



THE UNITED STATES ATTORNEY'S OFFICE
MIDDLE DISTRICT *of* FLORIDA

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Department of Justice

U.S. Attorney's Office

Middle District of Florida

FOR IMMEDIATE RELEASE

Monday, January 10, 2022

Temple Terrace Woman Pleads Guilty To Bank Fraud Involving COVID-19 Paycheck Protection Program Loans

Tampa, Florida – United States Attorney Roger B. Handberg announces that Bridgitte Keim (52, Temple Terrace) has pleaded guilty to bank fraud. Keim faces a maximum penalty of 30 years in federal prison. A sentencing date has not yet been scheduled.

According to the [plea agreement](#), between April and May 2021, Keim executed a scheme to defraud a federally insured financial institution (“Bank 1”) and the U.S. Small Business Administration (“SBA”) by submitting false and fraudulent loan applications and supporting documentation for federally guaranteed Payment Protection Program (“PPP”) loans that were designed to assist businesses suffering adverse economic effects from the COVID-19 pandemic. In furtherance of her bank fraud scheme, Keim recruited family members to provide their personal information in exchange for free “COVID money.” Keim prepared and submitted false and fraudulent PPP loan applications to Bank 1 on behalf of her relatives in the names of fictitious businesses, knowing that her relatives did not have existing businesses, did not have employees, had no business income, and no payroll expenses as required by the SBA to qualify for PPP loans. To further deceive Bank 1, Keim created email addresses in the names of her relatives and communicated with bank employees by impersonating her relatives to convince loan officers that they were communicating with the actual prospective borrowers. Additionally, Keim sent text messages, which contained the fictitious business names, false financial information, and the email addresses she created, to her relatives so that her relatives could answer questions from loan officers about the loan applications.

Specifically, on March 21, 2021, Keim submitted to Bank 1 a PPP loan application in the name of a relative she had recruited. The application contained a fictitious business name, fictitious number of employees, falsified business income, and fraudulently represented that the PPP loan funds would be used for payroll. Based on these false statements, Bank 1 approved and funded a \$20,833 PPP loan in the name of Keim’s relative. Keim subsequently diverted \$7,500 in loan proceeds to her personal bank account.

The intended losses associated with Keim’s bank fraud scheme are at least \$588,693.14.

This case was investigated by the Federal Housing Finance Agency – Office of Inspector General, the U.S. Small Business Administration – Office of Inspector General, and the Federal Bureau of Investigation. It is being prosecuted by Special Assistant United States Attorney Chris Poor.

Attachment(s):

[Download Plea Agreement](#)

Topic(s):

Coronavirus

Disaster Fraud

Financial Fraud

Component(s):

[USAO - Florida, Middle](#)

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