

Turner Construction he thought it was legitimate. (Rinehart did not notice that the return email address was Jkellogg@turnerconstrutions.com) Rinehart received several emails from whom he thought was "Jack Kellogg", the project mgr. for Turner Construction. The first email requested to set up ACH deposit of payments to Turner Construction. Rinehart replied that he would like to do that but to check back in Aug. 2018 for the results of that request. Rinehart did receive another email in Aug. and began the process by asking the sender to set up an account and to fill out an ACH form. All of these correspondence were done by email and PDF forms. On the first try to set up an account Rinehart reported that he was unable to use the first account set up by the fraudulent Jack Kellogg, which was through a Chase Bank Routing 083000137 Acct #302679631 and a blank check included showing those numbers. Several more emails went back and forth and the suspect then sent a required form for the CH/UH Board of Ed to ACH Direct Deposit. This form was for the Bank BB&T with Routing 263191387 Acct #247995676 and a copy of a Check from this bank was produced by the suspect. Upon trying to set up a deposit into this account, Rinehart reported that it worked. He then transferred payment of \$835,679.33 from the Board of Education PNC Bank Acct to the BB&T account and thought he was making a legitimate payment to Turner Construction. This tranfer occurred on 10-10-18.

By 10-15-18, Rinehart received a call from the real Turner Construction who stated they did not receive the payment yet. He began scrutinizing his email and deposit forms and realized he may have been frauded. He began checking PNC and BB&T by calling their fraud departments and realized he was in fact the victim of a fraud. When asked how he normally paid Turner Construction prior to this fraud, Rinehart stated he would send a check by US Mail, but because the amounts were so big, they wanted to start this process of ACH Direct Deposit. Rinehart stated there were several red flags after the fact which included the email address, the first attempt at ACH Direct Deposit with Chase Bank that did not work, and the new account/check #101 from the bank BB&T. He admitted that all of those factors should have been a clue but especially the misspelling of the email address of Jack Kellogg. (jkellogg@turnerconstrutions.com).