IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT

IN AND FOR MANATEE COUNTY, FLORIDA

STATE OF FLORIDA	*	CLERK'S NUMBER:
	*	
VS.	*	MSO CASE NUMBER: 2026-001353
	*	
Luis Enrique Valdes Camejo	*	S.A.O. NUMBER:

AFFIDAVIT IN SUPPORT OF ARREST WARRANT

Before me, a **JUDGE** of the **CIRCUIT COURT**, in and for Manatee County, Florida, **DETECTIVE Rachael Fossaceca,** a duly sworn officer of the **MANATEE COUNTY SHERIFF'S OFFICE,** personally or by sworn attestment says that during the time-frame of 12/03/2025 - 12/15/2025 in the aforesaid county, one Luis Enrique Valdes Camejo, did unlawfully commit:

Count 1 – Scheme to Defraud ($20,000 - $50,000), contrary to Florida Statutes, section FSS 817.034 (4)(a)(2): in such case made and provided and against the peace and dignity of the State of Florida.

Count 2 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 3 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 4 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 5 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 6 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 7 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 8 – Criminal Use of Personal Identification Information, contrary to Florida Statutes, section FSS 817.568 (2)(a): in such case made and provided and against the peace and dignity of the State of Florida.

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To Wit;

On 12/12/2025 the Manatee County Sheriff's Office was notified by a Pastor serving at Harvest United Methodist Church that their church had been experiencing a significant decrease in mail received by the church within the past few months. Several of their parishioners began inquiring if the church had received their monthly tithe checks, which the church had not. Several parishioners then discovered that their tithe checks they had mailed to the church had been stolen and deposited into numerous suspects accounts.

This initial investigation (initially documented under MCSO Case 2025-025414) then ignited a large-scale investigation that resulted in the identification of over twenty suspects, all of Cuban descent residing in the Tampa Bay area, depositing stolen church parishioners tithe checks from over different seventeen churches located in Manatee County during the approximate time-span of September 2025 through May 2026. This large-scale investigation is being consolidated under MCSO Case 2026-001353. The Modus Operandi of these suspects involved the suspects depositing the ***unaltered*** parishioners checks into the suspects' personally-owned bank accounts. The majority of the check deposits were done via mobile-deposit, which is a preferred method of check deposit by fraudsters as it reduces contact with bank staff that may raise suspicions or question the validity of the suspects' actions. This well-organized scheme to defraud allowed the crimes to go virtually undetected as the church parishioners believed that their churches were receiving their tithe checks, while the churches were virtually unaware that they were having checks endorsed to the churches stolen. Several church parishioners give tithes to their churches via scheduled monthly automatic payments sent from their banks (ex: automatic bill-pay). The churches do not question parishioners if they do not receive a monthly tithe/donation (they may think their parishioners may not have the funds to give a tithe that month).

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The Defendant- Luis Enrique Valdes Camejo was identified as one of the active participants via the following investigation conducted by your Affiant.

Victim 1 (Criminal Use of PII Over 60 Years)- [redacted] is aged 74 years old, is a resident of Manatee County, and is a parishioner at Harvest United Methodist Church. Harvest United Methodist Church is located in Manatee County.

Victim 2 (Criminal Use of PII Over 60 Years)- [redacted] is aged 73 years old, is a resident of Manatee County, and is also a parishioner at Harvest United Methodist Church.

Victim 3 (Criminal Use of PII Over 60 Years)- [redacted] is aged 75 years old, is a resident of Manatee County, and is also a parishioner at Harvest United Methodist Church.

Victim 4 (Criminal Use of PII Over 60 Years)- [redacted] is aged 85 years old, is a resident of Manatee County, and is also a parishioner at Harvest United Methodist Church.

Victim 5 (Criminal Use of PII Over 60 Years)- [redacted] is aged 65 years old, is a resident of Manatee County, and is also a parishioner at Harvest United Methodist Church.

Victim 6 (Criminal Use of PII Over 60 Years)- [redacted] is aged 85 years old, is a resident of Manatee County, and is also a parishioner at Harvest United Methodist Church.

Victim 7 (Criminal Use of PII)- [redacted] is aged 41 years old, is a resident of Manatee County, and is also a parishioner at North River Church. North River Church is located in Manatee County.

The following churches located in Manatee County were also identified as victims of the Scheme to Defraud:

1- North River Church
2- Harvest United Methodist Church

The Victim 2- [redacted] was one of the first original victims to have notified his church- Harvest United Methodist Church that he was sending them a high-dollar tithe check, which was discovered to have never been received by the church, but the funds had been deposited into a suspect account.

In December 2025 the Victim 2- [redacted] called the church to advise that his broker had mailed Harvest United Methodist Church a large-value check in the amount of $8,000.00 from his investment account on 11/19/2025. The church contacted [redacted] and told him that they had not received the check. [redacted] checked his account and confirmed that this check had been cashed.

Your Affiant obtained a copy of [redacted] stolen check, which was a "RW Baird" check [redacted] in the amount of $8,000.00; endorsed to "Harvest United Methodist Church - Capital Appeal Fund 14305". The printed check had been mobile-deposited as the back of the check contained an illegible signature and a stamp: "Suncoast Mobile For Deposit Only".

The pastor from Harvest United Methodist Church notified your Affiant that another victim (Victim 3)- [redacted] Fidelity Investments check [redacted] in the amount of $1,833.34 payable to "Harvest United Methodist Church" had also been determined to have been stolen as it was mailed to the church 11/2025, but was never received. Your Affiant viewed the copy of this check that contained an illegible signature on the back of the check. Using investigative resources, your Affiant determined that the bank of first deposit for this check was Wells Fargo Bank.

On 01/22/2026, Victim 7 – [redacted] contacted the Manatee County Sheriff's Office to report that he was also a victim of check fraud. The victim reported that on 01/21/2026 he discovered that four checks he had authorized his bank to send to North River Church for tithes had been intercepted and deposited into unknown suspect account(s). North River Church is located in Manatee County. Numerous other victims (parishioners at North River Church) came forward to report that they were also victims.

[redacted] provided your Affiant with the copies of the stolen checks. Your Affiant viewed the copy of [redacted] JP Morgan Chase check [redacted] in the amount of $1,179.00 endorsed to "North River Church". The back of this check contains an indiscernible signature and was stamped "Suncoast Mobile For Deposit Only". This stamp shows that Suncoast Credit Union is the bank of first deposit. It should be noted that the other three checks were investigated by your Affiant and were all determined to have been deposited into three separate suspect bank accounts- criminal charges for those suspects will be forthcoming.

Your Affiant subpoenaed Suncoast Credit Union and received the fulfillment that revealed that both the Victim 2 – [redacted] stolen tithe check and the Victim 7- [redacted] stolen tithe check had been mobile-deposited into the Suncoast Credit Union Corporation account [redacted] which is a business account owned by:

LVC Remodeling
[redacted]

Authorized Signers on Account:

Manager (100% Ownership): Luis Enrique Valdes Camejo (opened account 10/01/2021)
[redacted]

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[redacted]
Permanent Resident Alien

[redacted] (0% Ownership) (added as authorized signer to account 09/12/2022)
[redacted]
Permanent Resident Alien

The fulfillment provided scanned color copies of both account signers' FL driver's licenses:

FL DL# [redacted] Luis Enrique Valdes Camejo
FL DL# [redacted]

The fulfillment provided scanned copies of the following:

DHS Work Authorization Social Security Card # [redacted] (dated 11/17/2015): Luis Enrique Valdes Camejo
US Permanent Resident Card Cuba Passport [redacted] Luis Enrique Valdes Camejo (contained gray-scale photograph of [redacted] Camejo)

Your Affiant reviewed the bank statements from this account [redacted] within the date range: 01/01/2025 – 12/31/2025 and determined that this account is well-established. The account was opened 10/01/2021; contained numerous normal every-day debit card purchases concentrated around New Port Richey and Tampa, FL. The account contained evidence of consistent bill-pay (Progressive Insurance; AT&T; utilities etc.), evidence of payment to subscriptions (Ring) and other miscellaneous purchases (CashApp *Luis Enrique V transactions; Amazon, Uber Eats, Tik Tok Shop).

This account also appears to be used for committing fraud as it is used to mobile deposit NUMEROUS stolen checks endorsed to churches from the Manatee County area as well as churches located in MI. These deposits were followed by ATM cash withdrawals.

Your Affiant had requested copies of all checks deposited into this account [redacted] within the date range: 01/01/2025 – 12/31/2025, which was **significant** as there were **12** deposited checks had been endorsed to churches (or church services). Several of these checks appeared to be auto-bill pay checks printed and mailed from the victims' banks.

While reviewing these checks, your Affiant observed the mobile-deposited checks from Victim 2 [redacted] and Victim 7 [redacted] Your Affiant also identified the following additional Manatee County victim:

On 12/04/2025 the Victim 2- [redacted] Robert W. Baird & Co. Incorporated check [redacted] in the amount of $8,000.00 payable to "**Harvest United Methodist Church**" was mobile-deposited into this account.

On 12/09/2025 the Victim 1- [redacted] Chase check [redacted] in the amount of $5,800.00 endorsed to "**Harvest United Methodist Church**, FBO: [redacted] was mobile-deposited into this account.

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On 12/15/2025 the Victim 7-[redacted] Chase check [redacted] in the amount of $1,179.00 endorsed to **"North River Church"** was mobile-deposited into this account.

Your Affiant viewed a total of **9** checks (it should be noted that these checks totaled **$34,079.00**) that were endorsed to be payable to or written from the following churches/businesses outside of Manatee County:

Fellowship Reformed Church (Hudsonville, MI)
Lakeside Community CRC (MI)
Caledonia Christian Reformed Church (MI)
Forest Grove Christian Learning Center (MI)
Myrtle Lake Baptist Church
Chapel Pointe Church (MI)
Faith Community CRC (MI)
Byron Center Christian School (MI)
Hope Protestant Reformed School for Christian Instruction (MI)

It should be noted that the Defendant's- Luis Enrique Valdes Camejo signature was present on the backs of these checks.

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The fulfillment from Suncoast Credit Union (SCU) provided an in-depth fraud analysis report from Suncoast Credit Union's legal department. The report summarized how between 10/31/2025-12/17/2025 this account engaged in fraudulent activity that totaled $49,058.00 and $36,200.00 cash withdrawals were made. The report advised that prior to this fraudulent activity that involved the remote deposit of several church checks, the account did not make remote deposits (other than one "LVC Remodeling" business check) as all other business checks were not remote deposits.

The fraud report advised that on 12/19/2025 account signer-[redacted] called SCU inquiring why the account had been restricted (SCU restricted it due to fraud). [redacted] advised "the checks had been received from contractors directly". She then advised that her husband would call SCU, which he never did. Since this call, neither of the account signers had tried contacting SCU.

The report stated that SCU obtained video surveillance that showed the Defendant- Luis Enrique Valdes Camejo making the majority of the cash withdrawals. The Defendant's spouse-[redacted] also made a couple cash withdrawals from the account.

The report contained numerous SCU video surveillance screen-shots showing Luis Enrique Valdes Camejo making cash withdrawals from the account. It also provided the mobile-deposit images of the checks and list of checks involved.

Your Affiant searched the Defendant's- Luis Enrique Valdes Camejo's FL driver's license#[redacted] in D.A.V.I.D. and found the sole record for him, which contained all matching identifying information presented on the Suncoast Credit Union signature card. It should be noted that his FL DL # was updated to [redacted] on 04/10/2026. This record contained a color photograph of the Defendant- Luis Enrique Valdes Camejo. Your Affiant immediately recognized that the male recorded in the SCU video surveillance screen-shots was the same male present in the Defendant's- Luis Enrique Valdes Camejo's FL driver's license# [redacted]

The Defendant's Suncoast Credit Union account [redacted] an account being accessed by both the Defendant- Luis Enrique Valdes Camejo and his spouse-[redacted] Based on the fact that the Defendant- Luis Enrique Valdes Camejo is recorded accessing the account on the majority of the SCU video surveillance screen-shots and his signature is present on the backs of the stolen church checks that had been deposited into

this account, your Affiant has established that the Defendant- Luis Enrique Valdes Camejo is the primary user of this account and has the majority of control over it.

Your Affiant subpoenaed Wells Fargo Bank (reference to Victim 3- [redacted] stolen tithe check) and received the fulfillment that revealed that the Victim 3- [redacted] Fidelity Investments check [redacted] in the amount of $1,833.34 payable to "**Harvest United Methodist Church**" had been deposited via ATM into the Wells Fargo account #[redacted] on 12/03/2025. This account is owned by SOLE account holder:

Luis E. Valdes

[redacted]

Employer: LVC Remodeling LLC

Your Affiant reviewed the bank statements from this account [redacted] within the date range: 09/16/2025 – 02/17/2026 and determined that this account is very well-established. The account was opened in-person on 03/20/2023; contained evidence of bill-pay and contained normal every-day debit card purchases concentrated around Tampa, FL. Several checks endorsed to "LVC Remodeling LLC" were deposited into this account.

Your Affiant viewed evidence of this Defendant's association with other check theft suspects via Zelle transfers to and from: [redacted] (additional suspect in this large-scale investigation- criminal charges for her will be forthcoming). There are also Zelle transfers to and from his spouse- [redacted]

This account is primarily funded by mobile check deposits and Zelle payments. Funds are then immediately withdrawn via ATM withdrawals and debit purchases.

Your Affiant had requested copies of all checks deposited into this account [redacted] within the date range: 09/16/2025 – 02/17/2026, which was **significant** as there were **25** deposited checks had been endorsed to churches (or church services). Several of these checks appeared to be auto-bill pay checks printed and mailed from the victims' banks.

While reviewing these checks, your Affiant observed the mobile-deposited check from Victim 3 [redacted] and also identified the following additional Manatee County victims (includes out of county victims who sent checks to in-county churches).

On 12/03/2025 the Victim 3- [redacted] Fidelity Investments check [redacted] in the amount of $1,833.34 payable to "**Harvest United Methodist Church**" had been deposited via ATM into this account.

On 12/08/2025 the Victim 4- [redacted] Bank of America check [redacted] in the amount of $350.00 payable to "**Harvest United Methodist Church**" had been mobile-deposited into this account.

On 12/09/2025 the Victim 6- [redacted] Truist check [redacted] in the amount of $220.00 payable to "**Harvest United Methodist Church**" had been mobile-deposited into this account.

On 12/10/2025 the Victim 4- [redacted] Bank of America check [redacted] in the amount of $3,000.00 payable to "**Harvest United Methodist Church**" had been mobile-deposited into this account.

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On 12/10/2025 the Victim- [redacted] Wells Fargo check [redacted] in the amount of $680.00 payable to "**Harvest United Methodist Church**" had been deposited via mixed ATM deposit into this account. This victim resides in Sarasota County.

On 12/10/2025 the Victim 5- [redacted] Wells Fargo check [redacted] in the amount of $400.00 payable to "**Harvest United Methodist Church**" had been deposited via mixed ATM deposit into this account.

The Wells Fargo fulfillment provided high-quality bank surveillance footage still-shots of the ATM deposit of the Victim 3- [redacted] Fidelity Investments check [redacted] in the amount of $1,833.34 on 12/03/2025. A white male wearing a white tank top and bearing numerous tattoos along both of his arms was recorded completing the transaction.

Your Affiant immediately recognized this male to be the Defendant- Luis Enrique Valdes Camejo from his FL driver's license# [redacted] and was the same male present in the Suncoast Credit Union bank surveillance still-shots provided in their Fraud report.

Your Affiant viewed a total of **18** checks (it should be noted that these checks totaled **$51,732.65**) that were endorsed to be payable to or written from the following churches located outside of Manatee County:

Victory Point Church
Bridget House
Fellowship Reformed Church (MI)
North Holland Reformed Church (MI)
Faith Community Christian Reformed Church (MI)
Caledonia Christian Reformed Church (MI) x3
Forest Grove Reformed Church (MI)
Cascade Christian Church
Hope Prot. Ref. Christian School (MI) x2
Hudsonville Reformed Church (MI)
North Pointe Church
Harvester Community Church
Allendale Christian School (MI) x2
Life Stream Church (MI)

It is clear that the Defendant- Luis Enrique Valdes Camejo has committed scheme to defraud by targeting churches based on the egregious amount of mobile check deposits of checks endorsed to churches over a short period of time using multiple personally-owned bank accounts.

Your Affiant confirmed that the victims did not know the Defendant- Luis Enrique Valdes Camejo. He is not employed by any of the churches located in Manatee County nor did any of the victims grant him permission to deposit their checks.

The totality of evidence obtained by your Affiant provides probable cause that the Defendant- Luis Enrique Valdes Camejo did violate the listed Florida State Statutes when he specifically **targeted** churches located within Manatee County to **systematically defraud** the churches by stealing their funds that churches rely on for every-day operations. The Defendant- Luis Enrique Valdes Camejo knowingly exploited the fact that tithe/donation checks originate from church parishioners and are made payable to the churches. These checks are not in the same category as a payment on a financial obligation. This is an important distinction as when the Defendant deposits the check, there is never a financial institution that is owed money that later attempts to collect payment from the check originator. This enables the Defendant to continue to commit his nefarious activity undetected. Likewise, the churches do not demand/mandate any funding from their parishioners as any funding would be a voluntary tithe/donation. Churches would never question their parishioners regarding a

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decrease in giving tithes/donations. This unique parishioner-to-church payment system is commonly exploited by fraudsters for this very reason and is highly lucrative. The Defendant- Luis Enrique Valdes Camejo continued to engage in this scheme to defraud over a course of several months. His ongoing deliberate course of action ultimately defrauded the churches located in Manatee County a total of **$21,462.34** (Count 1).

Additionally, the Defendant- Luis Enrique Valdes Camejo used the church parishioner victims' aged over 60 years old (Victim 1- [redacted] aged 74 years old; Victim 2- [redacted] aged 73 years old; Victim 3- [redacted] aged 75 years old; Victim 4- [redacted] aged 85 years old; Victim 5- [redacted] aged 65 years old; Victim 6- [redacted] aged 85 years old) uniquely assigned personal identification information encompassed by the checks without the victims' knowledge or consent (Counts 2-7).

Lastly, the Defendant- Luis Enrique Valdes Camejo used the church parishioner victim's (Victim 7- [redacted] aged 41 years old) uniquely assigned personal identification information encompassed by the check without the victim's knowledge or consent (Count 8).

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The Manatee County Sheriff's Office has incurred actual costs, as defined in F.S.S. 938.27 and 755.89 in the investigation and preparation for trial.

☐ Misdemeanor $100 or ☑ Felony (non-detailed) $200

☐ Because Defendant is required to register as a sexual offender under s.943.0435, he is not eligible for release on bail or surety bond until first appearance. His bond amount should therefore be listed as "to be set at first appearance." See Section 903.046(2)(m), Fla.Stat.

☐ Because Defendant is required to register as a sexual predator under s.775.21, he is not eligible for release on bail or surety bond until first appearance. His bond amount should therefore be listed as "to be set at first appearance." See Section 903.046(2)(m), Fla.Stat

The Defendant, Luis Enrique Valdes Camejo, did commit the above described offenses contrary to Florida Statutes in such case made and provided and against the peace and dignity of the State of Florida.

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10/29/2026

AFFIANT Rachael Fossaceca

Sworn to and subscribed before me this 29th day of October 2026

10/29/2026

NOTARY PUBLIC, STATE OF FLORIDA (F.S.S.117.03)
LAW ENFORCEMENT OFFICER (F.S.S. 117.10)