



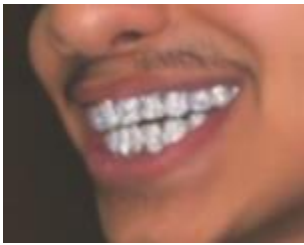
THE UNITED STATES
DEPARTMENT of JUSTICE

United States Attorney's Office
Southern District of Florida

FOR IMMEDIATE RELEASE

Thursday, March 27, 2025

Florida Man Who Bought Diamond-Studded “Grills” With Fraud Cash Sentenced to 71 Months in Federal Prison



MIAMI – A federal district judge in South Florida has sentenced an Orlando man to almost six years in prison for leading a scheme that defrauded California’s Employment Development Department of over \$4 million in state and federal unemployment insurance benefit money. The judge also ordered him to pay over \$1.2 million in restitution.

Zachary Kameron Ramyard, 23, of Orlando, Fla. pleaded guilty to wire fraud conspiracy in October 2024.

From August 2020 to August 2022, Ramyard and others submitted fraudulent unemployment insurance (UI) claims to California’s Employment Development Department (EDD). UI payments are intended to provide temporary financial assistance to lawful workers who are unemployed through no fault of their own. They purchased the personally identifiable information (PII) of victims (including names, dates of birth, and social security numbers), created counterfeit driver licenses with it, and submitted at least 68 fraudulent UI benefits applications using the victims’ PII.

Ramyard also withdrew hundreds of thousands of dollars in UI funds from Automated Teller Machines (ATMs) in different states using fraudulent debit cards. (The EDD typically distributed UI benefits electronically to debit cards that were mailed to claimants.) Ramyard used the cash to buy luxury items like the diamond-studded teeth jewelry, also known as “grills,” pictured above.

U.S. Attorney Hayden P. O’Byrne, Acting Special Agent in Charge José R. Figueroa of Homeland Security Investigations (HSI) Miami and Special Agent in Charge Mathew Broadhurst of the U.S. Department of Labor Office of Inspector General (DOL-OIG), Southeast Region announced the sentence.

HSI Miami and DOL-OIG investigated the case. Assistant U.S. Attorney Joseph Egozi prosecuted the case. Assistant U.S. Attorney Joshua Paster is handling asset forfeiture.

Additional Background Information: Beginning in or around March 2020, in response to the COVID-19 pandemic, several federal programs expanded UI eligibility and increased UI benefits, including the Pandemic Unemployment Assistance Program (PUA), Federal Pandemic Unemployment Compensation Program (FPUC), and the Lost Wages Assistance Program (LWAP). In the State of California, the EDD administered the UI program.

In March 2020, the Coronavirus Aid, Relief, and Economic Security (“CARES”) Act was enacted. It was designed to provide emergency financial assistance to the millions of Americans suffering the economic effects caused by the COVID-19 pandemic. Among other sources of relief, the CARES Act authorized and provided funding to the SBA to provide Economic Injury Disaster Loans (“EIDLs”) to eligible small businesses, including sole proprietorships and independent contractors, experiencing substantial financial disruptions due to the COVID-19 pandemic to allow them to meet financial obligations and operating expenses that could otherwise have been met had the disaster not occurred. EIDL applications were submitted directly to the SBA via the SBA’s on-line application website, and the applications were processed, and the loans funded for qualifying applicants directly by the SBA.

COVID-19 Fraud Enforcement Task Force: On May 17, 2021, the Attorney General established the COVID-19 Fraud Enforcement Task Force to marshal the resources of the Department of Justice in partnership with agencies across government to enhance efforts to combat and prevent pandemic-related fraud. The Task Force bolsters efforts to investigate and prosecute the most culpable domestic and international criminal actors and assists agencies tasked with administering relief programs to prevent fraud by, among other methods, augmenting and incorporating existing coordination mechanisms, identifying resources and techniques to uncover fraudulent actors and their schemes, and sharing and harnessing information and insights gained from prior enforcement efforts. For more information on the Department’s response to the pandemic, please visit <https://www.justice.gov/coronavirus>.

On September 15, 2022, the Attorney General selected the Southern District of Florida's U.S. Attorney's Office to head one of three national COVID-19 Fraud Strike Force Teams. The Department of Justice established the Strike Force to enhance existing efforts to combat and prevent COVID-19 related financial fraud. For more information on the department's response to the pandemic, please click [here](#).

Reporting: Anyone with information about allegations of attempted fraud involving COVID-19 can report it by calling the Department of Justice's National Center for Disaster Fraud (NCDF) Hotline at 866-720-5721 or via the NCDF Web Complaint Form at: <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>.

Other: You may find a copy of this press release (and any updates) on the website of the United States Attorney's Office for the Southern District of Florida at www.justice.gov/usao-sdfl.

Related court documents and information may be found on the website of the District Court for the Southern District of Florida at www.flsd.uscourts.gov or at <http://pacer.flsd.uscourts.gov>, under case number 22-cr-20382.

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CONTACT: Public Affairs Unit
U.S. Attorney's Office
Southern District of Florida

USAFLS.News@usdoj.gov
www.justice.gov/usao-sdfl
Twitter @USAO_SDFL
