

**UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
OFFICE OF THE COMPTROLLER OF THE CURRENCY**

In the Matter of)	
)	
)	
LEXUS INEZ LEWIS , former Fraud Operations Specialist)	AA-ENF-2024-14
)	
Citibank, N.A.)	
Sioux Falls, South Dakota)	
)	

NOTICE OF CHARGES FOR PROHIBITION

Take notice that on a date to be determined by the Administrative Law Judge, a hearing will commence in the District of South Dakota, or such other location to be determined by the Administrative Law Judge, pursuant to 12 U.S.C. § 1818(e), concerning the charges set forth herein to determine whether an Order should be issued against Lexus Inez Lewis (“Respondent”), a former fraud operations specialist at Citibank, N.A., Sioux Falls, South Dakota (“Bank”), by the Office of the Comptroller of the Currency (“OCC”), prohibiting Respondent from participating in any manner in the conduct of the affairs of any federally insured depository institution or any other institution, credit union, agency or entity referred to in 12 U.S.C. § 1818(e).

The hearing afforded Respondent shall be open to the public unless the Comptroller, in his discretion, determines that holding an open hearing would be contrary to the public interest.

In support of this Notice of Charges for Prohibition (“Notice”), the Comptroller charges the following:

ARTICLE I
JURISDICTION

At all times relevant to the charges set forth below:

- (1) The Bank was an “insured depository institution” as defined in 12 U.S.C. § 1813(c)(2).
- (2) Respondent was an employee of the Bank and was an “institution-affiliated party” of the Bank as that term is defined in 12 U.S.C. § 1813(u), having served in such capacity within six (6) years from the date hereof. *See* 12 U.S.C. § 1813(i)(3).
- (3) The Bank was a national banking association within the meaning of 12 U.S.C. § 1813(q)(1)(A), and is chartered and examined by the OCC. *See* 12 U.S.C. § 1 *et seq.*
- (4) The OCC is the “appropriate Federal banking agency” as that term is defined in 12 U.S.C. § 1813(q) and is therefore authorized to initiate and maintain this prohibition action against Respondent pursuant 12 U.S.C. § 1818(e).

ARTICLE II
BACKGROUND

- (5) This Article repeats and re-alleges all previous Articles in this Notice.
- (6) Respondent was employed in the Bank’s collections department under her own name from May 18, 2020 until April 20, 2021, when Respondent was terminated for job abandonment.
- (7) On September 7, 2022, Respondent assumed the name and identity of her sister and was employed as a fraud operations specialist at the Bank under Respondent’s sister’s name from September 26, 2022 to March 24, 2023.

(8) As a Bank employee, Respondent was obligated to comply with all applicable laws and to carry out her duties and responsibilities in a safe and sound manner.

ARTICLE III

RESPONDENT VIOLATED THE LAW BY MAKING FALSE STATEMENTS IN HER EMPLOYMENT APPLICATION AND GAINING EMPLOYMENT AT THE BANK DESPITE PRIOR CRIMINAL CONVICTIONS

(9) This Article repeats and re-alleges all previous Articles in this Notice.

(10) As described herein, Respondent violated the law by making false representations in her employment application and becoming employed at the Bank without prior written consent from the Federal Deposit Insurance Corporation (“FDIC”), despite Respondent’s prior criminal convictions.

(11) Prior to Respondent’s initial employment at Citibank on May 18, 2020, Respondent was convicted of, or pleaded guilty to, fraudulent use of a credit card, false impersonation, providing false identification to law enforcement, and multiple counts of grand theft and petit theft.

(12) Specifically, on June 20, 2014, Respondent was charged and subsequently pleaded guilty to fraudulent use of credit card and ATM fraud, a third-degree felony, in Duval County, Florida.

(13) On April 18, 2017, Respondent was charged and subsequently found guilty of grand theft, a third-degree felony, in Duval County, Florida.

(14) On July 29, 2017, Respondent was again charged and subsequently found guilty of grand theft, a third-degree felony, in Duval County, Florida.

(15) On March 15, 2018, Respondent was found guilty of grand theft, false impersonation, and providing false identification to law enforcement in Alachua County, Florida.

(16) On April 3, 2019, Respondent was found guilty of felony petit theft, a third-degree felony, in Clay County, Florida.

(17) Due to Respondent's prior convictions, all of which involve dishonesty or a breach of trust, Respondent was prohibited from becoming employed at an insured depository institution pursuant to 12 U.S.C. § 1829 unless Respondent received prior written consent from the FDIC.

(18) Respondent did not obtain written consent from the FDIC prior to her employment.

(19) Respondent gained employment at the Bank by making false representations on her employment application, which concealed her prior convictions from the Bank.

(20) Respondent responded "no" to the question on her employment application about whether she had "ever been convicted of or pled guilty or 'nolo contendere' (no contest) before any court to: Any misdemeanor?"

(21) Respondent responded "no" to the question on her employment application about whether she had "ever been convicted of or pled guilty or 'nolo contendere' (no contest) before any court to: Any felony?"

(22) Respondent responded "no" to the question on her employment application about whether she had "ever been convicted of or pled guilty or 'nolo contendere' (no contest) before any court to: Any other criminal offense?"

(23) Respondent provided no information in the "Prior Offense Details" section of her employment application, which requested Respondent provide, among other information, the date of conviction, the criminal offense with detailed explanation, the nature of offense, the plea or disposition, and the sentence imposed.

(24) Respondent was terminated on April 20, 2021 for job abandonment.

ARTICLE IV

RESPONDENT VIOLATED THE LAW BY REGAINING EMPLOYMENT AT THE BANK USING HER SISTER'S IDENTITY

(25) This Article repeats and re-alleges all previous Articles in this Notice.

(26) As described herein, Respondent violated the law by procuring re-employment at the Bank under her sister's name and identity.

(27) On September 7, 2022, Respondent assumed the name and identity of her sister to again obtain employment at the Bank.

(28) By using her sister's name, Respondent undermined the Bank's onboarding and background screening procedures and evaded disclosure of her prior termination from the Bank as well as Respondent's prior convictions.

(29) Under her sister's name and identity, Respondent was hired by the Bank and subsequently trained and employed as a fraud operations specialist.

(30) Respondent was employed at the Bank branch located in Jacksonville, Florida.

(31) Previously, Respondent had only ever worked in the Bank's collections department.

ARTICLE V

RESPONDENT VIOLATED THE LAW, AND ENGAGED IN UNSAFE OR UNSOUND PRACTICES, BY CAUSING FRAUDULENT TRANSACTIONS TO INCUR ON CUSTOMERS' CREDIT CARD ACCOUNTS

(32) This Article repeats and re-alleges all previous Articles in this Notice.

(33) As described herein, Respondent violated the law, and engaged in unsafe or unsound practices, by causing fraudulent transactions to incur on customers' credit card accounts by super-suspending the accounts.

(34) At the Bank, super-suspend actions allow transactions to take place on compromised credit cards by suspending systemic fraud blocking on the credit cards for two days. Once super-suspend actions are taken on an account, the account cannot be blocked for fraudulent activity until after the two-day period has lapsed.

(35) While it is common for fraud operations specialists at the Bank to occasionally take super-suspend actions, the percentage of accounts that are super-suspended is low.

(36) From December 2022 to March 2023, while employed by the Bank under her sister's name, Respondent performed super-suspend actions on sixty-one Bank customers' credit card accounts.

(37) Respondent's super-suspend actions were almost always followed by unauthorized purchase transactions on the super-suspended credit card account.

(38) Respondent's actions resulted in 672 unauthorized, fraudulent transactions incurring on customers' credit card accounts, totaling \$389,127.74 in fraudulent transactions and loss to the Bank.

(39) At least 289 of these unauthorized, fraudulent transactions occurred in northeast Florida, where Respondent was physically located.

(40) From December 2022 to March 2023, Respondent also changed the addresses on twenty-seven Bank customer accounts without customers' permission.

(41) Respondent changed the addresses on the accounts from the customers' addresses to one of six addresses in Jacksonville, Florida, that are directly associated with either Respondent or Respondent's sister.

(a) For each of the twenty-seven Bank accounts, Respondent initiated processes to expedite a new credit card for each Bank customer to the

Jacksonville address she added to the account. She subsequently super-suspended the account, thereby allowing fraudulent transactions to occur.

(b) In three Bank recordings of Respondent's conversations with customers, the customers specifically advised Respondent that they did not want a new card issued to them.

(c) Respondent was also recorded in conversations asking Bank customers for the CVV code on their credit cards. The CVV code is not usually required for performing verifications related to potentially compromised credit card accounts, which are considered high risk verifications.

(d) For fourteen of these Bank customers, fraudulent transactions immediately incurred on those credit card accounts, resulting in \$79,927.59 of loss to the Bank.

ARTICLE VI

RESPONDENT KEPT BANK EQUIPMENT WITHOUT AUTHORIZATION

(42) This Article repeats and re-alleges all previous Articles in this Notice.

(43) As described herein, Respondent violated the law, and engaged in unsafe or unsound practices, by failing to return IT equipment belonging to the Bank.

(44) The Bank provided Respondent a laptop, a laptop bag, a laptop lock, a monitor, a surge protector, a headset, a keyboard, a wired mouse, and cables in connection with Respondent's employment as a fraud operations specialist.

(45) After Respondent's resignation from her position, the Bank contacted Respondent on March 28, 2023, requesting Respondent return the laptop, monitor, and other IT equipment the Bank had provided to her.

(46) On April 6, 2023, the Bank sent an email to the email address the Bank had on file for Respondent, again requesting return of the IT equipment.

(47) To date, Respondent has not returned the requested equipment, resulting in an additional \$2,028.66 in loss to the Bank.

ARTICLE VII

LEGAL BASES FOR REQUESTED RELIEF

(48) This Article repeats and re-alleges all previous Articles in this Notice.

(49) By reason of Respondent's misconduct as described in Articles III, IV, V and VI, the Comptroller seeks an Order of Prohibition against Respondent pursuant to 12 U.S.C. § 1818(e) on the following grounds:

(a) Respondent violated the law, including 18 U.S.C. §§ 656, 1005 and 1028A; 12 U.S.C. § 1829; and/or engaged in unsafe or unsound practices in conducting the affairs of the Bank;

(b) By reason of Respondent's misconduct, the Bank suffered financial loss or other damage and/or Respondent received financial gain or other benefit; and

(c) Respondent's violations and unsafe or unsound practices involved personal dishonesty and/or demonstrated a willful disregard for the safety or soundness of the Bank.

ANSWER AND OPPORTUNITY FOR HEARING

Respondent is directed to file a written Answer to this Notice within twenty (20) days from the date of service of this Notice in accordance with 12 C.F.R. § 19.19(a) and (b). Any Answer shall be filed with the Office of Financial Institution Adjudication, 3501 North Fairfax Drive, Suite VS-D8113, Arlington, VA 22226-3500. Respondent is encouraged to file any Answer electronically with the Office of Financial Institution Adjudication at ofia@fdic.gov. A copy of any Answer shall also be filed with the Hearing Clerk, Office of the Chief Counsel, Office of the Comptroller of the Currency, Washington, D.C. 20219, HearingClerk@occ.treas.gov, and with the attorney whose name appears on the accompanying certificate of service. **Failure to Answer within this time period shall constitute a waiver of the right to appear and contest the allegations contained in this Notice, and shall, upon the Comptroller's motion, cause the Administrative Law Judge or the Comptroller to find the facts in this Notice to be as alleged, upon which an appropriate order may be issued.**

PRAYER FOR RELIEF

The Comptroller prays for relief in the form of the issuance of an Order of Prohibition against Respondent pursuant to 12 U.S.C. § 1818(e).

Witness, my hand on behalf of the Office of the Comptroller of the Currency, given at Washington, D.C. this 16th day of May, 2024.

//s/ Digitally Signed, Dated: 2024.05.16

Michael T. McDonald
Deputy Comptroller
Large Bank Supervision