

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA

v.

JANET BERNAL

a.k.a "Rocky"

a.k.a "Rocky G"

a.k.a "Rocky Gee"

a.k.a "RockyG-Kruella"

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Hon. Cathy L. Waldor

Mag. No. 24-9295

CRIMINAL COMPLAINT


I, Donna M. Algieri, being duly sworn, state the following is true and correct to the best of my knowledge and belief:

SEE ATTACHMENT A

I further state that I am a Postal Inspector for the United States Postal Inspection Service, and that this complaint is based on the following facts:

SEE ATTACHMENT B

Continued on the attached page and made a part hereof.



Donna M. Algieri
Postal Inspector
United States Postal Inspection Service

Special Agent Donna Algieri attested to this Affidavit by telephone pursuant to F.R.C.P. 4.1(B)(2)(A) on this 21ST day of August, 2024.



HON. CATHY L. WALDOR
UNITED STATES MAGISTRATE JUDGE

ATTACHMENT A

Counts One through Two
(Wire Fraud)

From in or around June 2020 through in or around August 2024, in the District of New Jersey, and elsewhere, defendant,

JANET BERNAL,
a.k.a “Rocky,”
a.k.a “Rocky G,”
a.k.a “Rocky Gee,”
a.k.a “RockyG-Kruella,”

knowingly and intentionally devised and intended to devise a scheme and artifice to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, and, for the purpose of executing and attempting to execute such scheme and artifice, did knowingly transmit and cause to be transmitted by means of wire, radio, and television communication in interstate and foreign commerce, the following writings, signs, signals, pictures, and sounds, each constituting a separate count:

Count	Approximate Date	Description
1	April 30, 2024	Wire communication between JANET BERNAL located in Texas and the undercover located in New Jersey via the Application coordinating payment of the May 2024 membership fee.
2	May 31, 2024	Wire communication between JANET BERNAL located in Texas and the undercover located in New Jersey via the Application coordinating payment of the June 2024 membership fee.

In violation of Title 18, United States Code, Sections 1343 and 2.

ATTACHMENT B

I, Donna M. Algieri, am a Postal Inspector with the United States Postal Inspection Service (“USPIS”). I have knowledge about the facts set forth below from my involvement in the investigation, my review of reports, documents, pictures, videos, witness interviews, and discussions with other law enforcement officers. Because this affidavit is submitted for the limited purpose of establishing probable cause, I have not set forth each and every fact that I know concerning this investigation. All statements described herein are relayed in substance and in part. In addition, where I assert that an event took place on a particular date, I am asserting that it took place on or about the date alleged.

Overview

1. From in or around June 2020 through in or around August 2024, defendant JANET BERNAL (“BERNAL”), a.k.a “Rocky,” a.k.a “Rocky G,” a.k.a. Rocky Gee,” a.k.a “RockyG-Kruella,” orchestrated a large-scale scheme to produce and sell fraudulent, counterfeit coupons for use by purchasers at retail stores throughout the United States, including large pharmacies and grocery stores. In furtherance of her scheme, BERNAL offered counterfeit coupons through a monthly fee-based subscription group that was available on a commonly used Internet cloud-based messaging application (the “Application”).

2. Members subscribed to the group, paid the monthly fee, and then had unlimited access to numerous types of counterfeit coupons that BERNAL posted for download on the Application. Members paid the monthly fee to mobile cash accounts directly associated with BERNAL. Over the span of the scheme, members downloaded thousands of counterfeit coupons and redeemed them at retail stores throughout New Jersey and elsewhere. In total, the loss to the retail stores and to the manufacturers whose products were covered by the counterfeit coupons was approximately \$18 million.

Background

Coupons

3. A coupon is a full-color, rectangular paper voucher that is created and distributed by manufacturers of products (e.g., household items like diapers and laundry detergent), and redeemed at the registers in the checkout area of participating retail stores.

4. Authentic coupons are issued by manufacturers and retailers through a restricted program, and are not available through Internet chat groups by subscription or purchase price.

5. Coupons have a set discounted value and are redeemed by the retailer when a consumer purchases a product covered by the coupon. Each coupon has a scannable bar code that contains information regarding, among other data, the value of the discount, manufacturer and product specifications, and the coupon expiration date. Counterfeit coupons have a fake scannable bar code that is created and applied to the counterfeit coupon.

6. Typically, once redeemed by the purchasers, the coupons are sent to clearinghouses, which scans the coupon's bar code, and determine whether the coupon is authentic or counterfeit by examining the data contained in the bar code.

7. For counterfeit coupons, the participating retailers incur the initial loss (the value of discount applied at the register at the time of purchase). Ultimately, the loss to the retailers for the redemption of counterfeit coupons is born by the retailers, manufacturers, and/or clearinghouses.

Individuals and Entities

8. At all times relevant to this Complaint, unless otherwise indicated:

a. BERNAL resided in San Antonio, Texas.

b. Company 1 and Company 2 (collectively, the "Clearinghouses") were companies hired by the participating retailers and manufacturers to process coupons to determine their authenticity, as well as to calculate the losses caused by the redemption of counterfeit coupons.

c. "Retailer 1" was a national pharmacy chain that sold household items and participated in the redemption of coupons in New Jersey and elsewhere.

d. "Retailer 2" was a national grocery chain that sold household items and participated in the redemption of coupons in New Jersey and elsewhere.

e. Darkside Jungle (the "Chat Group") was a subscription-based Internet chat group BERNAL began and made accessible via the Application. The Chat Group's user application allowed subscribers, who paid a monthly fee, to access the Chat Group and electronically download an unlimited number of counterfeit coupons BERNAL made available for use at, among other locations, Retailer 1 and Retailer 2 stores (collectively, the "Retailers") in New Jersey and throughout the country. In or around June 2021, BERNAL changed the name of the Chat Group, which offered the same services under the same paid subscription-based model.

f. "Members" are paying customers of the Chat Group who have access to and download the counterfeit coupons for use at retail stores in New Jersey and elsewhere. The Member used certain electronic payment services, including Payment Service-1 and Payment Service-2, to pay BERNAL monthly subscription fees.

The Scheme to Defraud

9. Since in or around June 2020 to August 2024, law enforcement, acting in an undercover capacity (the "U/C"), maintained a membership to BERNAL's Chat Group. The U/C paid the subscription fees primarily through Payment Service-1 and Payment Service-2, beginning with an initiation fee of approximately \$75 to join the Chat Group, then fees of approximately \$50 per month for continued membership and unlimited access to the counterfeit coupons. In or around April 2023, the monthly membership fee was increased to approximately \$100 per month. The

U/C had access to the same number of counterfeit coupons as the rest of the Members in the Chat Group.

10. During the course of the investigation, the U/C accessed the Chat Group numerous times, chatted with other Members via the Application, chatted with BERNAL, who used the moniker RockyG-Kruella, and downloaded coupons BERNAL posted. From in or around July 20, 2020 through in or around July 2024, the U/C downloaded approximately 7,500 counterfeit coupons.

11. After the U/C downloaded the coupons, law enforcement provided copies to representatives of the Clearinghouses. Once received, the coupons' bar codes were analyzed and matched against redemption data in the Clearinghouses' possession. Matches were determined to be counterfeit, and found to have been redeemed at retail stores in New Jersey and elsewhere. According to representatives of the Clearinghouses, the counterfeit redemptions caused actual losses in the amount of approximately \$18 million associated with approximately 156 victims.

Identification of BERNAL

12. In or around August 2020, BERNAL, using the RockyG-Kruella moniker, posted on the Group Chat that she had homemade tumblers-style cups for sale. On or about September 5, 2020, the U/C purchased one of the tumblers from RockyG-Kruella via private messages on the Application. The tumbler was mailed via USPS and listed a return address of "R. Gee" at an address on Sugarfoot Drive in San Antonio, Texas. The tumbler was shipped inside of a cardboard box, which was then placed inside the shipping box. Once received, law enforcement sent the tumbler and the cardboard box and shipping box to a laboratory for fingerprint analysis. Fingerprint analysis of the cardboard box and shipping box revealed that approximately 12 fingerprints found on the interior and exterior of the parcel matched BERNAL's fingerprints.¹

13. The investigation also revealed that BERNAL owned and managed the Chat Group, and communicated with the U/C and other Members during the course of the scheme using the monikers "Rocky," "Rocky G," "Rocky Gee," and RockyG-Kruella. Law enforcement learned that RockyG-Kruella provided the Application with a Payment Service-2 username as a method for Members to pay their initiation and monthly membership fees. USPIIS identified the same username on BERNAL's social media profile page.

14. Additionally, Payment Service-2 subscriber information for the above-mentioned username shows that BERNAL is associated with the account. BERNAL's current address, an address on Clover Creek in San Antonio, Texas (the "Clover Creek Address"), and former address are also associated with the account. USPS records show that on or about April 25, 2024, a USPS parcel addressed to BERNAL was delivered to the Clover Creek Address. BERNAL also maintains an active USPS account under the name "Janet Bernal," with the Clover Creek Address as the associated address.

¹ BERNAL's fingerprints were on file with law enforcement due to a prior unrelated arrest.