unemployment claims with RACHEL MCKINNEY's name and date of birth filed in multiple states and territories, including Arizona, California, Colorado, Guam, Indiana, Kansas, Louisiana, Nebraska, New Jersey, and Pennsylvania. These claims were filed during the

time period of July 5, 2020 to February 15, 2021 – the same time period in which RACHEL MCKINNEY’s April 24, 2020 UI Claim, RACHEL MCKINNEY’s Altered SSN PUA Claim, and RACHEL MCKINNEY’s True SSN PUA Claim were filed.

60. For example, according to the New Jersey Division of Unemployment Insurance records, on or about June 21, 2020, a claim was filed in the name of “Rachael McKinney” with RACHEL MCKINNEY’s true Social Security number, date of birth, and RACHEL MCKINNEY Email 1 (the same email provided in RACHEL MCKINNEY’s September 7, 2021 UI Claim and RACHEL MCKINNEY’s Altered SSN PUA Claim) (“RACHEL MCKINNEY’s New Jersey Claim”).

61. RACHEL MCKINNEY’s New Jersey Claim certified that Rachael McKinney had worked as a retail sales worker supervisor in New Jersey from May 8, 2019 through March 3, 2020 and that her work hours were reduced due to COVID-19. No employer location, FEIN, phone number, or payroll number was provided. It also certified that Rachael McKinney did not live out of the state of New Jersey while working in New Jersey.

62. Based on the information submitted to the New Jersey Division of Unemployment Insurance, RACHEL MCKINNEY’s New Jersey Claim was approved. In total, the New Jersey Division of Unemployment Insurance paid approximately \$9,882 on this claim.

63. Based on the investigation and the above, including the submission of numerous CARES Act unemployment claims with RACHEL MCKINNEY’s Social Security number, name, and date of birth filed in multiple states, including during the same periods in which RACHEL MCKINNEY’s April 24, 2020 UI Claim, RACHEL MCKINNEY’s Altered SSN PUA Claim, and RACHEL MCKINNEY’s True SSN PUA Claim were filed; the statements in RACHEL MCKINNEY’s Altered SSN PUA Claim and RACHEL MCKINNEY’s True SSN PUA Claim

that she did not work in another state besides Massachusetts when she was affected by COVID-19; and RACHEL MCKINNEY's New Jersey Claim certification that she did not live out of the state of New Jersey, RACHEL MCKINNEY's New Jersey Claim was fraudulent.

RICCARA MCKINNEY's Pandemic Unemployment Wire Fraud Scheme

64. Based on the investigation, starting in or around April 24, 2020, RICCARA MCKINNEY engaged in a scheme to fraudulently obtain tens of thousands of dollars in PUA benefits compensating her for a period dating back to March 15, 2020 and continuing through in or around August 23, 2021.

65. Based on the investigation, RICCARA MCKINNEY submitted PUA claim applications (1) to DUA with her true Social Security number ("RICCARA MCKINNEY's True SSN PUA Claim"), for which she received approximately \$41,091 in unemployment benefits; (2) to DUA with an altered Social Security number that contained false information ("RICCARA MCKINNEY's Altered SSN PUA Claim"), for which she received approximately \$41,691 in unemployment benefits; and (3) to multiple other state unemployment agencies that contained false information, for which she received approximately \$4,490 in unemployment benefits.

66. In total, based on the investigation, RICCARA MCKINNEY wrongfully obtained at least approximately \$87,272 in benefits designed for people who were unable to work due to the COVID-19 pandemic.

RICCARA MCKINNEY's True SSN PUA Claim – April 24, 2020

67. On or about April 24, 2020, a PUA claim (A00-000-0092-3680) was filed electronically through the DUA portal with RICCARA MCKINNEY's name, Social Security number, date of

birth, and other personal identifying information, including her Massachusetts driver's license number Sxxxx0224, and home and mailing address in Roxbury, MA.⁹

68. As submitted, RICCARA MCKINNEY's True SSN PUA Claim asserted that RICCARA MCKINNEY's employment was first impacted by the COVID-19 pandemic on March 16, 2020 and certified that RICCARA MCKINNEY was providing care for a child or other person who was unable to attend school or another facility as a result of COVID-19.

69. RICCARA MCKINNEY's True SSN PUA Claim requested that PUA benefits be deposited into a Sutton Bank account xxxxxxxx3310. According to Sutton Bank records, account xxxxxxxx3310 was opened in the name of "RICCARA M MCKINNEY" with the same Social Security number, date of birth, and Roxbury, MA address as provided in RICCARA MCKINNEY's True SSN PUA Claim.

70. Prior to completing the application and in the creation of RICCARA MCKINNEY's True SSN PUA Claim, the phone number ###-###-9384 ("RICCARA MCKINNEY Phone 1") was provided. According to MA RMV records, RICCARA MCKINNEY listed RICCARA MCKINNEY Phone 1 on her Renewal Driver's License Application dated February 27, 2020.

71. Based on the information submitted to DUA, RICCARA MCKINNEY's True SSN PUA Claim was approved.

72. On or about July 29, 2020, the payment preference on RICCARA MCKINNEY's True SSN PUA Claim was changed to a Rockland Trust account xxxxxx4728. According to

⁹ Based on the investigation, I believe that RICCARA MCKINNEY's True SSN PUA Claim application for PUA benefits, submitted via the internet and processed via DUA's Colorado-based servers, involved the transmission of interstate wires.

Rockland Trust records, account xxxxxx4728 is in the name of “RICCARA MOLLIE MCKINNEY” with an address in Brockton, MA.

73. On or about August 4, 2021, the associated phone number on RICCARA MCKINNEY’s True SSN PUA Claim was changed to ###-###-8178 (“RICCARA MCKINNEY Phone 2”).

74. On or about August 25, 2020, the payment preference on RICCARA MCKINNEY’s True SSN PUA Claim was changed to a Bancorp Com account xxxxxxxxxxxxxx1121. According to Bancorp Com records, account xxxxxxxxxxxxxx1121 was opened by “RICCARA N MCKINNEY” with the same Social Security number, date of birth, and address as provided in RICCARA MCKINNEY’s True SSN PUA Claim, and RICCARA MCKINNEY Phone 2.

75. On or about March 22, 2021, DUA placed an Employment Substantiation Issue¹⁰ on RICCARA MCKINNEY’s True SSN PUA Claim. In response, on or about June 17, 2021, a letter dated June 16, 2021 from “Rachel Olivier, Human Resource Manager” of Married 2 The Mop Cleaning LLC was submitted. The letter stated that RICCARA MCKINNEY was to start employment with Married 2 The Mop Cleaning LLC, but “due to COVID19 hours and employees were reduced and we were no longer able to hire her for the position.”

76. Based on a review of the letter, it contains multiple fraud indicators, including that it did not specify an offer date, nor a date that employment had been anticipated to start, nor a job title, nor a job description, nor compensation, as well as the fact that the letter was not signed.

Additionally, further investigation of M2M identified that M2M was registered with the

¹⁰ Based on an extension of CARES Act legislation, in March 2021, DUA placed Employment Substantiation Issues on PUA claims. These Issue instructed claimants to provide proof of their attachment to the Massachusetts workforce to support eligibility for PUA benefits. In the same Issue, DUA informed claimants if they fail to meet eligibility requirements, an overpayment would be placed on their claim and they would be required to pay the benefits back to DUA.

Commonwealth of Massachusetts months after RICCARA MCKINNEY's True SSN PUA Claim was submitted.

77. On or about August 16, 2021, DUA denied the claim, stating: "No date of hire provided in letter, unable to verify employment, no proof of income, no connection to MA labor force."

78. In total, DUA paid approximately \$41,091 on RICCARA MCKINNEY's True SSN PUA Claim.

79. Based on the investigation and the above, including RICCARA MCKINNEY's True SSN PUA Claim's submission of a suspected fraudulent employment letter to substantiate her PUA eligibility, as well as the review of numerous nearly identical M2M letters submitted in over twenty DUA PUA claims (some of which DUA identified to be suspected as fraudulent), RICCARA MCKINNEY's True SSN PUA Claim was fraudulent.

RICCARA MCKINNEY'S Altered SSN PUA Claim – November 23, 2020

80. On or about November 23, 2020, a PUA claim (A00-000-1408-3042) was filed electronically through the DUA portal with RICCARA MCKINNEY's name, date of birth, and other personal identifying information, including her Massachusetts driver's license number Sxxxx0224.¹¹ RICCARA MCKINNEY's name, date of birth, and Massachusetts driver's license number were the same as provided in RICCARA MCKINNEY's True SSN PUA Claim. However, RICCARA MCKINNEY's Altered SSN PUA Claim listed (1) a different apartment number for her Roxbury, MA address and (2) a Social Security number with different middle two digits.

¹¹ Based on the investigation, I believe that RICCARA MCKINNEY's Altered SSN PUA Claim application for PUA benefits, submitted via the internet and processed via DUA's Colorado-based servers, involved the transmission of interstate wires.

81. According to Social Security Administration records, the Social Security number listed in RICCARA MCKINNEY's Altered SSN PUA Claim is not assigned to RICCARA MCKINNEY.

82. As submitted, RICCARA MCKINNEY's Altered SSN PUA Claim asserted that RICCARA MCKINNEY's employment was first impacted by the COVID-19 pandemic on April 3, 2020 and certified that RICCARA MCKINNEY had to quit her job, was laid off, or had her hours reduced as a result of COVID-19.

83. RICCARA MCKINNEY's Altered SSN PUA Claim requested that PUA benefits be deposited into a Bancorp Bank account xxxxxxxx4602. According to Bancorp records, account xxxxxxxx4602 is in the name of "RICCARA MCKINNEY" with her true Social Security number and date of birth; the same Brockton, MA address on the Rockland Trust account to which RICCARA MCKINNEY's True SSN PUA Claim was updated on or about July 29, 2020, as detailed above; and an email ("RICCARA MCKINNEY EMAIL 1"). According to MA RMV records, RICCARA MCKINNEY listed RICCARA MCKINNEY EMAIL 1 on her Renewal Driver's License Application dated February 27, 2020.

84. Prior to completing the application and in the creation of RICCARA MCKINNEY's Altered SSN PUA Claim, an email was provided ("RICCARA MCKINNEY EMAIL 2").

85. On or about the same date (November 23, 2020), DUA placed an Identity Verification Issue on RICCARA MCKINNEY's Altered SSN PUA Claim and requested additional identity-related information. In response, on or about November 24, 2020, several photographs were submitted, including of (1) RICCARA MCKINNEY's Massachusetts driver's license card with license number Sxxxx0224 and date of birth and (2) a Social Security card in the name of

“RICCARA MOLLIE MCKINNEY.” On or about that same day, DUA approved the adjudication of the issue.

86. A review of the Social Security card photograph submitted on or about November 24, 2020 identified (1) that the two middle digits appear to have been physically altered by a physical cut-and-paste of a separate piece of paper displaying two digits and (2) handwritten digits of the two middle digits above the attached paper. As noted above, according to Social Security Administration records, the Social Security number displayed on the submitted photograph is not assigned to RICCARA MCKINNEY.

87. A review of applications submitted by RICCARA MCKINNEY to the MA RMV identified that all such applications related to her driver’s license number Sxxxx0224 list her true Social Security number. Further, a review of the scan of the Social Security card submitted in support of RICCARA MCKINNEY’s September 11, 2013 RMV application shows her full true Social Security number with the same two handwritten digits above the true middle two digits.

88. Based on the information submitted to DUA, RICCARA MCKINNEY’s Altered SSN PUA Claim was approved.

89. On or about March 22, 2021, DUA placed an Employment Substantiation Issue on RICCARA MCKINNEY’s Altered SSN PUA Claim. In response, on or about June 18, 2021, a letter dated June 16, 2021 from “Rachel Olivier, Human Resource Manager” of Married 2 The Mop Cleaning LLC was submitted. The letter stated that RICCARA MCKINNEY was to start employment with Married 2 The Mop Cleaning LLC, but “due to COVID19 hours and employees were reduced and we were no longer able to hire her for the position.”

90. Upon review of this letter, it appears to be the same letter submitted in response to the Employment Substantiation Issue placed on RICCARA MCKINNEY's True SSN PUA Claim that, based on a review thereof, contains multiple fraud indicators, as detailed above.

91. On or about August 24, 2021, DUA denied the claim, stating: "Claimant failed to establish attachment to the labor market in the designated period. Claimant submitted a statement from Rachel Olivier of Married 2 The Mop Cleaning LLC indicating employment for the claimant that was cancelled due to COVID-19. No timing provided for the start of the employment. The statement could not be verified to be a bona fide offer of employment. The claimant and the owner of the LLC are listed as relatives in Lexis. Claimant did not select the cancelled employment reason for COVID-19 qualifications on the PUA initial application. The provided documentation does not substantiate the planned commencement of employment in the designated period."

92. In total, DUA paid approximately \$41,691 on RICCARA MCKINNEY's Altered SSN PUA Claim.

93. Based on the investigation and the above, including RICCARA MCKINNEY's Altered SSN PUA Claim's submission of a Social Security number that is not assigned to RICCARA MCKINNEY and of a photograph of a Social Security card that appears to have been physically altered by a physical cut-and-paste; RICCARA MCKINNEY's Altered SSN PUA Claim's submission of a suspected fraudulent employment letter to substantiate her PUA eligibility, as well as the review of numerous nearly identical M2M letters submitted in over twenty DUA PUA claims (some of which DUA identified to be suspected as fraudulent); and the fact that this letter appears to be the same letter as submitted in RICCARA MCKINNEY's True SSN PUA Claim, , RICCARA MCKINNEY's Altered SSN PUA Claim was fraudulent.

RICCARA MCKINNEY's Additional PUA Claims in Other States

94. A review of RICCARA MCKINNEY's true Social Security number identified additional CARES Act unemployment claims with RICCARA MCKINNEY's name and date of birth filed in multiple states, including California, Indiana, New York, and Texas.

95. For example, according to Indiana Department of Workforce Development records, on or about February 12, 2021, a claim was filed in the name of RICCARA MCKINNEY with her true Social Security number, date of birth, Roxbury, MA address, and RICCARA MCKINNEY EMAIL 2 (the same email listed in RICCARA MCKINNEY's Altered SSN PUA Claim), among other personal identifiers ("RICCARA MCKINNEY'S Indiana Claim"). RICCARA MCKINNEY'S Indiana Claim requested that benefits be deposited into Bancorp account xxxxxxxxx4602 (the same Bancorp account listed in RICCARA MCKINNEY's Altered SSN PUA Claim).

96. RICCARA MCKINNEY'S Indiana Claim certified that RICCARA MCKINNEY was a hairstylist in Fort Wayne, IN, that her place of employment was closed as a result of COVID-19, and had first become unemployed or unable to work due to the COVID-19 on February 14, 2020. It also certified that RICCARA MCKINNEY had not applied for benefits in another state at any time since February 16, 2020 and had not worked in another state or filed an unemployment claim in another state in the last two years.


97. Based on the information submitted to the Indiana Department of Workforce Development, RICCARA MCKINNEY'S Indiana Claim was approved. In total, the Indiana Department of Workforce Development paid approximately \$4,490 on this claim.

98. Based on the investigation and the above, including the submission of numerous CARES Act unemployment claims with RICCARA MCKINNEY's Social Security number, name, and

date of birth filed in multiple states and RICCARA MCKINNEY's Indiana Claim's certification that RICCARA MCKINNEY had not applied for benefits in another state at any time since February 16, 2020 and had not worked in another state or filed an unemployment claim in another state in the last two years, RICCARA MCKINNEY'S Indiana Claim was fraudulent.

CONCLUSION

99. Based on the above, there is probable cause to believe that RACHEL MCKINNEY and RICCARA MCKINNEY have committed the Target Offenses.

 ^{DCC}
Special Agent Christina Rosen
U.S. Department of Labor
Office of Inspector General

Subscribed and sworn to before me telephonically in accordance with the requirements of Federal Rule of Criminal Procedure 4.1 on February 12, 2024.



HON. DONALD L. CABELL
CHIEF UNITED STATES MAGISTRATE JUDGE

