IN THE CIRCUIT/COUNTY COURT IN THE FIRST JUDIO RGUIT IN AND FOR OKALOOSA COUNTY, FLORIDA

ARREST REPORT

OKALOOSA CO SHERIFF'S OFFICE

REPORT NO: OCSO16ARR000161

Jail Booking No	Offense No OCSO16OFF000231	Other No OCSO16CAD003223	OBTS		
[SUSPECT] <u>Last</u> SCRUGGS	<u>First</u> SCHNIKIA	<u>Middle</u>	Title Race Sex DOB Age Hgt Wgt B F 8/14/1971 44 6'01" 215		
Eyes Hair MNI Numb	<u>ssn</u> INI000302	I.D. No.	St Type OCA/Agency ID GA		
Address	le Title DOB)	-			
[INCIDENT INFORMA	TION]				

[INCIDENT II	NFORM	[ATION]							
Occurred Date	e Range	: 1/6/2016	16:17 to	1/6/2016	16:17	Lat / Long 3	0.517	/35 / -86.	46032
No.	Di S	Street		Apt/Lot	City	5	ST	Zip	(GEO)
1300	Ε .	JOHN C SIMS I	PW		NICEVILLE]	FL	32578	3 - 7
[CHARGES]									
655.0322.6									
FRAUD-SWIN	IDLE								
DEFRAUD FIN	NANCL ^A	AL INSTITUTIO	N						
Counts	Lev	el De	egree	GOC	<u>UCR</u>	NCIC		AON	Bond Amount
1	Felo	ny Se	cond	Facilitate	9000			2602	

[STATEMENT OF PROBABLE CAUSE / NARRATIVE]

On 6 January 2016, Eglin Federal Credit Union fraud investigator Robby Wilcox contacted the Okaloosa County Sheriff's Office Criminal Investigations division in reference to multiple fraudulent credit card transactions occurring on EFCU members accounts.

Wilcox provided data showing fraudulent transactions were occurring on 5 & 6 January 2016 at Crestview and Niceville Walmarts, Niceville Chick-Fil-a, Redbox video rental in Fort Walton Beach, Belks and Bed Bath and Beyond in Destin Florida. In total 16 EFCU members MasterCard Credit/debit cards were believed to be fraudulently used.

On 6 January 2016, I was at Walmart reviewing video of the 5 January 2016 offenses and saw a black female conducting a transaction of a fraudulently created credit card with EFCU member Guthrie Mastercard number. I saw the black female perpetrator enter a full size black pickup truck with what appeared to be a cover on the back of the truck bed after the transaction.

As I was reviewing this video, I was contacted by EFCU investigator Wilcox who advised EFCU members Rodney Richardson, Marcos Betancourt and Christopher Bolling Mastercard was just used at the Niceville Walmart. Richardson card number was denied during the fraudulent use. Subsequent investigation revealed all of these card holders did not conduct or authorize the transaction and the transactions were fraudulent.

Crestview Walmart Loss prevention received a photo from the Niceville Walmart Loss prevention of the perpetrator and a vehicle license plate of the vehicle the perpetrator who fraudulently used credit card numbers at the Niceville Walmart on 6 January 2016.

I was provided the information of the perpetrator at the Niceville Walmart was a black female and was in a black pickup

COPY

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truck which departed the scene. I was shown a picture of the suspect vehicle's license plate and it was GA license plate # PZH9450. This vehicle is registered to co-defendant George Edward Boyd Jr.

Approximately 45 minutes after the fraud occurred at the Niceville Walmart, I exited into the Crestview Walmart parking lot when I saw a black Dodge Ram Pickup truck with Georgia license plate PZH9450. I saw a black male driver and black female occupying this vehicle.

I contacted the occupants identified as Defendant Schnikia Scruggs and co-defendant George Edward Boyd Jr. I compared the picture of the Niceville Walmart perpetrator and vehicle plate from the Niceville Walmart incident to Scruggs and the vehicle and they are one in the same. Scruggs was wearing identical clothing in the vehicle as the perpetrator at the Niceville Walmart.

As defendant Scruggs exited the vehicle, I saw a large amount of Redbox videos in the door pocket of the front passenger side door. It was previously reported an EFCU member's card was believed to be fraudulently used at a Redbox location in Fort Walton Beach on 5 January 2016. I also saw a credit card reader/writer commonly known as a "skimming device" on the floor board in plain view on the passenger side. Based upon my experience as a financial crimes investigator and training on credit card fraud I have attended in Sunrise, Florida, I am able to recognize credit card reader/writers and am familiar with how credit card numbers are fraudulent captured, recoded and fraudulently used.

Defendant Scruggs was advised of her warnings per the Miranda decision and advised of the allegations of the investigation. Scruggs refused to provide an explanation and asked for an attorney when confronted with a picture of her at the Niceville Walmart and the vehicle license plate of the vehicle she was in at the Niceville Walmart.

Co-defendant Boyd was advised of his warnings per the Miranda Decision to offer an explanation of his involvement in the case, invoked his right to remain silent and not be interviewed about the offense.

EFCU has received fraud affidavits from victim Betacourt, victim Richardson and I have received an affidavit of Complaint from victim Bolling regarding they did not make and/or authorize the charge to their credit card and the card was in their possession.

EFCU either has reimbursed and/or is in the process of reimbursing the victims accounts and the total loss is \$451.39 to EFCU due to the fraud at the Niceville Walmart location.

Based upon the above stated information, I have reason to believe and do believe defendant Schnikia Scruggs and co-defendant George Boyd Jr committed the offense of defrauding a financial institution in violation of F.S.S. 655.0322(6). This offense occurred in Okaloosa County, Florida.

	WOLTHERS, LESTER R JR	068
Signature (Arresting Officer)	Name	ID/SSN
Subscribed and sworn to (or affirmed) before me this	11 day of January A.D., 2016 by	
who is personally known to me or has produced	as id	lentification.
		FO 60
Signature	Notary PublicL	EOCO

IN THE CIRCUIT/COUNTY COURT IN THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA

COUNTY, FLORIDA

ARREST REPORT DEDOUT NO. OCSOLGADDOOLS

OKALOOSA CO SHERIFF'S OFFICE

KEPOKI NO:	OCSOTOARK	<u> </u>					
[PHYSICAL EV	/IDENCE] [NO PHYSICAL EVII					
[ARREST INFO	ORMATION]						
Arrested	Residence 6:17 Within c	Arrested Price		N/. urisdiction	Alcoh		Resist No Drugs
1300 I Arresting Office 068 WOI Reporting Offic	er LTHERS, LESTI er LTHERS, LESTI approval	SIMS PW ER R JR	A/L City	EVILLE V/INV/CID	Unkno ST FL (GEO) 3-	Zip 32578 7	Unknown Lat / Long 30.51735 / -86.4603 Officer Type ginal Offense Jurisdiction OCSO
Bond Set by LE		rest & Booking: () None () ROR () Cash () Pro	\$	\$0.00			
Bond Set by Ju ()Purge ()SC	udge	() None () Cash () Any () Pro () PtrIQ			() ROR/S () PTR	lign	
Return Court: Instructions:	CIRCUIT	COURT: FELONY	Date:	2/16/2016	Time:	15:30	
[DISPOSITION Disposition Typ	-	Release Type			Other D	<u>esc</u>	
Release Date Released To	Release Time	Release Officer			Printed No	Printed By	Z
Court Dispositi	onType		Court Dispos	sition Descrip	tion		
[ADDITIONAL	L PERSONS]						

IN THE CIRCUIT/COUNTY COURT IN THE FIRST JUDICIAL CIRCUIT IN AND FOR OKALOOSA COUNTY, FLORIDA

REPORT NO: OCSO	016ARR000161	OKALOOSA CO SHERIFF'S OFFICE			
COURT DISPOSITION	:				
				(right index)	
○ No Bill / Petition	○ Issue Warrant	O Prosecution Approved	Signature of Assistant State Attorney	Date	