2025R00398/MKO

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA	:	Hon. Susan D. Wigenton, U.S.D.J.
	:	
	:	Criminal No. 26-467
v.	:	
	:	18 U.S.C. § 1349
	:	
TASHON RAGAN, a/k/a "Ta"	:	
	:	

I N F O R M A T I O N

(Conspiracy to Commit Bank Fraud)

The defendant having waived in open court prosecution by Indictment, the United States charges:

Background

1. At times material to this Information:

a. Defendant TASHON RAGAN ("RAGAN") was a resident of Union, New Jersey, and was known as "Ta."

b. Co-Conspirator 1 ("CC-1") was a resident of Irvington, New Jersey and Rahway, New Jersey.

c. Co-Conspirator 2 ("CC-2") was a resident of Middlesex, New Jersey and Newark, New Jersey.

d. The victim financial institutions, including Bank 1 and Bank 2, were "financial institutions" whose deposits were insured by the Federal Deposit Insurance Corporation.

The Conspiracy

2. From in or about December 2024 to in or about January 2026, in Morris and Passaic Counties, in the District of New Jersey and elsewhere, defendant

TASHON RAGAN,
a/k/a "Ta,"

did knowingly and intentionally conspire and agree with CC-1, CC-2, and others (collectively, the "Co-Conspirators") to execute a scheme and artifice to defraud financial institutions, as defined in Title 18, United States Code, Section 20, whose deposits were insured by the Federal Deposit Insurance Corporation, to obtain monies, funds, assets, and other property owned by and under the custody and control of such financial institutions, by means of materially false and fraudulent pretenses, representations, and promises, contrary to Title 18, United States Code, Section 1344.

Goal of the Conspiracy

3. It was the goal of the conspiracy for RAGAN and the Co-Conspirators to enrich themselves by stealing checks and debit and credit cards from the United States Postal Service ("USPS"), altering and forging stolen checks, fraudulently obtaining money from victim financial institutions by, among other things, cashing and/or depositing altered and forged checks into bank accounts at various victim financial institutions and withdrawing funds from those accounts before the victim financial institutions identified the fraudulent checks and blocked further withdrawals.

Manner and Means of the Conspiracy

4. It was part of the conspiracy that:

a. RAGAN and the Co-Conspirators stole mail from USPS collection boxes in Parsippany, New Jersey, and USPS vehicles in northern New Jersey to obtain mail that contained checks, credit and debit cards, gift cards, and other items of potential monetary value.

b. To access the USPS collection boxes, RAGAN and the Co-Conspirators used stolen or misappropriated USPS keys known as arrow keys, which generally were assigned to mail carriers for use on delivery and collection routes.

c. To access USPS vehicles, RAGAN and the Co-Conspirators would burglarize the vehicles either by breaking the vehicle's window or opening an unlocked vehicle door or window and remove mail from the vehicle.

d. After stealing mail from USPS vehicles and collection boxes, RAGAN and the Co-Conspirators would sort through the stolen mail to locate checks (the "Stolen Checks") and credit and debit cards.

e. RAGAN and the Co-Conspirators would then use social media to solicit individuals with existing bank accounts at financial institutions, or who could open a bank account at a financial institution (the "Complicit Accountholders"), with the goal to have Complicit Accountholders cash or deposit the Stolen Checks.

f. RAGAN and the Co-Conspirators offered to pay the Complicit Accountholders cash or controlled substances in exchange for the Complicit Accountholders' banking information.

g. RAGAN and the Co-Conspirators sometimes "washed" the Stolen Checks by removing ink from the checks and altering the checks to make them payable to Complicit Accountholders and/or third-parties.

h. For example, on or around February 13, 2025, RAGAN, CC-1, and CC-2, burglarized a USPS vehicle in Paterson, New Jersey and stole mail from the vehicle.

i. Then, on or around July 1, 2025, RAGAN posted a social media post to his Instagram account soliciting individuals to open bank accounts in exchange for controlled substances, specifically, two yellow Percocet pills, and $100. The social media post depicted RAGAN looking at himself in a mirror, with text saying, "I got 2 yellow perks and $100 for all open ups".

j. On or around August 7, 2025, RAGAN posted a social media post to his Instagram account soliciting individuals to provide access to their bank accounts, to include accounts held at Bank 1 and Bank 2. The social media post depicted two cartoon penguins, each pointing to the logos of Bank 1 and Bank 2, with text saying, "Everything Honestly [eyes closed smiling emoji] [cellular signal emoji]".

5. Using the manner and means described herein, RAGAN and the Co-Conspirators obtained and attempted to obtain thousands of dollars from the victim financial institutions.

In violation of Title 18, United States Code, Section 1349.

FORFEITURE ALLEGATION

Upon conviction of the conspiracy charged in this Information, defendant

TASHON RAGAN,
a/k/a "Ta,"

shall forfeit to the United States, pursuant to 18 U.S.C. § 982(a)(2), and 28 U.S.C. § 2461(c), any property constituting, or derived from, proceeds the defendant obtained directly or indirectly as a result of such conspiracy.

SUBSTITUTE ASSETS PROVISION

If any of the forfeitable property described above, 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 party;

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, the United States shall be entitled, pursuant to 21 U.S.C. § 853(p), as incorporated by 18 U.S.C. § 982(b), to forfeit any other property of the defendant up to the value of the above-described forfeitable property.

ROBERT FRAZER
United States Attorney

M.K. O'Leary
Michael K. O'Leary
Assistant U.S. Attorney

Approved by:

Ronnell L. Wilson
Ronnell L. Wilson
Chief, Special Prosecutions Division

CASE NUMBER: 26-467

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District of New Jersey

UNITED STATES OF AMERICA

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a/k/a "Ta"

INFORMATION FOR

18 U.S.C. § 1349

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