

Department of Justice

U.S. Attorney's Office

Northern District of California

FOR IMMEDIATE RELEASE

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Three California Residents Charged With Conspiring To Defraud Unemployment Insurance Program

Defendants Obtained More than \$2 Million in Cash from Fraudulently Obtained Benefits

SAN FRANCISCO – The United States Attorney's Office for the Northern District of California filed a criminal complaint against Ratha Yin, Amanda Yin, and Steven Mavromatis charging the defendants with conspiracy to commit mail and wire fraud for their respective roles in a scheme to defraud the State of California by filing unemployment claims in the names of other people, announced Acting United States Attorney Stephanie Hinds and Federal Bureau of Investigation Special Agent in Charge Craig D. Fair.

According to the criminal complaint indictment, Ratha Yin, 34, was an inmate at Centinela State Prison located in Imperial County, on October 16, 2020, when he and his cellmate were found to be in possession of two cell phones and two SD cards. The contraband electronics contained a trove of information about communications Ratha Yin and his co-defendants—his wife, Amanda Yin, 31, of Indio, Calif., and Stephen Mavromatis, 26, of San Leandro, Calif.—as well as with the California Employment Development Department (EDD) and the Bank of America. Subsequent investigation uncovered evidence that Ratha Yin used at least one of the cell phones to communicate from prison with Mavromatis to file fraudulent claims for unemployment insurance made available through EDD under the Coronavirus Aid, Relief, and Economic Security Act of 2020 ("CARES Act"). Amanda Yin allegedly knew about the fraud, assisted with the collection of the proceeds, and disposed of some of the ill-gotten gains.

The complaint alleges that the defendants accessed the dark web to obtain personally identifying information for hundreds of individuals and then created email accounts for many of the victims to be used in connection with the scheme. Ratha Yin and Mavromatis then used the personal information and emails to file fraudulent unemployment claims. The complaint explains that when the EDD issues unemployment insurance benefits under the unemployment insurance program, it contracts with Bank of America which sends the recipient a pre-loaded Bank of America debit card with a set cash balance. Ratha Yin and Mavromatis allegedly used this system by requesting benefits and requesting the EDD to mail the prepaid debit cards to a post office box controlled by Mavromatis. The complaint estimates that an analysis revealed that of 91 fraudulent claims filed by Ratha Yin and Mavromatis at least \$1.9 million of cash withdrawals were made from fraudulently obtained debit cards. In addition, the complaint alleges Ratha Yin and other co-conspirators filed claims and withdrew at least an additional \$132,000 from accounts developed using similar methods.

The complaint further alleges that Amanda Yin collected funds from Mavramatis, assisted in deciding where and how to deposit the funds, and deposited some of the illegally obtained funds in accounts in her own name and in a joint account with Ratha Yin. In addition, Amanda Yin allegedly used the proceeds of the scheme to purchase personal items; for example, according to the

complaint, Amanda Yin used a straw purchaser to obtain a \$71,000 Audi sport utility vehicle and, in May of 2021, she allegedly used the proceeds for a down payment on a home in Indio, Calif.

In sum, the complaint charges all three defendants with conspiracy to commit mail fraud and wire fraud in violation of 18 U.S.C. §§ 1341, 1343, and 1349. A criminal complaint merely alleges that crimes have been committed, and the defendants are presumed innocent until proven guilty beyond a reasonable doubt. If convicted, the defendants each face a maximum sentence of 20 years of prison, 3 years of supervised release following incarceration, and a fine of \$250,000. However, any sentence following conviction would be imposed by the court after consideration of the U.S. Sentencing Guidelines and the federal statute governing the imposition of a sentence, 18 U.S.C. § 3553.

Amanda Yin and Mavromatis were arrested on September 21, 2021. Amanda Yin made her initial federal court appearance on September 21, 2021, before a magistrate judge in the Central District of California. She will appear in the Northern District of California on September 28, 2021. Mavromatis made his initial appearance before a magistrate judge in the Northern District of California on September 22, 2021. He will appear next on September 24, 2021, before United States Magistrate Judge Sallie Kim.

The case is being prosecuted by the Special Prosecutions Section of the United States Attorney's Office for the Northern District of California. This case was investigated by the FBI with assistance from the U.S. Department of Labor-Office of the Inspector General, the California EDD, the California Department of Corrections and Rehabilitation Bay Area Special Service Unit, and the Centinela State Prison Investigative Service's Unit.

Component(s):

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