



Memo

To: Saint George Orthodox Church Upper Darby, Parish Council

From: Tony Nasr, Treasurer

cc: office@saintgeorgeupperdarby.org

Date: 10/25/2022

Re: Closure of TD Bank Checking Account Ending 6617, General Operating Account

This memo is being submitted to formally document the events and rationale behind closure of TD Bank Checking Account ending in 6617, which was actively utilized as the General operating Account.

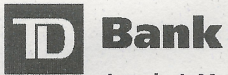
- On Sunday, October 09, 2022, check number 1601 was written out for \$250.00 to Fr Dennis Rhodes as an offering for his upcoming Divine Liturgy coverage for Sunday October 16th, 2022. The check was placed between a trifold sheet of paper in a St George Orthodox Church marked envelope addressed to Fr Dennis Rhodes, 48 N. School Lane Souderton PA 18964 and deposited into a USPS postal box at approximately 6:30 pm, in the North Wilmington Delaware, 19810 suburbs.
- On Wednesday, October 12th, 2022 at approximately 7:25 am, it was discovered by logging online to TD Bank, that check number 1601 had been processed and checking account ending in 6617 had been debited on Tuesday, October 11th 2022 for the amount of \$7,300.00. The check image was retrieved and was evident that the check had been altered, made out to "Karon Seddens". See attached check image.
- Upon discovery, Fr Joel Gillam (Pastor), Alexander Ibrahim (Parish Council President), Garabed Sarkessian (Parish Council Vice President) and the Church Office were notified via email of the issue at 7:30 am.
- At approximately 8:10 am, Fr Joel and Tony Nasr worked with TD Bank Fraud Department via telephone to report the issue and lock down the checking account, with a balance of \$33,736.24. The TD Bank Fraud department indicated that the account has been compromised and will be terminated within 30 days, November 11th, 2022. Any payments in process will need to be specifically identified to allow TD Bank to clear. By end of business on Wednesday, October 12th, 2022, TD Bank credited back the account \$7,300.00, bringing the final balance to \$41,036.24.

- Wednesday evening, October 12th, 2022, Jonathan D. Speck, U.S. Postal Inspector contacted me via email regarding investigation of mail theft and bank fraud. Information was submitted to Mr Speck as requested. He indicated a police report would be generated via the U.S. Postal Service Inspection Agency.
- Sunday, October 16th, 2022 a new TD Bank checking account was created, ending in 5735 to be utilized as the new General Operating Account. New checks were ordered with enhanced security features. A new debit card was issued to Tony Nasr. Former cosignatories on record by TD Bank, Faris Ibrahim, former Parish Council Treasurer and President, and Peter Ayoub, former Parish Council President, deceased, were removed from the accounts.
- Monday, October 17th, 2022 the new account was visible via TD Bank Online Banking access. TD Bank Fraud was updated with any in-process payments via telephone. All funds, \$41,036.24, were transferred by TD Bank Fraud department from account ending in 6617 to the new account ending in 5735. Final balance of account ending 6617 is \$0.00.
- Monday, October 24th, 2022 new checks received. Enhanced security features include True Water Mark paper, Heat Sensitive Icon, Foil Hologram, and check carbon copy.
- Tuesday, October 25, 2022 Tony Nasr (Treasurer) and Alexander Ibrahim (Parish Council President) met at TD Bank @ 8:30am to add Alexander Ibrahim as a cosignatory.
- The following payees have been impacted by the account closure and require update to resume auto debit / transfer services.
 - GUIDEONE VENDOR PMT
 - Church Insurance Policy, monthly premium
 - PECOENERGY UTIL_BILL
 - Account 6187072113 (2 Cedar Lane)
 - Account 6496201403 (8210 West Chester Pike)
 - AQUA Pennsylvania
 - Account 0002563920256392 (8210 West Chester Pike)
 - Account 0002441100244110 (11 Park Avenue)
 - Paypal
 - Electronic transfer of Online giving funds to General Operating account
 - Antiochian Archdiocese Registrar
 - ANTIOCHIAN O9355 DEBITS (401K Contribution)
 - ANTIOCHIAN O7876 DEBITS (Disability Insurance Premium)

Respectfully submitted In Christ,

Tony N Nasr

St George Orthodox Church, Treasurer

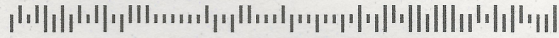


Bank

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P O BOX 1377
LEWISTON, ME 04243-1377
800-428-7000

AB 01 000342 35723 H 3 A



ACCOUNT # 367096617

DATE OF NOTICE 10-12-22

3 SAINT GEORGES ORTHODOX CHURCH
4 8210 WEST CHESTER PK
UPPER DARBY PA 19082-2723

000342 1/1

THIS ITEM HAS BEEN RETURNED UNPAID DUE TO ALTERED/FICTITIOUS
IF YOU HAVE ANY QUESTIONS OR CONCERNS, PLEASE CONTACT US AT THE NUMBER
LISTED ABOVE.



ITEM #	DATE RECEIVED	ITEM AMOUNT	REFERENCE#
00000001601	10-11-22	7,300.00	000552225021



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Front of check

SAINT GEORGE ORTHODOX CHURCH 02-05 1601
P.O. BOX 178
UPPER DARBY, PA 19082

DATE 10-9-22 3-180/360 388
CHECK NUMBER

PAY TO THE ORDER OF KARON SEDDENS \$ 7,300.00
SEVEN THOUSAND three hundred ^{xx}/₁₀₀ DOLLARS

TD Bank
America's Most Convenient Bank®

FOR 10-16-22 Liturgical Services [Signature] MP

⑈001601⑈ ⑈036001808⑈ 367096619⑈

Back of check

Karon Seddens