PRESS RELEASE

New Jersey and Florida Men Sentenced to Prison for Involvement in Multimillion-Dollar Bank Fraud and Identity Theft Scheme

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For Immediate Release
U.S. Attorney's Office, Southern District of Alabama

*November 6 November 6*MOBILE, AL – Two defendants were sentenced to 192 months and 140 months in federal prison, respectively, for their roles in a sophisticated, multimillion-dollar bank fraud and identity theft scheme that operated across the United States for nearly a decade.

According to court documents, Vernon A. McCreath, 39, of Jersey City, New Jersey, and Mikhail C. McCreath, 35, of Miami, Florida, pleaded guilty to participating in a complex scheme involving bank fraud, identity theft, mail theft, and check counterfeiting. From September 2015 through September 2025, the defendants and their coconspirators stole mail, counterfeited checks and money orders, and used stolen identities to open bank accounts and conduct fraudulent financial transactions nationwide.

To carry out the scheme, the defendants and their associates obtained stolen checks and money orders, used victims' personally identifiable information (PII) to open fraudulent bank accounts, manufactured forged identification documents, and counterfeited hundreds of financial instruments. The conspirators then negotiated those instruments at financial institutions throughout the United States, including within the Southern District of Alabama. Victims included religious organizations, small businesses, charitable organizations, and public school systems, among others.

In April 2025, law enforcement agents executed a search warrant at the residence of one of the defendants' primary coconspirators, Demetrius J. Manassa, in the Atlanta, Georgia, area. During the search, agents recovered dozens of stolen and counterfeit checks and money orders, fraudulent identification documents, stolen mail, check-counterfeiting equipment, printers, blank check stock, a loaded Glock pistol, and ammunition. Latent fingerprint

analysis linked Vernon A. McCreath to stolen postal money orders recovered during the search.

Agents also examined cellular telephones belonging to Manassa, uncovering hundreds of Telegram messages exchanged with the defendants and other coconspirators in furtherance of the scheme. The messages contained stolen PII, information used to create fraudulent identification documents, images of stolen checks and mail, and videos showing participants with large amounts of cash believed to be proceeds from the fraud. Investigators also identified Mikhail C. McCreath's fingerprint in an image depicting a fraudulent deposit of approximately $1.3 million that was transmitted through Telegram. One of Vernon A. McCreath's Telegram usernames was "IDoBankFraudd."

Chief U.S. District Judge Jeffrey U. Beaverstock sentenced Vernon A. McCreath to 192 months' imprisonment and Mikhail C. McCreath to 140 months' imprisonment. The Court also ordered the defendants to pay $687,259.04 in restitution to the victims of their crimes.

Following their release from prison, both defendants will serve five-year terms of supervised release. As conditions of supervision, they will be subject to drug testing, financial monitoring, and restrictions on obtaining new lines of credit.

For their roles in the scheme, the court previously sentenced several coconspirators as follows: Demetrius J. Manassa (180 months); Shaquan L. Manassa (60 months); Jarrod A. Ross (84 months); Khashawn D. Sidberry (90 months); and Terran E. Walker (60 months). Other coconspirators, including Patrick E. Williams and Jahvon H. Mosquito, will be sentenced at a later date.

The U.S. Postal Inspection Service and the U.S. Department of Labor, Office of Inspector General investigated the case. The U.S. Secret Service, the Baldwin County Sheriff’s Office, the Florida Highway Patrol, the Glen Rock Police Department (New Jersey), and the South Fulton Police Department (Georgia) substantially assisted the investigation.

Assistant U.S. Attorney Justin Roller prosecuted the case on behalf of the United States.

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