

1 **WILLIAMS, Pam**

2 Routt County Case No. 08CR27

3 Interview of Terri Fatka – June 12, 2008

4 Transcribed by Laurey Jo Hyland

5
6 Detective Jerry: June 12, 2008, and the time's about 11:28 a.m. and present in the room
7 is, uh, Terri Dawn Fatka, Moody Fatka, is that the whole name?

8 Terri: Mm hmm

9 Detective Jerry: F-A-T-K-A, correct?

10 Terri: Mm hmm

11 Detective Jerry: Alright, what's your date of birth?

12 Terri: 10/27/62

13 Detective Jerry: Now are, we're, we're trying to record with this camera, but it seems like
14 our volume isn't as loud. So, I'm gonna ask you to try to talk as loud as you can.

15 Terri: Okay

16 Detective Jerry: Alright,

17 Terri: Okay

18 Detective Jerry: Umm, and we're trying, we're using a digital recorder too; so, we have
19 different methods. And, this is a new system; so, we're gonna try to make it all work. Uh, also
20 present in the room is Erick Knaus which is, umm, Terri's, uh, legal counsel, attorney, and,
21 umm, so at this point there's really no need for Miranda; you're certainly aware that, umm, the
22 information you're providing us is of, umm, uh, criminal nature. And, uh, would implicate you
23 in a criminal act; you understand that?

24 Terri: Yes

25 Mr. Knaus: Right, and you, Terri's going to waive her right against self-incrimination, the
26 Fifth Amendment, and she's going to tell a story today to you folks. Umm, before we start, I
27 wanted to just kind of talk about where I wanted umm Terri to head with this be..., for specific
28 legal reasons. Umm, Terri's, wants to talk to you folks; obviously that's not something I would
29 generally encourage my clients to do. Umm, she insists on doing this to clear her conscience, to
30 fess up to her actions, umm, in regards to the allegations against her, but more over, to, umm, set
31 things right with the community and with the victims both direct and indirect victims. There's a



32 C-K. It's E-R-I-C-K. And, umm, there may be a question here about where all the money went,
33 umm, for both Pam and Terri, I think, umm, I could tell you there's not a lot of information
34 about that. As I see it, there's gonna be two (2) steps in the legal process here; Terri has told me
35 that she's going to plead guilty to the charges. Umm, there is no plea offer from the District
36 Attorney's Office; umm, I have, of course, sought to get that from Kerry St. James, but, uh, it has
37 been refused. I've offered to, uh, to use, try to utilize Terri's assistance with the State, and he
38 has denied that as well. He has informed me he does not need that to prosecute the cases; so,
39 there is no agreement at all at this stage for Terri to provide any information. And, simply, Terri
40 wanted to bear her soul. And, uh, in terms of the restitution, and what, where the money went,
41 etc., that's going to be for the second part of the legal process, the Restitution Phase, because we
42 still haven't figured all of that out, yet. So, there's going to be a lot of, umm, questions that if
43 you ask those questions that are unanswerable at this point, we just haven't done the research to
44 find out exactly where all the money went because this is a two (2) stage process for us. With
45 that, umm, I think Terri wants to start out with just kind of giving you guys an overview.

46 Detective Jerry: Okay, great, and, and that's what we'll start with, but let me just, and,
47 and, so certainly everything Erick said you understand that there's been no promises for
48 leniency...?

49 Terri: Right

50 Detective Jerry: Umm, if you tell the truth, the whole truth and nothing but the
51 truth...you understand that?

52 Terri: Right

53 Detective Jerry: No promises have been made to you by the D.A. or the police?

54 Terri: Correct.

55 Detective Jerry: Okay. Alright, Terri why don't I ask you just to start off with, umm,
56 explain to us how this plan to take money out of people's accounts came together.

57 Terri: Okay

58 Mr. Knaus: Go ahead and start off where you're comfortable starting off; umm, Bob can
59 ask specific questions...

60 Terri: At prior to that, what lead up to the taking of the money out of people's accounts.

61 Detective Jerry: Yes

62 Terri: Umm, I just would like to say that I'm here today to, umm, (begins crying) I need a
63 tissue already, to, umm, sorry.

64 Mr. Knaus: It's okay.

65 (pause - 4:45 - 5:15)

66 Terri: Thank you

67 (door closing)

68 Detective Jerry: Go ahead, continue.

69 Terri: Sorry, it's just scary bein' here today. Umm, but I feel in my heart that I need to be
70 here, and I know I'm gonna say I'm guilty when I go to court on the twenty-third (23rd). Umm,
71 but I just, there's, there's things that I want you guys to know as well, and I just feel like if I'm
72 gonna, umm, come out of this and move forward and, umm, pay my dues, and try to be in the
73 public for the next four (4) years, then, umm, I really, my first (1st) thing that I need to do is be
74 honest with everything. (door closing) And, and, that's what I feel in my heart; I just need to
75 come clean with everything, not hide anything. I'm tired of looking over my shoulder, and I've
76 done that for years. And, I'm ready to be a good person again, and that's why I'm here.

77 Detective Jerry: Some of the things we discussed

78 Terri: Uh huh

79 Detective Jerry: ...previously when we were talking to you...

80 Terri: Right

81 Detective Jerry: ...when we were talking to you. Okay, continue, just kind of lead us up
82 to how this all come about

83 Mr. Knaus: Why don't you tell the detectives, umm, I've prepared some things, if that's
84 alright?

85 Detective Jerry: Sure

86 Mr. Knaus: And, because I've, I've heard this story, you know, I'm, umm, this is by no
87 means rehearsed, but I've prepared some things out of, uh, Terri's purview in preparation for this
88 meeting. Umm, because I wanted what she says to you to flow naturally; this is her story. And,
89 and she wants to tell it. So, I'm gonna let her do that, but I do have some organization here if
90 that's alright with you Terri. Why don't you tell the detectives, umm, first, how you feel about
91 your role...

92 Terri: Okay, umm, ...

93 Mr. Knaus: ...in this Alpine Bank incident.

94 Terri: I'm here to tell My story, that, what I've done, but it also involves someone else.

95 And, I'm not here to be telling everything on here, but for me to tell you my part, you know, it

96 involves another person; so, ...

97 Detective Jerry: Who's that?

98 Terri: That is Pam Williams.

99 Detective Jerry: Okay, that didn't take long. And, and, we've used the word story; this is

100 a factual, this is not a story, this is what happened...?

101 Terri: Correct

102 Detective Jerry: ...as you saw it, correct?

103 Terri: Mm hmm

104 Detective Jerry: Okay, I just wanted to ...

105 Mr. Knaus: Clarify. Good.

106 Detective Jerry: Yep. Okay, this, this is not a story; this is what happened...

107 Detective Bob: It's a true story.

108 Detective Jerry: ...in regards to the Alpine incident, correct?

109 Terri: Mm hmm.

110 Mr. Knaus: Why don't you start with telling the detectives briefly, umm, how you and

111 Pam met?

112 Terri: Umm, I moved here in eighty-four ('84) and was in high school. I was a junior;

113 Pam was a senior. And, we became good friends way back then.

114 Detective Jerry: Okay

115 Terri: Umm, we did everything together. Umm...

116 Mr. Knaus: Anything unusual about your relationship that's relevant to what happened

117 later on, leading up to Alpine Bank?

118 Terri: Umm, she is just, she's always been the strong one (1) of the relationship, and I'm

119 a good follower. And, it just, my family was mad at me because I would always use my car, you

120 know, for her to go to Denver. Just, just stuff like that, that, umm, just easily influenced by her, I

121 mean, she was my best friend.

122 Detective Jerry: She was a senior when you were a junior when you moved here.

123 Terri: Right.

124 Detective Jerry: Okay

125 Mr. Knaus: And, you pretty much remained friends up until Alpine Bank.

126 Terri: Umm, up until ninety-seven ('97) is when we had our falling-out because I started

127 dating my husband Paul Fatka at that time, and umm, so, I wasn't doing things with her twenty-

128 four, seven (24/7). And, you know, I was actually doing things with Paul, and she was mad

129 about that because we weren't together twenty-four, seven (24/7), and, umm, so we had a, we

130 had a falling out in ninety-seven ('97), and we didn't talk for about a year. 'Cause I told her I

131 was tired of her leading me around by my nose. And, then, umm, probably about a year later is

132 when we ran into each other, and we just kind of started talking up, and talking again, and ...

133 Detective Jerry: Ninety-eight ('98) then?

134 Terri: Mm hmm, and we got our friendship back and started hangin' out again and...

135 Mr. Knaus: Did that type of relationship continue at that point?

136 Terri: Mm hmm, it did, and ...

137 Mr. Knaus: What I mean specifically that sort of, umm, control...

138 Terri: Mm hmm

139 Mr. Knaus: ...relationship that Pam had over you.

140 Terri: Mm hmm, definitely.

141 Mr. Knaus: And, uh, tell the detectives when you started working at Alpine Bank, and

142 how that came about.

143 Terri: I was working at Wal-Mart, and Pam asked if, 'cause she would get an incentive of

144 five hundred dollars (\$500.00) if she could get, umm, someone hired on. That was the incentive,

145 if you knew somebody, and so Pam called me and said, "So, why don't you come fill-out an

146 application." And, I did. And, umm, that's when I started working in '04 at Alpine Bank.

147 Detective Jerry: Got recruited by...

148 Terri: ... by Pam, mm hmm.

149 Mr. Knaus: And, so let's go ahead and move into the meat of what you have to tell the

150 detectives and the world today. Why don't you start by telling, umm, how taking money first

151 started at Alpine Bank.

152 Terri: It started that fall, umm, ...

153 Mr. Knaus: What year was that please?

154 Terri: Hmm, I believe in '04. Pam and I were counting the Fed shipment in the back
155 area, which is behind the teller line, and umm, we were both silent. And, I just said, "I need to
156 start going to church." And, she laughed and said I'm thinking the same thing, and so one (1)
157 thing lead to another, and we kept talking about it. And, we decided how we could not put all
158 the money back in the vault.

159 Detective Jerry: Okay, were you discussing taking money and during that conversation,
160 where's the church tie into this? I'm a little confused here.

161 Terri: Because I was having bad thoughts of that I could really use that money, and what
162 came out was I really need to go to church.

163 Detective Jerry: Okay

164 Mr. Knaus: And, she said, "I know what you mean."?

165 Terri: She, yeah, she said, "I'm thinking the same thing."

166 Mr. Knaus: And, what did you take that to mean?

167 Terri: That she could use the money as well.

168 Mr. Knaus: So, then you said, "One thing lead to another."

169 Terri: Yeah, we started talking about how, and I was like there's no way 'cause there's
170 cameras all over us. There's just no way that it'd be really cool to have a big stack of money that
171 we were counting, and when we went to take the money into the vault, Pam told me that there
172 were no cameras in the safety deposit box room. That's what Detective Jerrys had told her.
173 And, she told me to put it down the front of my pants, and then we'd walk the rest of the money
174 into the vault 'cause there was another door that she had to open get into the vault, and then we
175 put the, the rest in there, but I had ten thousand (\$10,000.00) in my pants at that time.

176 Detective Jerry: Okay.

177 Terri: In a bundle, mm hmm. And, then, we kept thinking we should have taken more,
178 that was just way too easy; so, we went back in and got six thousand (\$6,000.00) more. So, it
179 was a total of...

180 Detective Jerry: Same day?

181 Terri: ...sixteen thousand dollars (\$16,000.00). I believe it was the same day.

182 Detective Bob: Now, when you say, "We went back in," who's we?

183 Terri: Pam and I.

184 Detective Bob: And, who actually took the six thousand dollars (\$6,000.00)?

185 Terri: (sigh) I believe it was money that we were bring back into the vault that the girls
186 were selling from their drawer.

187 Detective Bob: Okay, somebody, you said you took the first ten thousand dollar
188 (\$10,000.00) bundle and put it in your pants.

189 Terri: Correct.

190 Detective Bob: When you say, "Put it in your pants," your pants pocket or down the front
191 of your pants?

192 Terri: Down the front of my pants

193 Detective Bob: Okay, so it was concealed?

194 Terri: Yeah

195 Detective Bob: And, did I understand you say that Pam said, "There is no camera in the
196 vault?"

197 Terri: Correct, and in the safety deposit room

198 Detective Bob: In the safety deposit room?

199 Terri: Right.

200 Detective Bob: So, you guys went into the safety deposit room, took the ten thousand
201 dollars (\$10,000.00), put it down your pants?

202 Terri: Correct

203 Detective Bob: And how much time elapsed before you went back to get the other six
204 thousand (\$6,000.00), approximately?

205 Terri: I think, if I remember right, it was a long time ago, but I think it was only like just
206 a few hours.

207 Detective Bob: Okay, so a period of time elapsed, and then you just said, "you and Pam
208 talked, 'This was too easy, we should get more.'"

209 Terri: Mm hmm

210 Detective Bob: So, who went back into the room?

211 Terri: Pam and I because it was always dual control.

212 Detective Bob: Okay, and so it always takes two (2), to, to go back into...

213 Terri: Correct.

214 Detective Bob: Is that the room where the money is kept and stored?

215 Terri: In the vault it is, yes.

216 Detective Bob: Right, so, explain to me the design of the, umm, the room.

217 Terri: Hmm, umm, it's just, I couldn't tell you the dimensions of the room, it's very
218 small, there's just a top drawer that you pull out and it's got all the money on top, and there's a
219 camera above.

220 Detective Bob: Okay, so, and, and what room did you go into where they, where it
221 couldn't see you taking the money?

222 Terri: That would be the safety deposit box room before you go into the vault.

223 Detective Jerry: Okay, so you pass through that, you have to pass through that

224 Detective Bob: So, you go from the main part of the bank into the, uh, safety deposit box
225 room, then into the vault.

226 Terri: Correct.

227 Detective Bob: Prior to going into the vault on the first event you took a ten thousand
228 dollar (\$10,000.00) bundle, is that called a bundle?

229 Terri: Mm hmm

230 Detective Bob: Two (2), three (3) hours later, you and Pam go back into the, umm, the
231 vault, or, umm, was it the safety deposit room, to take the money?

232 Terri: I believe we were going back, taking more money from the, umm, (snapping
233 fingers), tellers for selling money into the vault.

234 Detective Bob: Okay

235 Terri: And, umm, two (2) people always have to be together; so, she was counting the
236 money, and I was watching her verify it. We were taking it back in; so, we have to go through
237 the safety deposit box room, and that's when I believe I stuck six thousand (\$6,000.00) more in
238 my pants. And, then we went into the vault and put the rest of the money in. So, and then we
239 split eight thousand (\$8,000.00) for each other.

240 Detective Bob: So, you had a total of sixteen thousand (\$16,000.00) that you took on one
241 (1) day?

242 Terri: Mm hmm

243 Detective Bob: And, and this was money that came from teller drawers?

244 Terri: Mm hmm

245 Detective Bob: What happens when they're, when the money comes up short? Where
246 does the accountability come back to?

247 Terri: Well, Adonna Ariano was the boss at that time, and she was gone on vacation.
248 And, Pam thought we could count the drawer for everyday like the sixteen (16) was still in there,
249 and when Adonna, or Donna, came back that umm, it'd be off, and then they would have to
250 worry aobut it and find...

251 Detective Jerry: Was there not, somebody looked into that incident, correct?

252 Terri: Yeah

253 Detective Bob: And, did anything get determined? Was there blame placed anywhere?

254 Terri: No

255 Detective Bob: They just ate, wrote off sixteen thousand (\$16,000.00)?

256 Terri: Correct.

257 Detective Bob: Okay, alright, continue please. Just, and then you said, you're the one (1)
258 who tok the six thousand (\$6,000.00)? So, you took both bundles, ten thousand (\$10,000.00), six
259 thousand (\$6,000.00)...

260 Terri: Mm hmm

261 Detective Bob: ...put them down the front of your pants, and later you and Pam split it.
262 And, where did you split it up at?

263 Terri: It was the closet where we had our purses.

264 Mr. Knaus: Okay, before we go any further, can I take a step back to clarify a few things?

265 Terri: Sure

266 Mr. Knaus: When you and I talked previously, it didn't sound like you were real sure
267 about, uh, the time frame between the first event of ten thousand dollars (\$10,000.00) and the
268 second event of six thousand dollars (\$6,000.00)...

269 Terri: Right

270 Mr. Knaus: ...How sure are you about that two (2), three (3) hour time frame? Was it
271 even the same day?

272 Terri: I don't, I don't remember for sure. I'm thinking it was the same day; I couldn't be
273 a hundred percent (100%) sure.

274 Mr. Knaus: So, it could've been the next day?

275 Terri: Yeah, 'cause we were still counting the vault like it had the full month in it; so...

276 Mr. Knaus: How did you decide on sixteen thousand (\$16,000.00)?

277 Terri: Mm, I don't know exactly.

278 Mr. Knaus: And, you mentioned Adonna was gone; she would be the one that would
279 typically verify, or count the numbers in the vault?

280 Terri: Yes

281 Mr. Knaus: And, do you recall where she was?

282 Terri: I think, no, she was just on vacation. I don't know if she was in Mexico or where
283 she was at that time.

284 Mr. Knaus: Okay, but for about how long was she gone?

285 Terri: A week, I think.

286 Mr. Knaus: And, the money has to, had to be counted everyday, correct?

287 Terri: Correct.

288 Mr. Knaus: Alright, did you count the money with Pam everyday?

289 Terri: No, umm, Pam actually took over Adonna's job while she was gone, and then, we
290 decided that it, it wouldn't look good if just her and I counted the vault; so, she actually had, I
291 believe, [REDACTED] count on a day or two (2) with her. But, she, umm, she's a very numbers person;
292 she can...

293 Mr. Knaus: Who?

294 Terri: Pam. She can say how much for the person to write down.

295 Detective Bob: So, what your saying is that, that even though [REDACTED] was with her, does
296 [REDACTED] not verify the correct amount?

297 Terri: No, they're just usually writing it down while the person counts out the money.

298 Detective Bob: So, Pam was the counter and [REDACTED] was the writer? So, if Pam said that
299 that sixteen thousand (\$16,000.00) was there, [REDACTED] assumed it and wrote it down. Now, is that
300 the correct way to do it, or normally, does you count it and then I count it, and then, we write it
301 down. Is that the correct way?

302 Terri: You usually have the counter and then, the person that is writing, you're supposed
303 to be watching for a second set of eyes.

304 Detective Bob: But not necessarily counting it yourself?

305 Terri: Right.

306 Detective Bob: So, it wouldn't be very hard if Pam was really quick with her counting for
307 [REDACTED] to believe that there were, that sixteen thousand dollars (\$16,000.00) was there.

308 Terri: Correct.

309 Detective Bob: Alright
310 Detective Jerry: What's [REDACTED] last name, do you know?
311 Terri: Uh, [REDACTED]
312 Detective Bob: [REDACTED]
313 Terri: [REDACTED] I believe.
314 Detective Jerry: And, is there any reason to believe that [REDACTED] could have stolen any
315 money from the bank?
316 Terri: No, huh uh.
317 Detective Jerry: Okay, go ahead Erick
318 Mr. Knaus: And, some of the days, you would count with Pam while Adonna was gone.
319 Terri: Yes
320 Mr. Knaus: And, you used the same sort of process?
321 Terri: Mm hmm, just added the sixteen (16) on there.
322 Detective Bob: Okay, alright, so that's, that happens fall two thousand four (2004).
323 What's, what happens subsequent to that.
324 Mr. Knaus: But before we move, Bob, if you don't mind, umm, he, Bob asked you a
325 question about how you split it up.
326 Terri: Mm hmm
327 Mr. Knaus: Let's talk a little bit more about that because we had that conversation before
328 too. Umm, there was a total of sixteen thousand dollars (\$16,000.00).
329 Terri: Right
330 Mr. Knaus: And each of you got eight thousand dollars (\$8,000.00), you said.
331 Terri: Mm hmm
332 Mr. Knaus: And, do you recall how it was that you divvied that up?
333 Terri: Umm, I don't know for sure because we did a lot of them, you know, split it up in
334 our purses. We could've went out to the parking lot; I don't know how the first time was
335 exactly. But later on, it was usually just half in each others purse, but, umm, and I can't
336 remember exactly how we spent the first eight thousand (\$8,000.00) either.
337 Mr. Knaus: Umm, was there a car purchased with Pam's eight thousand dollars
338 (\$8,000.00)?

339 Terri: I do remember Pam putting a couple thousand on, she bought a car from [REDACTED]
340 [REDACTED] for her daughter; it was a red Pontiac, maybe, that she bought for [REDACTED]

341 [REDACTED]
342 [REDACTED] And, I wanted to help Pam get her name cleared
343 again, and she owed nine thousand dollars (\$9,000.00) on this truck. So, I told her I would help
344 her pay, I would help her pay half. And, so I gave her forty (40), forty-five hundred dollars
345 (\$4500.00) to pay off that truck, to get her name cleared.

346 Mr. Knaus: Any recollection of what you did with your remaining three thousand five
347 hundred (\$3,500.00)?

348 Terri: No, probably just little things like groceries and bills. I don't remember anything
349 distinctive.

350 Detective Bob: So the, so the, the purchase of [REDACTED]'s car by Pam was with that first
351 sixteen thousand (\$16,000.00), her eight thousand dollars (\$8,000.00) came from, that money for
352 the car, came from that particular, umm, event?

353 Terri: Mm hmm

354 Detective Bob: Okay, you recall that?

355 Terri: Yes, yeah.

356 Mr. Knaus: After the sixteen thousand dollar (\$16,000.00) event we'll call it or incident,
357 umm, did you guys take anymore money from Alpine Bank directly?

358 Terri: I believe it was in February of '05 is when we started taking money from people's
359 accounts.

360 Mr. Knaus: Okay, why did you decide and Pam decide not take any more money in the
361 same fashion that you did that sixteen thousand (\$16,000.00)?

362 Terri: Uh, just 'cause the Fed people came up and questioned us, and that was way too
363 scary.

364 Mr. Knaus: And, before February, did you and Pam conspire or formulate a plan on how
365 to get money from individual accounts?

366 Terri: Yes, and it was, it was when, uh, we were talking to [REDACTED] at the drive-up,
367 she usually came through drive-up, and, umm, she just always seemed out of sorts and never
368 knew how much money she had. And, Pam said, "You know, if I, if I sign an Advice of Charge,
369 you could do it on your computer, and then, it'd be like we gave it back to her at the window."

370 Detective Jerry: So, when that started, just to go back, just for a sec, when that first
371 incident happened...

372 Terri: Mm hmm

373 Detective Jerry: ...was Pam at her position that she was at she, uh...

374 Terri: Supervisor then? No, but she was, uh, one of the top-ranked tellers. So...

375 Detective Jerry: Who was the supervisor at the time?

376 Terri: Uh, that would be Donna.

377 Detective Jerry: Okay, so, in Donna's absence, the next in line to run the teller line would
378 be Pam, and Pam eventually...

379 Terri: Went on to be a supervisor.

380 Detective Jerry: ...was promoted to Donna's position, correct?

381 Terri: Yeah, and then, that's when, after the vault happening, they changed the rules so
382 that an Detective Jerry and a teller, we have different fobs A and B that they'd have to go in
383 through the vault together. Not a B and B or not an A and A.

384 Detective Jerry: And that was a result of the sixteen thousand (\$16,000.00) that you two
385 (2) stole?

386 Terri: Right

387 Detective Jerry: Okay

388 Mr. Knaus: And, I'm a little confused about, we keep saying the name Adonna, and it
389 sounds like you keep saying Donna...

390 Terri: Yeah

391 Mr. Knaus: ...Could you clarify that for us?

392 Terri: Yeah, Adonna was Vice President then, Adonna Allen. And, then, Donna Ariano
393 was our supervisor that was on vacation.

394 Mr. Knaus: Okay, Ariano. So you started to talk about, umm, [REDACTED] with the
395 detectives, go ahead with ...

396 Terri: That's where it started, is with [REDACTED] account.

397 Mr. Knaus: Was, was, was there, was there any information, I'm sorry Jerry, was there
398 any information about surveillance cameras that was relevant to your and Pam's deciding on
399 whether to take or not take money from individual accounts?

400 Terri: Umm, Pam actually talked to [REDACTED]
401 and, umm, she found out there was a, a one (1) minute lapse in the cameras, and that where
402 Pam's station was that the left top corner is, you can't see it on the video cameras.
403 Detective Jerry: [REDACTED]
404 Terri: [REDACTED]
405 Detective Jerry: [REDACTED]
406 Terri: And, she told me about that. So, I went, whenever I took money out of my drawer,
407 that's, I'd always go place it at that corner of her drawer, of her station.
408 Detective Jerry: And, you said top corner?
409 Terri: Mm hmm
410 Mr. Knaus: Do you want to draw a little sketch for the detectives?
411 Terri: Sure (pause – retrieving paper and pen, drawing 28:38 – 28:58) So, this is mine
412 down here
413 Detective Bob: And, these are teller windows? So, these represent teller windows?
414 Terri: Yeah. So, this is Pam's, and this is where I would always set it because the
415 cameras never showed that top corner.
416 Detective Bob: So, if we just call this position one (1), two (2), three (3), four (4), one (1)
417 being Terri's...
418 Terri: Right
419 Detective Bob: Okay, and four (4) being Pam's window...
420 Terri: Mm hmm
421 Detective Bob: And, where you're marking a little corner cannot be seen by the camera?
422 Terri: Correct
423 Mr. Knaus: Where in proximity to the counters is the camera or cameras?
424 Terri: They're, uh, umm, all here behind us, ...
425 Detective Jerry: Customers are out over here, right?
426 Terri: ...and then one's over here. Right, I think there's four (4) back here.
427 Detective Bob: Okay, so, this, this location here can't be seen.
428 Terri: Correct.
429 Detective Bob: Okay. Alright.

430 Terri: So, then she would always take the envelope of money and put it in her top left
431 drawer.

432 Detective Bob: Okay, and, and, let me ask you what monies were you putting here?

433 Terri: Monies, umm, from people's accounts then

434 Mr. Knaus: Okay, which is where you were gonna start talking about next.

435 Detective Bob: Okay, now going back to that first person that came through the drive-up,
436 tell me her name again.

437 Terri: [REDACTED]

438 Detective Bob: [REDACTED]

439 Terri: Mm hmm

440 Mr. Knaus: Can I get you to say, "Yes" outloud?

441 Terri: Yes, sorry

442 Mr. Knaus: Instead of...

443 Detective Bob: So, [REDACTED] she doesn't really keep track of her account. So, when
444 did you, did you, so, was the first, umm, actual Advice of Charge that was unauthorized on
445 [REDACTED] account?

446 Terri: Yes

447 Detective Bob: Okay, and that was in February of '05?

448 Terri: Mm hmm, yes.

449 Detective Bob: Alright, and who, who, umm, wrote up the Advice of Charge, you or
450 Pam?

451 Terri: I don't remember for sure; I believe, I know she signed the signature, forged the
452 name, and then, I might have filled out the rest of the Advice of Charge, and then...

453 Detective Bob: Now, when you say, "She wrote the signature, forged the name..."
454 you're referring to...?

455 Terri: Pam

456 Detective Bob: Pam Williams?

457 Terri: Mm hmm, yes.

458 Detective Bob: Okay. So, this was the very first of any, and, and if I, for clarification,
459 who initiated the conversation about [REDACTED] not keeping track of her accounts?

460 Terri: Pam

461 Detective Bob: Pam did?

462 Terri: Yes

463 Detective Bob: And, and, and, and by making the statement she's saying this would be an
464 opportunity for us to take money that was not authorized to be taken?

465 Terri: Yes

466 Detective Jerry: Was there any discussion prior to that contact with [REDACTED] about
467 taking from customers?

468 Terri: I don't know; I remember it just being that fast.

469 Detective Jerry: [REDACTED] in the drive-up; she's out of sorts.

470 Terri: Well, she actually left, and Pam said, "If I sign it, do it on your computer like she
471 was still here."

472 Detective Jerry: Okay, and go ahead and explain for me how that would take place. The
473 Advice of Charge, the forgery, right, that you mentioned?

474 Terri: Yeah

475 Detective Jerry: Pam forged the name. Go from there, the process.

476 Terri: Of how we took the money?

477 Detective Jerry: Mm hmm

478 Terri: Umm, so, I would go to my station, process the advice of charge, put the money in
479 the envelope, and then, walk it to this corner.

480 Detective Jerry: Out of your drawer?

481 Terri: Yes

482 Detective Jerry: Okay, and you reconcile the drawer with the...?

483 Terri: Advice of Charge.

484 Detective Jerry: Okay, so it would go on the corner, where it's out of the cameras?

485 Terri: Right

486 Detective Jerry: Can you explain to us, go ahead.

487 Mr. Knaus: Did you put the money in, in anything?

488 Terri: Umm, Pam would usually put it in her left drawer, and then, she had other papers
489 in there. So, she'd kinda compile it all together and go to the, the closet with, which that's where
490 our purses were.

491 Detective Jerry: And, it would go into a purse?

492 Terri: She'd usually split it up and put half in mine and half in hers.
493 Detective Jerry: Without you even bein' there?
494 Terri: Correct
495 Detective Jerry: You would, at the end of the day, ...
496 Terri: Know it would be there.
497 Detective Jerry: Okay
498 Terri: And, then, vis versa, if she did an Advice of Charge on her computer, I would
499 usually endorse it; I would usually forge the signature. So, we'd toggle back and forth like that.
500 So, then, when she would usually take the money, she could come and put it underneath, we had
501 planners, Alpine Bank planners, she could put it under there, and then, later on, I would...
502 Detective Jerry: She could or she did?
503 Terri: She did, and then, I could take it to the locker room.
504 Detective Jerry: So, you, you did the locker room? Split it, put it in her purse?
505 Terri: Yeah
506 Detective Jerry: And would it be just bare cash, or was it in bank envelopes?
507 Terri: Uh, bank envelopes
508 Detective Jerry: Okay, when you did a transfer, let's go back to [REDACTED] ..
509 Terri: Okay
510 Detective Jerry: You'd go here, enter the Advice of Charge, take the money out of your
511 drawer, walk it over here, is it concealed then, or is pretty normal for you guys to be running
512 bundles of cash...?
513 Terri: It was usually in an envelope, yes. I think that would look worse than if I was just, if I
514 walked even a bundle of cash over there I'd probably look like I was just selling it to her.
515 Whereas, when you put it in an envelope, it's probably gonna look a little more mysterious, but
516 that's what we always did, we put it in a envelope.
517 Detective Jerry: A bank envelope, like a, if I went to the bank, took a withdrawal...
518 Terri: Yeah
519 Detective Jerry: ...what I would get is what you had it in, running it over there.
520 Terri: Right
521 Detective Jerry: Okay. Go ahead, I guess, Erick, you can...

522 Mr. Knaus: Well, so this started of with [REDACTED], umm, do you recall the amount
523 that first time?

524 Terri: I was thinking it was around two hundred dollars (\$200.00); we started out really
525 little. I'm not a hundred percent (100%) sure, but I was thinking it was very little.

526 Mr. Knaus: And, you've had a chance to review the Advice of Charges that were
527 provided from the Police Department via the District Attorney's Office to us.

528 Terri: Mm hmm

529 Mr. Knaus: And, do you recall seeing that first Advice, Advice of Charge ticket,
530 statement?

531 Terri: I don't remember seeing it, but I've, I do know that there's a lot of Advice of
532 Charges from [REDACTED] that actually she has signed. (36:19)

533 Mr. Knaus: Let's go to, stick with the first one.

534 Terri: Okay

535 Mr. Knaus: That first one that, uh, you had just described in February.

536 Terri: I was thinking it was two hundred dollars (\$200.00), and Pam and I each got a
537 hundred (\$100.00). It was really little.

538 Detective Jerry: Uh, and you said, when did you think that was?

539 Terri: At, umm, February, and I think her first ones show that like five hundred
540 (\$500.00).

541 (cough)

542 Detective Bob: Two hundred (\$200.00), I'm tryin' to think (all in low tone)

543 Detective Jerry: That's '05, correct?

544 Mr. Knaus: 2005?

545 Terri: Yeah, and this one for two hundred and twenty-five (\$225.00) [REDACTED] actually
546 filled it out; it wouldn't have been, uh...

547 (mumbling by one of the Detective Jerrys)

548 Detective Bob: Could you, uh, from your recollection, give me a rundown of all the
549 names of people that you and Pam used and Advice of Charge to take unauthorized funds?

550 Terri: Umm, yeah, [REDACTED]
551 and [REDACTED]

552 Detective Jerry: Any additional?

553 Terri: Hm mm, no.

554 Detective Bob: What was [REDACTED] first name?

555 Terri: [REDACTED]

556 Detective Bob: How about [REDACTED]

557 Terri: Oh, [REDACTED] I'm sorry.

558 Detective Jerry: Is that everyone?

559 Terri: That's everyone.

560 Mr. Knaus: And, Terri, when we received the discovery, there was no information
561 regarding [REDACTED] but you're telling the detectives today, presumably the first time they're
562 hearing this that, uh, you and Pam are responsible for taking some money from [REDACTED]
563 account?

564 Terri: Yes, I don't remember how much.

565 Detective Jerry: Do you have a ballpark?

566 Mr. Knaus: Just go ahead and answer out loud.

567 Terri: Uh, no.

568 Detective Jerry: Uh, do you remember how, what was the circumstances?

569 Terri: Uh, [REDACTED] was a trust-fund baby; so, [REDACTED] got a lot of, [REDACTED] made a lot of deposits in and
570 never kept track of his account. So...

571 Detective Jerry: Anything else about [REDACTED] that you guys picked up on that you felt that [REDACTED]
572 would be sort of a good source for this type of activity?

573 Terri: No, other than that.

574 Detective Jerry: Did you have any knowledge of anything, you know, that, did [REDACTED] work?
575 Did [REDACTED] not work? You said, "Trust fund," so you knew something about [REDACTED]

576 Terri: Uh, I think [REDACTED] worked [REDACTED] at that time.

577 Detective Jerry: Okay, and did you assume [REDACTED] was a trust-funder because [REDACTED] was...?

578 Terri: [REDACTED] actually told us.

579 Detective Jerry: Okay

580 Terri: [REDACTED]

581 [REDACTED]

582 Detective Jerry: Okay

583 Detective Bob: Of the one (1), two (2), three (3), four (4), five (5), six (6) people, is that
584 correct Jerry?

585 Detective Jerry: Yeah

586 Detective Bob: Of the six (6) people we just listed, they're one (1) of I don't know how
587 many customers, do you have any idea how many customers are in Alpine Bank?

588 Terri: No, a lot.

589 Detective Bob: Could there be a thousand (1,000) customers?

590 Terri: Yes.

591 Detective Bob: Okay. How did, how were these particular, 'cause there's probably a lot
592 of customers that even more money than some of these people, how were these people identified
593 as those that you would target for the Advice of Charge, the unauthorized Advice of Charges?

594 Terri: Umm, Pam would look up their account and see they were not on internet so they
595 couldn't view their accounts online. So, she knew that, even [REDACTED] told her, that [REDACTED] never kept a
596 register, that [REDACTED] never watched his account.

597 Detective Bob: So, would it be fair to say that you and Pam targeted were those that
598 really had, did not keep track on a regular basis of their account balances?

599 Terri: Correct.

600 Detective Jerry: What other factors did you guys talk about as far as these victims? What
601 else did they have in common?

602 Terri: Hmm, nothing that I can think of.

603 Detective Jerry: So, if you had someone that dealt with twelve hundred dollars
604 (\$1200.00) in their checking account, would that be somebody you targeted?

605 Terri: No, I mean, I just, just knowing their, that they weren't very aware of their
606 account, and like [REDACTED] didn't speak very much English. So, we'd, we'd slack a lot of time for
607 [REDACTED] and sign for [REDACTED] while [REDACTED] right there in front of us, just to not have to make [REDACTED] sign.
608 And, like [REDACTED] was shaking all the time, and [REDACTED] never, [REDACTED] never worried about [REDACTED] account.
609 And then, [REDACTED] ended up being a felon, I believe, and [REDACTED] never paid attention to his
610 account. And then, [REDACTED] kept telling Pam that [REDACTED] never watched his account.

611 Detective Jerry: Okay, and that's kinda where I'm going here. It's, when I, we were
612 talking about [REDACTED] about knowing stuff about [REDACTED] that [REDACTED] was a trust-funder, not, and the felon
613 part...

614 Terri: Well, [REDACTED] would always come in and tell us how [REDACTED]
615 before, I mean, we had relationships with these people, they...
616 Detective Bob: Was he [REDACTED]
617 Terri: Was he?
618 Detective Bob: .. [REDACTED]
619 Terri: I don't know about that. [REDACTED]
620 [REDACTED]
621 Detective Jerry: Okay, and you just had what?
622 Terri: We had relationships with these people, and we carried on conversations. And,
623 they'd spend an extra ten minutes in the bank and just chit chat with us.
624 Detective Jerry: Okay, and in retrospect, did those conversations help you guys determine
625 who you were going to target?
626 Terri: Yes
627 Detective Jerry: Okay, so you were gathering information from these folks?
628 Terri: Yes
629 Detective Jerry: Would it be a fair statement that you were building a trust with these
630 folks?
631 Terri: Yeah, that's the part that I'm, hurts the most, I think.
632 Detective Jerry: Yeah, and I think we discussed that in our previous interview, and that's
633 what it's all about is, is the betrayal of that trust that, kind of the point I wanted to get from you
634 is did you use conversations and personal relationships in, and if you weren't going to target 'em,
635 you probably wouldn't have had those conversations. Is that a fair statement?
636 Terri: I don't know, we, I mean, we were supposed to get to know all our customers...
637 Detective Jerry: And you were, and you were evaluated on that?
638 Terri: ...by name and their dogs and... I mean, we just knew everything about all our
639 customers 'cause we just, you know, liked 'em so much.
640 Detective Jerry: Yeah
641 Detective Bob: Let me, let me just move it along here. [REDACTED] he's a
642 businessman; actually, some of the other people are businessmen, too, but he had a fairly
643 sizeable balance in his checking account is that correct?
644 Terri: Correct.

645 Detective Bob: What was the basis for targeting him, then?

646 Terri: He didn't use the internet.

647 Detective Bob: And, was there anything that you or Pam did that prevented him from
648 having any way of looking at his account balance in his checking account?

649 Terri: He asked to be on, to be added to the internet or whatever, and uh, he filled out
650 papers. And, then we just never sent 'em down to the RCI department to actually add him on.

651 Detective Bob: Who'd he fill out those papers with?

652 Terri: Pam

653 Detective Bob: Pam?

654 Terri: Right

655 Detective Bob: And, so, you said, "We never..." were you responsible for bringing his
656 papers down for getting him on the internet or was Pam responsible for that?

657 Terri: I just knew we, we both put 'em in the shredder. I mean, we did it together.

658 Detective Bob: You shredded his, that, that request to go on the internet?

659 Terri: Correct.

660 Detective Bob: Okay, now there are other ways people can check their account balance,
661 and how's that?

662 Terri: If they have an ATM card, they could go through, umm, and do, do that at the
663 ATM.

664 Detective Bob: Any other way to check your ...?

665 Terri: Come in and ask.

666 Detective Bob: Umm, does the bank normally mail out statements every month?

667 Terri: Yes

668 Detective Bob: Okay, so, if, if I was a bank customer, and even if I was on the internet,
669 every month I would get a statement of my checking account to balance?

670 Terri: Correct, yeah

671 Detective Bob: And, it would also have the charges and debits and credits?

672 Terri: Yes.

673 Detective Bob: What, if anything, did you or Pam do to, umm, prevent [REDACTED] from
674 getting that information in the mail?

675 Terri: Pam would put a hold on the account.

676 Detective Bob: Okay, explain what you mean by a hold on the account.

677 Terri: It's usually just a system for the CSR's, not just for the tellers, umm, mostly for
678 higher up, supervisors and, umm, higher up people to go on the other side of the computer and be
679 able to put a stop on their statement to come to their house.

680 Detective Bob: And, why would the bank have a reason why they would want to stop a
681 statement from going to a person?

682 Terri: Uh, if they were out of town, or if they called and asked, "Hey, can you hold my
683 statement for a while, I'm gonna, I'm not gonna be here, usually is why.

684 Detective Bob: And, the statements that would have normally been mailed, that according
685 to your statement, that Pam stopped, were those at the request of [REDACTED]

686 Terri: No

687 Detective Bob: And, why did she stop those statements from coming to him?

688 Terri: So, he wouldn't see his balance.

689 Detective Bob: Okay, so this was part of this conspiracy, we'll call it, to prevent people
690 from knowing what their balance in their account is; so, you could continue, you and Pam could
691 continue taking, taking unauthorized funds?

692 Terri: Yes

693 Detective Bob: Okay

694 Mr. Knaus: So, you started with [REDACTED] where did you guys go from there? You
695 guys being you and Pam Williams.

696 Terri: Umm, I believe it was [REDACTED] and probably [REDACTED]
697 after, after that. And, [REDACTED] was, I don't remember where she was in the, that
698 sequence.

699 Mr. Knaus: Did you and Pam typically use the same process and procedure to get the
700 money from the accounts and split them, split it up?

701 Terri: Yes

702 Mr. Knaus: Did you always split up the money evenly?

703 Terri: Yes

704 Detective Jerry: Was there ever a time where it wasn't split equally?

705 Terri: Yes, there was a time, umm, it was when Pam did a withdrawal for ten thousand
706 dollars (\$10,000.00) out of [REDACTED] account, and what, what we have on our system is

707 called yellow hammer, and something comes up that it alerts the fraud department. And, they
708 called [REDACTED] which works in our branch, and uh, to check it out. And, she came over
709 and asked Pam about all these withdrawals and all this stuff happening in his account. And, she
710 told her that, "Oh yeah, [REDACTED] in all the time and he's building a house and (inaudible) is
711 busy..." and all this, and she kinda got me in on the conversation as well. And, so I came over
712 and said, "Yeah, [REDACTED] is in here all the time; it's fine." She left it at that.

713 Detective Bob: And, who was that that talked to her?

714 Terri: [REDACTED] So, that's the time that Pam kept the whole ten thousand dollars
715 (\$10,000.00) because I didn't want to do it because it was way too scary; we were just doing it
716 way too much, but she needed ten thousand (\$10,000.00)...

717 Detective Jerry: When do you think that yellow hammer alert came out?

718 Terri: I don't know, but I wonder if fraud could look that up, or when that happened, I
719 don't know.

720 Mr. Knaus: Was it close to the end of, umm, your employment at Alpine?

721 Terri: Yes

722 Detective Jerry: Was it?

723 Detective Bob: So, it was '07, late '07?

724 Terri: Yeah

725 Detective Bob: Would you say?

726 Terri: Yeah

727 Detective Jerry: Would you say that was a factor on you guys deciding to end your
728 employment there?

729 Terri: No

730 Detective Jerry: It wasn't?

731 Terri: Huh uh.

732 Detective Jerry: Okay

733 Terri: It was a bunch of stuff that didn't make sense because the upper management was
734 mad at Pam and I because we didn't clean out the back area. They were building an office for
735 Pam, and Adonna came back there and was really mad because we hadn't gotten to that. So,
736 then I got mad and said, "Okay, I'll move all this stuff." Well, I was really loud, and then, she
737 called Pam and I in her office next day and wrote us up. And, I told her it was mostly me

738 making the noise, and it just never got good from then. The Detective Jerrys wouldn't talk to us
739 for a month at a time, and it just got ugly fro there, like our friends were not our friends anymore.
740 And, I just felt like we were being pushed. And then, Pam would write her an email and stand
741 up for herself. Then, she'd get called back in there and written up again.

742 Detective Bob: Answer this question, how, how much money do you think that you and
743 Pam took from these six (6) customers through the Advice of Charge?

744 Terri: Well, if I knew, I would tell you.

745 Detective Bob: Well, let me ask you this, or let me make this statement then. You've
746 read the newspapers, and there's somewhere one point two million dollars (\$1.2M). Does that
747 seem about where the figure could be?

748 Terri: We, when Pam and I discussed, we thought that that was an awful lot; we didn't
749 think that it was that bad.

750 Detective Bob: What did you think it was?

751 Terri: I, I didn't think it was even close to a million dollars (\$1M).

752 Detective Jerry: After you sat and got our discovery...

753 Terri: Mm hmm

754 Detective Jerry: ...and sat with Erick and looked at the numbers, what do you think now?

755 Terri: I have gone through the Advice of Charges and there is a lot of [REDACTED] and a lot
756 of [REDACTED] that are actually their signatures, but for the most part, and [REDACTED] being the
757 biggest one (1), I think there was only one (1) or two (2) discrepancies, it's not much.

758 Detective Jerry: How about [REDACTED]

759 Terri: Uh, [REDACTED] yeah, there was a lot of his own signatures on there.

760 Mr. Knaus: And, you said before that sometimes you would sign on behalf of [REDACTED]

761 Terri: Yeah

762 Mr. Knaus: When you did that, did he actually receive the money?

763 Terri: Mm hmm.

764 Detective Bob: Was that a yes? Yes?

765 Terri: Yes, sorry, we would sign for him; he'd be right there. He was our buddy; we just
766 signed for him so he didn't have to and give him his money. That's before we even thought of
767 doing anything.

768 Mr. Knaus: So, there are some Advice of Charges in [REDACTED] accounting, [REDACTED]
769 accounting, and some in [REDACTED] accounting that were actually funds that were given to those
770 clients.

771 Terri: Correct.

772 Mr. Knaus: That you and Pam did not take.

773 Terri: Right.

774 Mr. Knaus: But, other than those, after reviewing the remainder of the AOC's, the Advice
775 of Charges, umm, the police have a fairly accurate...

776 Terri: Yes

777 Mr. Knaus: ...number.

778 Terri: Mm hmm

779 Detective Bob: Who did, and I don't, correct me if I'm wrong, but I, I remember the
780 number being a hundred and thirty (130) or a hundred and forty (140) Advice of Charges, and
781 Pam did about thirty-five (35) or forty (40).

782 Terri: Correct

783 Detective Bob: Is that about right, the numbers? And, I'm not trying to hold you to a
784 particular number, but the approximate amount.

785 Terri: I remember when Erick gave me all the information, I drove out to Pam's house
786 and we added 'em all up.

787 Detective Bob: Mm hmm

788 Mr. Knaus: This was prior to a restraining order being in effect, correct?

789 Terri: Correct.

790 Mr. Knaus: Yeah

791 Terri: There it shows all the transactions that I did on my computer, all the transactions
792 that Pam did.

793 Detective Bob: Okay, yours is a hundred and seventy-one (171), and hers is ninety-eight
794 (98).

795 Terri: Correct.

796 Detective Bob: So, you know, umm, you did about seventy percent (70%) more than she
797 did.

798 Terri: And, I did sixty-three (63) signatures, and she did a hundred and twenty-six (126).

799 Detective Bob: So...

800 Mr. Knaus: Go ahead and give these numbers orally to the detectives; I'm gonna need to
801 hang on to this sheet for my information. Will you go ahead and read what you did here in terms
802 of listing 'em out?

803 Terri: Sure. Umm, my transactions that I did on my computer... Uh, [REDACTED] I had twenty-
804 two (22) at sixteen thousand twenty-five (\$16,025.00). For [REDACTED] I had thirty-seven (37)
805 transactions for a hundred and one (\$101.00). For [REDACTED] I did twenty-eight (28) transactions for
806 sixty-three thousand (\$63,000.00). For [REDACTED] I did eighty-four (84) transactions for seven-
807 hundred forty-three thousand (\$743,000.00).

808 Detective Jerry: That's just you, correct?

809 Terri: Mm hmm.

810 Detective Bob: So, the question I'm really going to ask you is not so much which ones,
811 but how did you end up doing seventy percent (70%) more of these?

812 Terri: Well, for [REDACTED] account, Pam told me because he always came in and usually
813 dealt with me that it was gonna look better if I did it on my computer, and that it was a worse
814 crime to do forgery. So, she mostly did the forgery.

815 Detective Jerry: You had that discussion.

816 Terri: Yeah

817 Detective Jerry: Okay

818 Terri: Little did I know that, it, I guess I wasn't keeping track of if it looked out of
819 balance or one (1) did more than the other, or if it looked one-sided. I didn't keep track of that
820 obviously.

821 Mr. Knaus: So, your transactions, you did a hundred and seventy-one (171) transactions;
822 you said, correct?

823 Terri: Yep

824 Mr. Knaus: Okay, a total amount of how much?

825 Terri: Uh, nine hundred and twenty-three thousand one hundred and forty (\$923,140.00)

826 Mr. Knaus: And, let's go ahead and read through the transactions that Pam did for the
827 detectives.

828 Terri: Sure. [REDACTED] she had seven (7) for four thousand (\$4,000.00). For [REDACTED] she has
829 fifty-five (55) transactions for a hundred and four (\$104.00). Eighty-five (85) for [REDACTED] Umm,

830 she has twenty-five (25) transactions for fifty-eight nine hundred (\$58,900.00). And, for
831 [REDACTED] she has, umm, eleven (11) transactions at eighty-five thousand (\$85,000.00). Which is
832 ninety-eight (98) transactions at two hundred and fifty two thousand seven fifty (\$252,750.00).

833 Detective Jerry: So, when you, when did you get with her and crunch the numbers?

834 Terri: When Erick told me not to share it with anyone, and I drove directly out to her
835 house. And, I called her and I said I have all this evidence and this is, she wrote out my part, and
836 then, she wrote out her part as well, and umm, ...

837 Detective Jerry: So, when...

838 Terri: ...and kept her part of what... and, that, when I saw those numbers, I, I just...

839 Detective Jerry: Did you realize then, did you realize then that the figure that was in the
840 paper was not such a far reach, that you guys were right at ...

841 Terri: Right

842 Detective Jerry: ... that number?

843 Terri: Mm hmm

844 Detective Jerry: And, if you don't mind while Bob writes here, just copying some of your
845 notes here, what was the conversation when you guys crunched the numbers on this legal pad
846 and looked at each other and, and came to the realization that ...?

847 Terri: We couldn't believe it, that it would even be close to that.

848 Detective Jerry: What additional was discussed?

849 Terri: Uh, where the money went, we don't have anything to show for it.

850 Detective Jerry: Anything else?

851 Terri: Uh, we went through and looked at the signatures, and, and found ones that, that
852 persons actually signed, that we didn't.

853 Detective Bob: So, so what I see here is, there's a figure here, Terri did nine hundred
854 twenty-three thousand one forty (\$923,140.00), and Pam did two hundred and fifty-two thousand
855 seven hundred and fifty (\$252,750.00). Now is that the amounts that you believe were the
856 fraudulent ones or the total minus ones you think that were not fraudulent.

857 Terri: That was before; so, this is what I'm thinking is less.

858 Mr. Knaus: So, this number nine hundred twenty-three thousand one hundred forty
859 (\$923,140.00), that's the total number of Advice of Charges that you did on your computer, that
860 the police believe you did?

861 Terri: Mm hmm

862 Mr. Knaus: But, some of those were legitimate transactions...

863 Terri: Right

864 Mr. Knaus: ... not fraudulent transactions?

865 Detective Bob: So, what I see is that it looks like there is [REDACTED] fifteen five (\$15,500.00),

866 [REDACTED] eighteen nine (\$18,900.00), and uh, I guess, [REDACTED] sixty-five hundred (\$6500.00),

867 [REDACTED] I don't see anything on his.

868 Terri: Yeah, I don't remember if there was just one (1) or two (2)

869 Detective Bob: Okay, so, so what we would, what we 'd say is from the one million one

870 hundred seventy-five thousand eight hundred ninety dollars (\$1,175,890.00), that we would

871 probably subtract, umm, we'll say nineteen (19) and, uh, thirty-five (35), forty-one (41), forty-

872 two thousand (\$42,000.00) of that you believe were legitimate charges. So, the fee, the fee is,

873 the total amount of money is still gonna be in excess of one million dollars (\$1M) based on what

874 you're saying.

875 Mr. Knaus: (inaudible)

876 Terri: Oh yeah, okay.

877 Detective Jerry: Plus, we are not including [REDACTED] or [REDACTED]

878 Terri: Right.

879 Detective Jerry: ...in those figures

880 Terri: Right

881 Mr. Knaus: Or the first theft of sixteen (16)...

882 Detective Jerry: And the sixteen thousand (\$16,000.00). So you're back, you're back, the

883 other ones back in there, and we're probably right back. And, and, obviously, [REDACTED]

884 there's more documentation coming because there, we had a hard time locating him, but they

885 have located him. And, he's made contact; so, that's in the process right now. And, you said

886 earlier that [REDACTED] you have no idea how much that was taken from him. DO you have, is it

887 over ten thousand (\$10,000.00)?

888 Terri: Yeah.

889 Detective Jerry: Under two hundred thousand (\$200,000.00)?

890 Terri: Yeah.

891 Detective Jerry: Where would you put it, just lookin' at your other activity?

892 Detective Bob: You know, I think, it would be better for us to just get the figures, and
893 let's not do this little game here.

894 Detective Jerry: I agree

895 Detective Bob: The fact is, is that the figure certainly is in excess of one million dollars
896 (\$1M) that was fraudulently taken, yes?

897 Terri: Yes

898 Detective Bob: Okay

899 Terri: Sorry

900 Detective Bob: It does surprise you; the money goes fast, doesn't it?

901 Terri: Yes

902 Detective Bob: Okay, so based on...

903 Mr. Knaus: Who's writing is this?

904 Terri: That's Pam's when we got together to see how much we each did.

905 Detective Bob: So, Pam, Pam, basically, did, okay, this is Pam's writing here?

906 Terri: Yeah

907 Detective Bob: So, she sat with you and wrote this out?

908 Terri: Yeah

909 Detective Bob: And this represents, these two (2) sheets here represent what you guys
910 stole from customers?

911 Terri: Yes, that's how much I did, and this is what they tracked of, umm, paying like my
912 credit card off when it came in; I would get cashier's checks.

913 Detective Bob: How come just your name's on here? Where's Pam's?

914 Terri: She kept her portion

915 Detective Bob: Ah, so there is another portion, but this is, this is Pam's handwriting?

916 Terri: Yeah

917 Detective Bob: Okay.

918 Detective Jerry: Cashier's checks, why don't you explain for me, 'cause we obviously
919 through the search warrant ...

920 Terri: Yeah, I have a lot of paper trail.

921 Detective Jerry: Yeah, and so the cashier's check, was that another method to keep from
922 leaving a paper trail? Explain your usage of cashier's checks.

923 Terri: Okay, umm, when Pam and I would go to Vegas, or if we purchased anything,
924 we'd use my credit card 'cause she didn't have a credit card at that time. And, we'd put our, our,
925 umm, our airline tickets on there, our spa trips, just anything really, and then, when my bill
926 would come in, I would add up how much she owed. And, I would tell her, "Hey, you owe this
927 much." And, she would bring from her stash cash in for her portion of my bill, and I would
928 bring my stash in from my house. And, then, she would do a cashier's check on her computer,
929 and we'd usually send it off to Compass or whatever credit card and it'd be in my name. And,
930 Pam, you know, would have that money in her drawer for that cashier's check.

931 Detective Jerry: So, you'd bring money back in the bank...

932 Terri: Yeah

933 Detective Jerry: ...and write the cashier's check?

934 Terri: Yep.

935 Detective Jerry: Once again, reconcile the drawer...

936 Terri: Right

937 Detective Jerry: ...with the cash that you had at home?

938 Terri: Correct

939 Detective Jerry: What, let me go over this one more time, what's the most cash you had
940 in your house?

941 Terri: I think I told you twenty (20) at the time, but it was probably more like forty (40).

942 Mr. Knaus: Forty what?

943 Terri: Thousand

944 Mr. Knaus: And, so, what, so the use of the cashier's check, that wasn't to take more
945 money?

946 Terri: No, we, we actually had stashes at home, and we brought in the cash to pay off my
947 bills. And, Pam would always do a cashier's check for me; so, nobody else would actually see it.
948 No other tellers would ever see it.

949 Detective Jerry: And, it wouldn't show up in your personal banking account...

950 Terri: Right

951 Detective Jerry: ...as deposits, right? And withdrawals?

952 Terri: Correct

953 Detective Bob: So, the cashier's check would go to your credit card company?

954 Terri: Yes, and we'd pay it off in full every month.

955 Detective Bob: And, and how many trips did you make over the course of this two (2)

956 year period?

957 Terri: Umm

958 Detective Bob: Or, actually, almost three (3) year period.

959 Terri: I know in the last year, we went six (6) times.

960 Detective Bob: Six (6) times, okay, and how about the previous years?

961 Terri: Umm, maybe twice

962 Detective Bob: Just two (2) times?

963 Terri: Mm hmm

964 Detective Bob: Each year?

965 Terri: I don't think we went at all the first year

966 Detective Bob: Okay, so, maybe you went eight (8) times

967 Terri: Eight (8) times all together.

968 Detective Jerry: To Vegas?

969 Terri: Yeah

970 Detective Jerry: How about Mexico?

971 Terri: Uh, my husband and I went to Mexico.

972 Detective Jerry: Fair assumption that that trip was paid for with stolen money?

973 Terri: That trip, yes.

974 Mr. Knaus: [REDACTED]

975 Terri: [REDACTED]

976 [REDACTED]

977 [REDACTED]

978 [REDACTED]

979 [REDACTED]

980 [REDACTED]

981 [REDACTED]

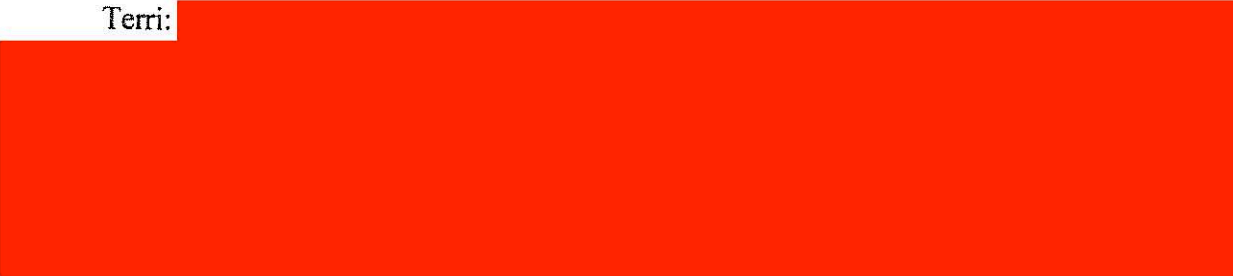
982 Detective Bob: Did he know you went on all these eight to nine (8-9) trips to Vegas?


983 Terri: Yeah


984 Detective Bob: And, and, how did he, how was he able to justify in his mind that you
985 would be able to afford to do this?


986 Terri: I don't know


987 Mr. Knaus: Did you tell him or pretend that you were making more money than you
988 were?

989 Terri: 

990 

991 

992 

993 

994 Detective Jerry: Did you do joint tax returns?

995 Terri: Yes

996 Detective Jerry: Did you do 'em?

997 Terri: No, I took 'em in to H&R Block.

998 Detective Jerry: Okay, so, he, did you sit down and do taxes together?

999 Terri: No, we never really discussed money; so...

1000 Detective Bob: I assume that you didn't report any of the stolen money.

1001 Mr. Knaus: I'm gonna ask you not to answer that

1002 Detective Bob: Okay. How much you think you spent each time you went to Vegas, each
1003 of you?

1004 Terri: We usually took five thousand dollars (\$5,000.00) of cash when we went.

1005 Detective Jerry: Each?

1006 Terri: One time, we both took ten thousand (\$10,000.00).

1007 Detective Bob: And, what would it cost you for staying there, flights, everything?

1008 Terri: Umm, the flight and hotel is usually around three thousand (\$3,000.00) a person.

1009 Detective Bob: Per person? So, three thousand (\$3,000.00), six thousand (\$6,000.00) and
1010 ten thousand (\$10,000.00); so, that'd be sixteen thousand (\$16,000.00) per trip between the two
1011 (2) of you, on average.

1012 Terri: Well, only the one last trip, I think was when we brought ten thousand
1013 (\$10,000.00) each.

1014 Detective Bob: Okay, well I said ten thousand (\$10,000.00), which would be ten
1015 thousand (\$10,000.00), five (5) each and three thousand (\$3,000.00) each, that'd be sixteen (16).
1016 So, one time it cost you over twenty thousand (\$20,000.00) to go. So, so, somewhere between
1017 sixteen and eighteen thousand dollars (\$16,000.00 - \$18,000.00) is that an average spend in
1018 Vegas?

1019 Terri: Yeah

1020 Detective Bob: How much? I don't want to put words in your mouth, based on what
1021 you're telling me.

1022 Terri: Based on flight and hotel and ...

1023 Mr. Knaus: Spa?

1024 Terri: ...spa

1025 Detective Bob: So, you probably spent well over a hundred thousand dollars
1026 (\$100,000.00) on just trips.

1027 Terri: I don't know; I'm really bad at keeping track.

1028 Detective Bob: Well, even if you spent ten thousand dollars (\$10,000.00) per trip, which
1029 sounds like that's low, that would be ninety thousand (\$90,000.00). So, not that it really matters,
1030 to be honest with you, I'm just, I guess I'm just trying to put this in perspective for you as to
1031 where the money went.

1032 Terri: Right

1033 Detective Bob: You also bought a lot of diamonds and jewelry that was real. I know you
1034 told people it was costume jewelry, but it wasn't.

1035 Terri: Yes

1036 Detective Jerry: Well, first of all, is that true?

1037 Terri: What?

1038 Detective Jerry: That you did tell coworkers that it was fake jewelry?

1039 Terri: I don't remember

1040 Detective Jerry: Let me rephrase that.

1041 Terri: I don't really remember anybody coming and saying, "Is that real?"

1042 Detective Jerry: Okay, did, do you...

1043 Terri: But, a lot of people at our work would always ask oh is that new, 'cause Pam and I
1044 would buy clothes all the time and new jewelry all the time, and they would come up and ask,
1045 "Oh, is that new? Oh, is that new?" And, then, that scared us; so, we quite saying it was new.
1046 Detective Bob: What do you think you spent on jewelry? I mean, I saw those rings were
1047 some pretty big rocks.
1048 Terri: Umm, I don't know; you have all my receipts. They were all together.
1049 Detective Bob: You think you spent fifty thousand (\$50,000.00)?
1050 Mr. Knaus: I've asked her not to guess at answers. She's already said that she just
1051 doesn't...
1052 Detective Jerry: That's better.
1053 Mr. Knaus: ...doesn't really know.
1054 Detective Bob: But, you bought a lot of jewelry?
1055 Terri: Yes
1056 Detective Bob: What other kind of stuff did you guys buy? Cars?
1057 Terri: Cars, we bought our kids's motorcycles, we bought motorcycles for ourselves, we
1058 bought...
1059 Detective Bob: How many motorcycles do you think you bought?
1060 Terri: I have six (6), and then, we bought the white trailers, which were around four
1061 thousand (\$4,000.00).
1062 Detective Bob: So, that's to carry the bikes, the white trailers?
1063 Terri: Yeah
1064 Detective Bob: More than one (1)?
1065 Terri: Yeah, Pam and Corey bought one (1), and then, we, I bought one (1).
1066 Detective Bob: Okay, so, six (6) motorcycles between you and Pam, or just you?
1067 Terri: Just me.
1068 Detective Bob: Okay, so, you, and plus one (1) trailer
1069 Terri: Right
1070 Detective Bob: Okay, and, and then the other vehicles?
1071 Terri: Umm, yes, I bought my daughter one (1), and she rolled it.
1072 Detective Bob: What kind of vehicle?
1073 Terri: It was a, a white '05 Jeep Liberty; she rolled it.

1074 Detective Bob: Okay

1075 Terri: So, I got eighteen thousand (\$18,000.00) from the insurance company, and then,
1076 went and bought her a five thousand dollar (\$5,000.00) vehicle.

1077 Detective Bob: Okay, so that money came from insurance money?

1078 Terri: Mm hmm

1079 Detective Bob: Okay, and, and, so, how much was the Jeep when you bought it?

1080 Terri: The white one (1)?

1081 Detective Bob: Yeah

1082 Terri: I think I spent close to eighteen (18)

1083 Detective Bob: About eighteen thousand (\$18,000.00)?

1084 Terri: Yeah

1085 Detective Bob: Okay, and how much did you spend on six (6) motorcycles?

1086 Terri: I think it was fifteen thousand (\$15,000.00) all together.

1087 Detective Bob: Okay

1088 Terri: And, then, four thousand (\$4,000.00) for the trailer.

1089 Detective Bob: And, then, any other cars?

1090 Terri: Yeah, I bought a yellow Cobalt which was around twenty-one thousand
1091 (\$21,000.00).

1092 Detective Bob: Okay

1093 Terri: And, then, I Bought a pick-up that was around twenty-six thousand (\$26,000.00).

1094 Detective Bob: What kind of pick-up? Do you know?

1095 Terri: It's a Ford SportTrac.

1096 Detective Bob: And, that was how much? Twenty-six (26)?

1097 Terri: Yes

1098 Detective Bob: Okay, any other vehicles?

1099 Terri: Umm, I have a Subaru, but that I still owe on. I think I've paid probably twenty
1100 (20), I think I've paid probably twenty-five (25), twenty-five thousand (\$25,000.00) on.

1101 Detective Bob: How about, umm, Pam? How many, uh...

1102 Terri: It seems like we were right there together. If she got a car, then next month I'd
1103 have to get a car, like she gave me the itch. If I got something, she'd have to go get something.

1104 Detective Bob: How many motorcycles do you think she bought, or do you know she
1105 bought?

1106 Terri: She bought herself a four-wheeler, and [REDACTED] bought a ten thousand dollar
1107 (\$10,000.00) crotch rocket. And, then, they bought two (2) dirt bikes, one (1) for [REDACTED], one (1)
1108 for [REDACTED]; I couldn't tell you how much they were. And, then, Pam crashed on her four-
1109 wheeler and decided to get Sea-Doos. So, the bought Sea-Doos and life jackets and all ...

1110 Detective Bob: How many Sea-Doos did they buy?

1111 Terri: Two (2) and a trailer.

1112 Detective Bob: And, what'd she buy in cars?

1113 Terri: She bought her, her daughter that first car from [REDACTED], and then, they traded it off
1114 for a Jeep Liberty. And, then, they traded it off for, she's in a Subaru now, so... And then, she
1115 bought [REDACTED] a Jeep Liberty. And, then, Pam had the black Lexus, and...

1116 Detective Bob: Tahoe?

1117 Terri: Yeah, the Tahoe, and then she's got something else now.

1118 Detective Jerry: A Jeep; how about [REDACTED]'s Jeep?

1119 Terri: [REDACTED]'s Jeep, yeah, and then, they've got [REDACTED] truck as well.

1120 Detective Jerry: It's like an F250; I believe or maybe a...

1121 Terri: Yeah, I don't...

1122 Detective Bob: And, is it your understanding, and again you may not know the answer to
1123 this, but is it your understanding that most or all that was purchased with unauthorized funds?

1124 Terri: Yes.

1125 Detective Jerry: And, did you guys have any discussions about the purchases you made?

1126 Terri: (inaudible)

1127 Detective Jerry: I mean, you said that you would get the itch.

1128 Terri: Yeah

1129 Detective Jerry: Would you talk back and forth?

1130 Terri: Mm hmm

1131 Detective Jerry: I mean, was it common?

1132 Terri: Yeah, we were best friends; we talked all the time.

1133 Detective Jerry: Was it common knowledge that you were going to buy a new dirt bike
1134 with this excess cash that you came upon?

1135 Terri: Yeah
1136 Detective Jerry: Unlawfully?
1137 Terri: Yes
1138 Detective Jerry: And, Pam, it was understood between both of ya that the purchases you
1139 made were with other people's money?
1140 Terri: Yes
1141 Detective Jerry: Did that ever get spoken? Was, did you ever talk about guilt?
1142 Terri: Yes, we always did, I mean, we talked about how that we needed to quit, and that
1143 we could lose our family. We could lose our jobs. We could lose everything.
1144 Detective Jerry: And, these are best friends talking about a little criminal enterprise, and
1145 you guys discussed that...
1146 Terri: That we needed to stop. That, that we loved our job, and you know, we were well
1147 known in the community. And, and we just, everybody liked us at Alpine Bank, all our
1148 customers. And, we, we talked about that we had a lot at risk.
1149 Detective Jerry: So, you recognized that what you were doing was illegal?
1150 Terri: Yeah
1151 Detective Jerry: It's pretty obvious.
1152 Terri: Mm hmm, yes. And, so, we would think we were going to quit for a while, and
1153 then, a bill would come or something would trigger or...
1154 Detective Jerry: Did you guys ever discuss, did you ever go to the same church...?
1155 Terri: I do.
1156 Detective Jerry: ... as Pam?
1157 Terri: I do right now, yeah.
1158 Detective Jerry: Okay, did you ever discuss tithings with the church?
1159 Terri: With the church? No.
1160 Detective Jerry: Well, amongst yourselves about giving to the church?
1161 Terri: No
1162 Detective Jerry: Okay, well did you ever have any knowledge how much money was
1163 going to that church?

1164 Terri: No, I just know that she never gave stolen money to that church. She did say that,
1165 but that was it. I would never ask her how much she tithed. You're supposed to tithe ten percent
1166 (10%) of your income, but ...

1167 Detective Jerry: Yep

1168 Detective Bob: She didn't want to be a hypocrite, I guess.

1169 Detective Jerry: Of income

1170 Terri: Right

1171 Detective Bob: Now, they tithed one (1) time over twenty thousand dollars (\$20,000.00);
1172 how would that be, how do you think that would be...

1173 Terri: They wrote a check for that?

1174 Detective Bob: I don't know, but we saw a figure on a

1175 Detective Jerry: Receipts

1176 Detective Bob: On one (1) of her, uh, receipts.

1177 Mr. Knaus: If you don't know about something, just tell the detectives you don't know,
1178 don't guess.

1179 Terri: I am; I have no clue about that.

1180 Detective Bob: Let me just, let me just ask you this, let's just use the figure of one point
1181 two million dollars (\$1.2M), and I think it's going to be higher than that, but we know that based
1182 on what we just went over, it certainly is well in excess of one point one million dollars (\$1.1M),
1183 based on even subtracting out these few that we have REDACTED stuff, which is going
1184 to put it at about one point two million dollars (\$1.2M). Did you get a larger share of the one
1185 point two million dollars (\$1.2M) than Pam?

1186 Terri: No

1187 Detective Bob: Did Pam get a larger share?

1188 Terri: She actually got the ten thousand dollars (\$10,000.00) that we did not split that
1189 day, but, you know what's ten thousand dollars (\$10,000.00) in the scheme of things.

1190 Detective Bob: So, out of one point two million dollars (\$1.2M), er yea, one point two
1191 million dollars (\$1.2M), you received somewhere about six hundred thousand (\$600,000.00) and
1192 she received somewhere about six hundred thousand (\$600,000.00) and ten thousand dollars
1193 (\$10,000.00).

1194 Terri: Yeah

1195 Detective Bob: And, you always split evenly after, except for the one (1) time that you
1196 mentioned where she took ten thousand dollars (\$10,000.00).

1197 Terri: Yes, always.

1198 Detective Bob: Okay, and, and where did this normally occur, the split?

1199 Terri: Usually in the closet that had the lockers, and our lockers weren't locked. So, you
1200 could get in other people's lockers. So, we would always put half in mine and half in hers. Or if
1201 we didn't have time to count it, then we'd go out to the parking lot in the car.

1202 Detective Jerry: On the bank premises?

1203 Terri: Yeah

1204 Detective Jerry: You didn't go over to Wal-Mart to split it?

1205 Terri: Yeah

1206 Detective Jerry: Okay, and ...

1207 Terri: She, she didn't like splitting it in the parking lot 'cause you know it's got Gordon's
1208 window right there.

1209 Detective Jerry: But it did occur, you said? Or...

1210 Terri: Yeah

1211 Detective Jerry: ...it did not?

1212 Terri: Yeah

1213 Detective Jerry: In the bank parking lot?

1214 Terri: Yeah

1215 Detective Jerry: Okay, but also it happened over at Wal-Mart's parking lot?

1216 Terri: Or wherever she'd say meet me somewhere.

1217 Detective Jerry: Okay, but you met specifically to divvy up the take for that day?

1218 Terri: Yeah

1219 Detective Bob: Okay. Is, is, is it fair to say that based on this more than an hour long
1220 conversation that you and Pam Williams conspired to make fraudulent, unauthorized
1221 withdrawals from clients at the bank, client's accounts?

1222 Mr. Knaus: Say it in your words.

1223 Terri: Alright

1224 Detective Bob: Do you understand what I mean by a conspiracy? You agreed to do this
1225 together.

1226 Terri: We agreed, we agreed. We talked about it. We agreed. We did it together, and I
1227 mean, without telling you everything that I did, I mean, I have to tell you that Pam did as well,
1228 but it, but I just came here to, to tell you everything that you needed to know, what I did.

1229 Detective Bob: Do you have any justification for doing what you did?

1230 Terri: Mm, what does that mean?

1231 Detective Bob: What would you, could you say that what you did, was there some..., was
1232 there a reason, whether it was something that the bank did to you that caused you to commit a
1233 crime against the bank or its clients.

1234 Terri: No, I loved all my people I worked with.

1235 Detective Bob: And how about Pam, Pam Williams? Did the bank do anything to her
1236 that caused her to be angry inside her and justify her reason for committing this crime?

1237 Terri: No, I mean, her and Adonna had some words and stuff, but we had already been
1238 knee deep in stuff.

1239 Detective Bob: When you say "knee deep," meaning, in other words, you guys were
1240 already committing these acts prior to Adonna and Pam having words.

1241 Terri: Correct

1242 Detective Bob: So, the act, or nothing that Adonna did or any administrator at the bank
1243 caused you or Pam to commit this crime?

1244 Terri: No

1245 Detective Bob: Or this continual criminal episode?

1246 Terri: No

1247 Detective Bob: Okay

1248 Detective Jerry: I'll follow-up on that. In discovery, during this thing, there were some
1249 emails that were presented by Pam's attorney that would probably be classified as inappropriate.
1250 Were you offended by those emails?

1251 Terri: [REDACTED]

1252 Detective Jerry: [REDACTED]

1253 Terri: [REDACTED]

1254 Detective Jerry: [REDACTED]

1255 Terri: [REDACTED]

1256 Detective Jerry: [REDACTED]

1257 Terri: No, I guess not.

1258 Mr. Knaus: Okay

1259 Detective Jerry: Did, in any way, that, did those, did you and Pam discuss those emails?

1260 Would you laugh about 'em?

1261 Terri: We'd laugh about 'em.

1262 Detective Jerry: Did Pam ever indicate to you that those emails were motivation for

1263 stealing from these people you listed?

1264 Terri: No

1265 Detective Bob: No?

1266 Terri: No

1267 Detective Jerry: Was it a big deal? I mean, did it even cause a conversation, the emails?

1268 Terri: No

1269 Detective Jerry: I mean, I, I, I'm just trying to make sense of ...

1270 Terri: Not that I remember

1271 Detective Bob: In all fairness to, uh, [REDACTED], did you guys, did you, you, send any back

1272 to her that was of equal type humor or, umm, ...

1273 Terri: Probably.

1274 Detective Bob: Was that a yes or probably?

1275 Terri: Umm

1276 Detective Bob: It's not a crime to do it, but it's just part of where we're trying to go with,

1277 with this whole ...

1278 Detective Jerry: Motivation

1279 Detective Bob: ...the motivation. Did you send stuff to her?

1280 Terri: Probably, yes, probably.

1281 Detective Bob: Did Pam send stuff back to her?

1282 Terri: Yeah, probably.

1283 Detective Bob: And, how do you know that?

1284 Terri: Umm, 'cause I, she would send it to me as well.

1285 Detective Bob: And, so you would see it

1286 Terri: 'Cause you can see who all she sent it to.

1287 Detective Jerry: You'd get copied?

1288 Terri: Right

1289 Detective Bob: That was my next question, you could actually, you knew this because

1290 you saw the email with [REDACTED]'s name on it, yours, and it was stuff that may be

1291 considered inappropriate, but people laugh at it.

1292 Terri: Yeah, we laughed at it, yeah

1293 Detective Jerry: So, it's part of the culture of the bank? It was never an issue?

1294 Terri: It grew that way, yeah. No

1295 Mr. Knaus: Terri, let me go back to some things that I, I have some knowledge about that

1296 I want to ask them in general terms so you can answer it your way. Okay, the way that you

1297 described it before. Let's talk about, umm, [REDACTED] bank statements.

1298 Detective Bob: I'm going to turn it off (low tone)

1299 Mr. Knaus: [REDACTED] had asked someone for, for copies of his bank statements; is that

1300 right?

1301 Terri: Yes, he came in and, uh, asked Pam for his bank statements. And, uh, Pam told

1302 him that the computers were down.

1303 Mr. Knaus: About when was this?

1304 Terri: Pretty close to the end. Probably, I would guess, a month before the end, I don't

1305 know.

1306 Mr. Knaus: Late 2007?

1307 Terri: Yes

1308 Mr. Knaus: Okay, umm, tell the detectives what you told me about [REDACTED] statements.

1309 Terri: So, she told [REDACTED] that the computers were down, and that we would send him a

1310 statement. Pam was going to Glenwood that night for training or something, and she told me,

1311 "You have to go to Staples and buy a type writer and come down..." She retyped a whole

1312 statement, and we sent it to [REDACTED] showing that he actually had money.

1313 Detective Jerry: More than he actually had?

1314 Terri: Right

1315 Detective Bob: So, you falsified a document to make it look like he did have money in a

1316 written statement?

1317 Terri: Correct

1318 Detective Bob: And, he received that statement?

1319 Terri: Yes

1320 Detective Bob: Okay, this, this particular recording has a minute and thirty seconds
1321 (1:30) left on it, and we have another recording going with the camera, which is also, we're not
1322 sure about the voice, it seems a little low; so, we're doing it two (2) ways. What I'd like to do is,
1323 umm, and at least before this one comes to an end, umm, is you have made statements against
1324 your own self-interests, meaning you have admitted to committing a crime.

1325 Terri: Yes

1326 Detective Bob: And, the information that you told us, is it true and accurate to the best of
1327 your knowledge?

1328 Terri: Yes

1329 Detective Bob: You recognize by making these statements against your own self-
1330 interests, it will incriminate you, and you could be sentenced to the Department of Corrections.

1331 Terri: Yes

1332 Detective Bob: Okay, and if the information you provided us, not only about you, but
1333 about Pam is true and correct information.

1334 Terri: Yes

1335 Detective Bob: And you haven't done this to get Pam in trouble?

1336 Terri: No

1337 Detective Bob: Is she equally as, umm, uh, criminally liable as you?

1338 Terri: Yes

1339 Detective Bob: If you have another question, go ahead.

1340 Mr. Knaus: Umm, want to take a little break?

1341 Detective Bob: You know what, why don't we do this, stop this one (1), let's stop, stop it.