

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

In the Matter of	)	
	)	
<b>ADDISHA JACKSON,</b>	)	AA-EC-2021-22
Former Customer Service Specialist	)	
	)	
JPMorgan Chase Bank, National Association	)	
Columbus, Ohio	)	
	)	

**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 Southern District of Ohio, unless the parties agree to another place, pursuant to 12 U.S.C. § 1818(e) and (i), concerning the charges set forth herein to determine whether Orders should be issued against Addisha Jackson (“Respondent”), a former Customer Service Specialist at JPMorgan Chase Bank, National Association, Columbus, OH (“Bank” or “JPMC”), 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 OCC 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 a Specialist I at 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. § 1818(i)(3).
- (3) The Bank is 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 and civil money penalty action against Respondent pursuant to 12 U.S.C. § 1818(e) and (i).

**ARTICLE II**  
**BACKGROUND**

- (5) This Article repeats and realleges all previous Articles in this Notice.
- (6) Respondent was an employee of the bank between approximately November 3, 2016, and June 8, 2017.
- (7) During her employment, Respondent was a Specialist I at the Bank’s Houston, Texas call center.
- (8) Respondent was obligated to comply with all applicable laws and regulations and to otherwise carry out her duties and responsibilities in a safe and sound manner

## **The Misconduct**

(9) In approximately November 2016, Respondent met Individual 1<sup>1</sup> who informed Respondent that he was involved in a scheme to order and sell goods utilizing stolen debit and credit card information.

(10) In approximately December 2016, Individual 1 requested and Respondent agreed to provide him with debit and credit card information from Bank customers.

(11) Between approximately February 1, 2017, and May 22, 2017, Respondent sent debit and credit card information for approximately nineteen different accounts to Individual 1.

(12) Respondent wrote down Bank customer debit and credit card numbers and expiration dates on paper, photographed the paper, and sent the images to Individual 1.

(13) Unauthorized transactions occurred on the nineteen accounts within two to seventeen days of Respondent accessing the aforementioned nineteen accounts.

(14) Respondent knew that Individual 1 was using information she was providing to place unauthorized orders for takeout food and electronics.

(15) On more than one occasion, Respondent assisted Individual 1 in placing unauthorized orders online for takeout food and electronics with stolen credit and debit card information.

(16) Respondent's above misconduct caused the Bank approximately \$12,900 in losses.

(17) In approximately late May 2017, the Bank investigated Respondent's above misconduct.

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<sup>1</sup> The names of individuals and entities described by aliases herein will be separately disclosed to Respondent.

(18) On June 1, 2017, Respondent signed a document admitting to the above misconduct.

**LEGAL BASES FOR REQUESTED RELIEF**

(19) This Article repeats and realleges all previous Articles in this Notice.

(20) By reason of Respondent's misconduct as described in Article II, the Comptroller seeks a Prohibition Order against Respondent pursuant to 12 U.S.C. § 1818(e) on the following grounds:

- (a) Respondent violated the law, including 18 U.S.C. § 1344;
- (b) By reason of Respondent's misconduct, she received financial gain or other benefit and caused loss to the Bank; and
- (c) Such violation, practice, or breach involved personal dishonesty by Respondent and demonstrated a willful or continuing 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). The original and one copy of 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](mailto: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](mailto: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, this 24th day of May, 2021.

//s// Digitally Signed, Dated: 2021.05.24

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Bethany A. Dugan  
Deputy Comptroller  
Large Bank Supervision