

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA : Criminal No. 19-481

v. :

ANDREW BIDDLE, : 18 U.S.C. § 1344

a/k/a "Christopher Biddle" : 14 U.S.C. § 88

: 18 U.S.C. § 2

U.S. DISTRICT COURT
DISTRICT OF NEW JERSEY
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SUPERSEDING INDICTMENT

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

Count 1
[18 U.S.C. § 1344 -Bank Fraud]

The Defendant and Other Entities or Organizations

1. At all times relevant to this Superseding Indictment:
 - a. Defendant ANDREW BIDDLE, a/k/a "Christopher Biddle," was a resident of Egg Harbor Township, New Jersey. At various times, defendant BIDDLE was a professional powerboat racer and sold boats.
 - b. Company 1 was a Limited Liability Company located in Marmora, New Jersey. Company 1 was in the business of, among other things, boat sales. The registered agent for Company 1 was Individual 1. Company 1 maintained a bank account at TD Bank for which defendant BIDDLE and Individual 1 were authorized signers. Individual 1 was married to Individual 2, who was a State of New Jersey Notary Public.

c. Company 2 was a Limited Liability Company located in Marmora, New Jersey. Company 2 was in the business of, among other things, boat sales. The registered agent for Company 2 was Individual 3. Defendant ANDREW BIDDLE and Individual 3 were Member/Managers of Company 2. Company 2 maintained a bank account at TD Bank for which Individual 3 was the authorized signer.

d. Southeast Financial Credit Union ("SFCU") headquartered in Dallas, Texas, was a "financial institution" within the meaning of Title 18, United States Code, Section 20, engaged in interstate commerce and insured by the National Credit Union Share Insurance Fund.

The Scheme to Defraud

2. On or about June 25, 2014, in Atlantic County, in the District of New Jersey and elsewhere, defendant

ANDREW BIDDLE,
a/k/a "Christopher Biddle"

did knowingly and intentionally execute and attempt to execute a scheme and artifice, and did aid and abet the execution of a scheme and artifice to defraud a financial institution, that was Southeast Financial Credit Union, and to obtain money, funds, and assets owned by and under the custody and control thereof, by means of materially false and fraudulent pretenses, representations, and promises, as set forth more fully below.

Object of the Scheme

3. It was the object of the scheme for defendant ANDREW BIDDLE to defraud obtaining a loan from SFCU in the amount of \$55,000 through a series of materially false and fraudulent pretenses, representations, and promises.

Manner and Means of the Scheme

4. On or about June 25, 2014, defendant ANDREW BIDDLE, using the name of "Christopher A. Biddle II," entered into a Closed-End Note, Disclosure, Loan and Security Agreement ("Note") with SFCU for \$55,000. Collateral for the Note was a 2013 Panther P28, a 2013 Evinrude ETEC 250 HD and a 2013 Myco Trailer. Defendant BIDDLE, using the name "Christopher A. Biddle, II," signed the Note which was notarized by Individual 2.

5. To secure the SFCU Note, defendant ANDREW BIDDLE provided the following to SFCU:

a. A loan application signed by "Christopher A. Biddle II" falsely stating that Biddle earned \$36,675 (gross) a month, or \$440,100 (gross) a year as the owner of Company 1.

b. A Profit & Loss statement for Company 1 from January 1 through May 30, 2014 which falsely indicated a net income of \$183,374.70.

c. A document detailing "Christopher Biddle's" Assets, Liabilities, and Net Worth, which falsely indicated: \$774,000 in assets; \$234,000 in liabilities; and a net worth of \$540,000.

d. A false U.S. Individual Income Tax Return for "Christopher Biddle," including Schedule C Profit or Loss From Business for Company 1 LLC, for tax year 2012 which falsely indicated business income of \$105,616 for 2012.

e. A 2013 Form 4868 Application for Automatic Extension of Time to File U.S. Individual Income Tax Return for "Christopher Biddle" which estimated Biddle's total tax liability for 2013 to be \$35,000.

f. A Company 2 Purchase Agreement in the name of Chris Biddle for a Panther P28, a 2013 Evinrude ETEC 250 HO and a 2013 Myco with an unpaid balance of \$55,000.

6. On or about June 27, 2014, SFCU deposited \$55,000 into an account in the name of "Christopher Biddle" at SFCU. On that same day, defendant ANDREW BIDDLE wired \$55,000 from the account at SFCU into Company 2's bank account at TD Bank.

In violation of Title 18, United States Code, Section 1344 and Title 18, United States Code, Section 2.

COUNT 2
[14 U.S.C. § 88(c) – Hoax Causing U.S. Coast Guard to Render Unnecessary Aid]

1. Paragraphs 1 and 3 through 6 of Count 1 of this Superseding Indictment are incorporated as if set forth in full herein.

2. The United States Coast Guard was authorized by law to render aid to distressed persons, vessels, and aircraft on and under the high seas, and on and under the waters over which the United States had jurisdiction, and was authorized to perform any and all acts necessary to search, rescue and aid persons, and protect and save property, at any time and at any place at which Coast Guard facilities and personnel were available and could be effectively utilized.

3. Between in or about February 2014 and July 2014, the Egg Harbor Township Police Department filed theft charges against defendant ANDREW BIDDLE.

4. On or about July 20, 2014, in Atlantic County, in the District of New Jersey and elsewhere, defendant

ANDREW BIDDLE,
a/k/a “Christopher Biddle”

did knowingly and willfully communicate, cause to be communicated, and aided and abetted the communication of, a false distress message to the United States Coast Guard and caused the United States Coast Guard to attempt to save a life when no help was needed, namely, defendant ANDREW BIDDLE caused Individual 3 to communicate a false distress signal which resulted in

the United States Coast Guard deploying resources to the Great Egg Harbor Inlet in an attempt to save defendant BIDDLE's life when no help was needed.

In violation of Title 14, United States Code, Section 88(c) and Title 18, United States Code, Section 2.

A TRUE BILL,

FOREPERSON



CRAIG CARPENITO
United States Attorney

CASE NUMBER: 19-481

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UNITED STATES OF AMERICA

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SUPERSEDING INDICTMENT FOR

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A T M P R I V

Foreperson

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