



News Release

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Former Bank Manager Sentenced for Stealing \$1.2 Million

Javier Montano withdrew Social Security and VA benefits from dormant accounts

The Inspector General for the Social Security Administration (SSA), Gail S. Ennis, and Nicholas A. Trutanich, United States Attorney for the District of Nevada, announce the sentencing yesterday of a former bank branch manager in Las Vegas for theft of government funds. Javier Montano pleaded guilty in September 2020 to fraudulently obtaining nearly \$1.2 million in benefits from SSA and the U.S. Department of Veterans Affairs (VA). He was sentenced in U.S. District Court to 30 months in Federal prison and 3 years of supervised release. He was also ordered to repay \$438,087 to SSA and \$757,988 to the VA.

Montano, 57, misused his position of trust and authority as a bank branch manager to redirect money from two accounts after the account holders passed away. The first account belonged to an SSA retirement beneficiary who died in February 1997. SSA was not notified of the death, so benefits continued accumulating in the account. The second account belonged to SSA and VA beneficiary who died in June 2011. Neither SSA nor VA was notified about the death.

After learning of the dormant accounts, Montano acquired debit cards for both accounts and converted the funds for his own use, most of which he withdrew from Las Vegas casinos using ATMs. He also made purchases using the debit cards. From the second account, he ordered checks for his personal use, and obtained a \$35,000 cashier's check that he used to purchase a luxury car.

In total, between August 2015 and June 2020, Montano fraudulently obtained \$438,087 in SSA benefits and \$779,517 in VA benefits. Montano faces forfeiture of the luxury car as well as other property acquired with the embezzled funds.

"We must hold those in positions of trust accountable when they abuse that trust and misuse their authority for personal gain," said Inspector General Ennis. "We will continue to work with SSA and other agencies to identify unreported deaths and aggressively pursue those who misuse Social Security benefits after someone dies."

"The Social Security Administration and Department of Veterans Affairs provide a lifeline to members of society who are eligible, and provide benefits to veterans who have served and

sacrificed for their country,” said U.S. Attorney Trutanich. “Our office and our agency partners are committed to safeguarding these programs and prosecuting those who would abuse these essential services.”

“The VA Office of Inspector General tirelessly pursues allegations of fraud, waste, and abuse affecting VA programs,” said VA Inspector General Michael J. Missal. “This conduct was particularly disturbing as it involved an individual who abused his position of trust.”

The SSA Office of the Inspector General (OIG) began this investigation as a result of a referral from the Las Vegas, Nevada SSA office, concerning a retirement beneficiary who did not respond to inquiries from the agency. SSA identified this individual through an initiative designed to identify unreported deaths using Medicare data, which the agency put in place as the result of an SSA OIG audit recommendation.

“We must remain vigilant in our efforts to prevent and detect fraud, and I appreciate the Social Security employees who identified and referred this case to the OIG,” said Andrew Saul, Commissioner of Social Security. “If you suspect a person or group of attempting to defraud the Social Security Administration, I urge you to report it so we continue paying benefits only to people who are eligible.”

The SSA OIG, San Francisco Field Division, investigated this case under the supervision of Special Agent-in-Charge Robb Stickley, jointly with the VA OIG, under the supervision of Resident Agent-in-Charge Greg Fitzgerald. Ennis thanked the VA OIG for their investigative partnership, and the United States Attorney’s Office for its efforts in bringing this individual to justice and recovering funds for Social Security. Assistant United States Attorney Jamie Mickelson prosecuted the case.

Members of the public are encouraged to report suspected Social Security fraud to the OIG at <https://oig.ssa.gov/>.