

**PRESS RELEASE**

# Florida Woman Convicted for Conspiracy to Commit Mail Fraud

Wednesday, June 3, 2026

**For Immediate Release**

U.S. Attorney's Office, Southern District of Georgia

**SAVANNAH, Georgia:** A Florida woman was convicted for her role in a multi-state scheme to fraudulently obtain unemployment insurance benefits.

**Cheryl Galloway**, 67, of Yulee, Florida, was convicted of Conspiracy to Commit Mail Fraud in U.S. District Court, said Margaret E. "Meg" Heap, U.S. Attorney for the Southern District of Georgia.

Galloway now faces up to 20 years of imprisonment, a \$250,000 fine and up to three years of supervised release when Judge Dudley H. Bowen convenes sentencing proceedings at a later date.

There is no parole in the federal system.

"Using the postal system to advance a fraudulent scheme in order to enrich yourself will result in the harshest of consequences," said U.S. Attorney Heap. "This case, and many others like it, demonstrate that federal investigators and prosecutors will identify these criminals and hold them accountable."

As described in court documents and testimony, over a two-year period, Galloway, along with her co-conspirators, electronically submitted fraudulent applications with agencies in at least 40 states. The fraud scheme employed by Galloway and her co-conspirators involved filing for pandemic unemployment benefits around the country, stating they were impacted in those states, and lying about various material aspects of the applications. As a result, the conspirators received approximately \$480,000 to which they were not entitled, and they attempted to obtain even more money through fraudulent and deceptive means. Some of the benefits were in the form of a debit card sent to Galloway through the U.S. Mail.

"After a five-day jury trial, Cheryl Galloway was found guilty for her role in a scheme that stole taxpayer-funded benefits. Galloway and her co-conspirators filed fraudulent claims with workforce agencies across the country, falsely claiming employment and pandemic-related unemployment to obtain benefits they never deserved," said Anthony P. D'Esposito, Inspector General, U.S. Department of Labor. "This conviction is a stark reminder that my office will continue to aggressively investigate, prosecute, and pursue anyone who steals from American taxpayers."

In March 2020, Congress authorized additional funding and expanded eligibility for state-administered unemployment insurance programs as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act. In an effort to maintain the integrity of those benefits, the Office of Inspector General for the U.S. Department of Labor (OIG-DOL) investigates individuals attempting to fraudulently access unemployment insurance funds.

Anyone with information about attempted unemployment insurance benefits fraud can contact OIG-DOL at [www.oig.dol.gov/hotline.htm](http://www.oig.dol.gov/hotline.htm).

The case was investigated by the Office of Inspector General for the U.S. Department of Labor and prosecuted for the United States by Southern District of Georgia Assistant U.S. Attorneys Kelsey L. Scanlon and J. Bishop Ravenel.

### **Contact**

For any questions, please contact the U.S. Attorney's Office at (912) 652-4422.

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