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UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY

**FILED**  
JUN 10 2026  
AT 8:30  
CLERK, U.S. DISTRICT COURT - DNJ

UNITED STATES OF AMERICA

Crim. No. 25-734 (CPO)

v.

18 U.S.C. § 371  
18 U.S.C. §§ 2314 and 2  
18 U.S.C. § 1956(h)

RUBEN CRUZ

SUPERSEDING INDICTMENT

The Grand Jury in and for the District of New Jersey, sitting at Camden,  
charges:

COUNT ONE  
(Conspiracy to Transport Stolen Goods)

1. At all times relevant to this Superseding Indictment:

- a. Defendant RUBEN CRUZ was a resident of Philadelphia, Pennsylvania, and Davenport, Florida.
- b. "Autodealer" was a company that sells vehicles from, among other locations, a facility in Glassboro, New Jersey ("Subject Location").
- c. Ricky Rivas-Ortiz ("Rivas-Ortiz"), who was a co-conspirator but is not named as a defendant herein and charged elsewhere, was a resident of Philadelphia, Pennsylvania. Rivas-Ortiz worked with Autodealer as a "sub-hauler" who regularly accessed the Subject Location in a tow truck to pick up and deliver vehicles.
- d. Co-conspirator 1 (hereinafter, "CC1") was a resident of Philadelphia, Pennsylvania, and Davenport, Florida. Defendant RUBEN CRUZ and CC1 were in a romantic relationship.

e. Money orders were negotiable instruments that could be used to make payments for specific amounts of funds as an alternative to checks and other types of negotiable instruments. Money orders were prepaid and guaranteed by a third party such, as the United States Postal Service, Western Union, MoneyGram and/or a bank. An individual can purchase a money order by prepaying the specific price to the provider of the money order. Money orders can be tracked by their unique serial numbers.

2. Between at least on or about June 21, 2021 and on or about July 4, 2021, in Gloucester County, in the District of New Jersey and elsewhere, the defendant,

RUBEN CRUZ,

knowingly and intentionally conspired and agreed with Ricky Rivas-Ortiz and others to commit certain offenses, namely, the transport, transmittal, and transfer, in interstate commerce, of any goods, wares, merchandise, securities, and money, of the value of \$5,000 or more, knowing the same to have been stolen and converted, contrary to Title 18, United States Code, Section 2314.

Overt Acts

3. In furtherance of this conspiracy and to effect its objects, the following overt acts were committed in the District of New Jersey and elsewhere:

a. On or about July 3, 2021, defendant RUBEN CRUZ and Rivas-Ortiz traveled from Philadelphia, Pennsylvania, to burglarize the Subject Location.

b. On or about July 3, 2021, defendant RUBEN CRUZ and Rivas-Ortiz stole from the Subject Location a safe filled with approximately \$2,010,599 in U.S. currency and money orders.

c. Beginning on or about July 3, 2021 and continuing into July 4, 2021, defendant RUBEN CRUZ and Rivas-Ortiz transported the stolen safe and its contents from the Subject Location in Glassboro, New Jersey, to Philadelphia, Pennsylvania.

In violation of Title 18, United States Code, Section 371.

COUNT TWO  
(Transportation of Stolen Goods)

1. The allegations contained in paragraphs 1 and 3 of Count One of the Superseding Indictment are hereby incorporated and realleged as if set forth fully herein.

2. Between on or about July 3, 2021 and on or about July 4, 2021, in Gloucester County, in the District of New Jersey and elsewhere, the defendant,

RUBEN CRUZ,

and Ricky Rivas-Ortiz did knowingly transport, transmit, and transfer, and aid and abet the transportation, transmitting, and transfer of, in interstate commerce, securities and money, of the value of \$5,000 or more, knowing the same to have been stolen and converted.

In violation of Title 18, United States Code, Section 2314 and Title 18, United States Code, Section 2.

COUNT THREE

(Conspiracy to Commit Concealment Money Laundering)

1. The allegations contained in paragraphs 1 and 3 of Count One of the Superseding Indictment are hereby incorporated and realleged as if set forth fully herein.

2. Defendant RUBEN CRUZ and CC1 liquidated the money orders from the stolen safe in a manner designed to conceal and disguise the nature, location, source, ownership, and control of the stolen money orders.

3. As one example, on or about July 6, 2021, in Philadelphia, Pennsylvania, CC1 deposited five altered stolen money orders totaling \$4,300 into a third-party's bank account.

4. As another example, defendant RUBEN CRUZ and CC1 negotiated many of the stolen money orders by depositing altered versions in piecemeal fashion into multiple newly-opened bank accounts in their own names, as described, in part, below:

a. Defendant RUBEN CRUZ opened personal bank accounts at JP Morgan Chase on or about July 28, 2021, at Wells Fargo on or about July 29, 2021, and at TD Bank on or about August 3, 2021. Over the subsequent several months, defendant CRUZ deposited and caused to be deposited into these three bank accounts altered stolen money orders totaling more than approximately \$378,000. Specifically, between on or about August 2, 2021 and on about September 29, 2021, defendant CRUZ's Wells Fargo and TD Bank accounts received piecemeal deposits of approximately 114 altered money orders totaling approximately \$112,540, as set forth below:

<b>Approx. Date</b>	<b>Approx. Amount</b>	<b>Bank</b>	<b>Location</b>
8/2/2021	\$3,000	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
8/3/2021	\$4,000	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
8/4/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/4/2021	\$4,000	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
8/5/2021	\$4,000	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
8/6/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/6/2021	\$4,000	Wells Fargo	3201 W. Vine St, Kissimmee, FL
8/7/2021	\$3,000	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
8/9/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/10/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/10/2021	\$4,000	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
8/13/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/16/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/17/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/18/2021	\$3,200	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
8/18/2021	\$3,400	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/19/2021	\$3,550	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
8/31/2021	\$1,660	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
9/3/2021	\$3,000	TD Bank	2231 Cottman Ave, Philadelphia, PA
9/3/2021	\$3,800	Wells Fargo	6611 Castor Ave, Philadelphia, PA
9/6/2021	\$4,000	Wells Fargo	6611 Castor Ave, Philadelphia, PA
9/7/2021	\$4,000	TD Bank	2231 Cottman Ave, Philadelphia, PA
9/10/2021	\$3,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
9/13/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
9/15/2021	\$4,000	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
9/16/2021	\$4,000	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
9/17/2021	\$4,000	Wells Fargo	7950 S. Orange Blossom Tr, Orlando, FL
9/21/2021	\$ 800	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
9/24/2021	\$3,950	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
9/28/2021	\$2,700	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL
9/29/2021	\$2,800	TD Bank	1475 E. Osceola Pkwy, Kissimmee, FL
9/29/2021	\$2,680	Wells Fargo	1473 E. Osceola Pkwy, Kissimmee, FL

b. In or around January 2022, CC1 opened a personal bank account at Wells Fargo into which defendant RUBEN CRUZ and CC1 caused the piecemeal deposit of an additional approximately \$44,676 in altered stolen money orders, as set forth below:

<b>Approx. Date</b>	<b>Approx. Amount</b>	<b>Bank</b>	<b>Location</b>
2/1/2022	\$3,700	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
2/10/2022	\$3,900	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
2/15/2022	\$3,820	Wells Fargo	3201 W. Vine St, Kissimmee, FL
2/23/2022	\$1,278	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
3/1/2022	\$4,000	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
3/10/2022	\$1,800	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
3/22/2022	\$3,940	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
3/31/2022	\$3,680	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
4/6/2022	\$3,050	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
4/21/2022	\$3,840	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
4/22/2022	\$3,880	Wells Fargo	8100 Lake Wilson Rd, Davenport, FL
5/3/2022	\$3,998	Wells Fargo	3201 W. Vine St, Kissimmee, FL
5/4/2022	\$3,790	Wells Fargo	3201 W. Vine St, Kissimmee, FL

5. After defendant RUBEN CRUZ and CC1 negotiated the stolen money orders, they generally caused the resulting proceeds to be withdrawn in cash or transferred to other bank accounts under their control.

6. Between on or about July 4, 2021 and at least on or about May 3, 2022, in the District of New Jersey and elsewhere, the defendant,

RUBEN CRUZ,

did knowingly and intentionally conspire and agree with CC1 and others to conduct, and attempt to conduct, financial transactions affecting interstate and foreign commerce, which transactions involved the proceeds of a specified unlawful activity, that is, the interstate transportation of stolen goods, in violation of Title 18, United States Code, Section 2314, charged in Count Two, knowing that the transactions were designed in whole and in part to conceal and disguise, the nature, location, source, ownership, and control of the proceeds of said specified unlawful activity, and that while conducting and attempting to conduct such financial transactions, knew that the property involved in the financial transaction represented the proceeds of said unlawful activity, contrary to Title 18, United States Code, Section 1956(a)(1)(B)(i).

In violation of Title 18, United States Code, Section 1956(h).

FORFEITURE ALLEGATION AS TO COUNTS ONE AND TWO

As a result of committing the offenses charged in Counts One and Two of the Superseding Indictment, the defendant, RUBEN CRUZ, shall forfeit to the United States, pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the commission of the offenses charged in Counts One and Two of the Superseding Indictment.

FORFEITURE ALLEGATION AS TO COUNT THREE

As a result of committing the offense charged in Count Three of this Superseding Indictment, the defendant, RUBEN CRUZ, shall forfeit to the United States, pursuant to 18 U.S.C. § 982(a)(1), any property, real or personal, involved in the offense charged in Count Three of the Superseding Indictment, and all property traceable to such property.

Substitute Assets Provision  
(Applicable to All Counts)

If any of the above-described forfeitable property, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third person;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to 21 U.S.C. § 853(p), as incorporated by 18 U.S.C. § 982(b), to seek forfeiture of any other property of said defendant up to the value of the above forfeitable property.

A TRUE BILL

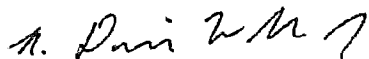
  
FOREPERSON

ROBERT FRAZER  
United States Attorney



Jeffrey B. Bender  
Assistant U.S. Attorney

Approved:



R. David Walk, Jr.  
Deputy U.S. Attorney

CASE NUMBER: 25-CR-734 (CPO)

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**RUBEN CRUZ**

**SUPERSEDING INDICTMENT FOR**

**18 U.S.C. § 371  
18 U.S.C. §§ 2314 and 2  
18 U.S.C. § 1956(h)**

**A True Bill,**

  
**Foreperson**

**ROBERT FRAZER  
UNITED STATES ATTORNEY**

**JEFFREY BENDER  
ASSISTANT U.S. ATTORNEY  
CAMDEN, NEW JERSEY  
856-757-5026**