

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
SOUTHEASTERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

V.

TAMMY LOUISE BARNES,

Defendant.

1:26CR00025SNLJ-ACL

No.

Title 18, U.S.C. § 1344

FILED

FEB 03 2026

U. S. DISTRICT COURT
EASTERN DISTRICT OF MO
CAPE GIRARDEAU

INDICTMENT

The Grand Jury charges:

A. INTRODUCTION

At all times relevant to this Indictment:

1. First State Bank and Trust Company, Inc., (FSBTC) was and is a financial institution insured by the federal government through the Federal Deposit Insurance Corporation, operating in Pemiscot County, in the Eastern District of Missouri.

2. The defendant, **TAMMY LOUISE BARNES** (“Defendant”) is a resident of Pemiscot County, Missouri. During the relevant times referenced in this Indictment, Defendant Barnes was employed by the North Pemiscot County R-1 School District, having various responsibilities, including serving as secretary and bookkeeper, giving her authority to pay legitimate expenses of the School District, and the opportunity to do so, by accessing the School District’s bank account with First State Bank and Trust Company, Inc.

3. North Pemiscot County R-1 School District (School District) is a public school district located in Pemiscot County, Missouri, which had and has an account with First State Bank

and Trust Company, Inc., that received, held, and disbursed funds, moneys, and assets belonging to the School District, including at the direction of Defendant, during times relevant to this Indictment.

B. THE SCHEME TO DEFRAUD

4. Beginning at a time unknown to the Grand Jury, but including on or about December 13, 2018, and continuing to about June 3, 2024, in the Eastern District of Missouri, and elsewhere, the defendant,

TAMMY LOUISE BARNES,

devised a scheme and artifice to obtain moneys, funds, assets, and property, owned by and under the custody and control of a federally insured financial institution by means of false and fraudulent pretenses, representations, and promises; and for the purpose of executing such scheme or artifice to defraud, and attempting to do so, transferred, and caused to be transferred, funds, moneys, and assets, belonging to the North Pemiscot County R-1 School District, by transfers from the School District's account in and with FSBTC to an account owned by her, in her name, and under her control, in the First State Community Bank (FSCB) located in Pemiscot County, Missouri, for the purpose of executing such scheme or artifice to defraud.

C. MANNER AND MEANS

The scheme and artifice to defraud was in substance as follows:

5. It was part of Defendant's scheme and artifice to defraud that in approximately December, 2018, Defendant began stealing, misappropriating, and fraudulently taking and transferring funds, moneys, assets and other property belonging to the School District, by fraudulently transferring those funds to her personal bank account with FSCB.

6. It was further part of Defendant's scheme and artifice to defraud that Defendant Barnes, between approximately December 13, 2018, and June 3, 2024, stole, misappropriated, and fraudulently took and transferred funds, moneys, assets, and other property belonging to the School District, on over 50 separate times and occasions, by transferring such funds, moneys and assets from the School District's account in and with FSBTC to an account owned by Defendant, in her name, and under her control, in the First State Community Bank (FSCB) located in Pemiscot County, Missouri, for the purpose of executing such scheme or artifice to defraud.

7. During her scheme and artifice to defraud, and in executing that scheme, Defendant Barnes stole, misappropriated, and fraudulently took, by electronic transfers initiated by Defendant approximately 57 times, funds, moneys, assets, and other property, from the School District's account in and with FSBTC to an account owned by her, in her name, and under her control, in FSCB located in Pemiscot County, Missouri.

8. Defendant misused her position with the School District to access the School District's bank account with the FSBTC in approximately 57 separate electronic transactions, unlawfully and fraudulently transferring approximately One Million, Two Hundred Seventy-Four Thousand, One Hundred Twenty-Four Dollars (\$1,274,124) from the School District's account with FSBTC to Defendant's account with FSCB in Pemiscot County, Missouri. Those transactions were made in amounts ranging from approximately \$11,000 on or about September 20, 2019, to \$57,043.34, on or about April 17, 2024.

9. It was further part of the scheme and artifice to defraud that Defendant withdrew, and attempted to withdraw, the stolen, misappropriated, and fraudulently taken funds from the

School District, through cash and check transactions, and electronic transfers, from her account with FSCB.

COUNT I
(Bank Fraud)

10. The allegations contained in paragraphs 1 through 9 of this Indictment are incorporated by reference as if fully set out herein.

11. On or about January 29, 2019, in Pemiscot County, in the Southeastern Division of the Eastern District of Missouri, and elsewhere, the defendant,

TAMMY LOUISE BARNES,

did knowingly and intentionally execute a scheme or artifice to defraud a financial institution, and to obtain any of the moneys, funds, credits, assets, or other property owned by or under the custody and control of First State Bank and Trust Company, Inc., a financial institution federally insured by the Federal Deposit Insurance Corporation, by means of material false and fraudulent pretenses, representations and promises, in that **TAMMY LOUISE BARNES** stole, misappropriated, and fraudulently transferred, via electronic transfer, Nineteen Thousand, Eight Hundred Forty-Six Dollars and Fifty Cents, (\$19,846.50), in funds, moneys, credits, assets or other property belonging to the School District, from the School District's account with FSBTC, to Defendant's personal bank account with FSCB, and Defendant did fraudulently obtain and receive such funds, moneys, credits, assets, and other property, into her account with FSCB, an account in her name and controlled by her, as corruptly and fraudulently directed by Defendant.

In violation of Title 18, United States Code, Sections 1344.

COUNT II
(Bank Fraud)

12. The allegations contained in paragraphs 1 through 9 of this Indictment are incorporated by reference as if fully set out herein.

13. On or about June 30, 2023, in Pemiscot County, in the Southeastern Division of the Eastern District of Missouri, and elsewhere, the defendant,

TAMMY LOUISE BARNES,

did knowingly and intentionally execute a scheme or artifice to defraud a financial institution, and to obtain any of the moneys, funds, credits, assets, or other property owned by or under the custody and control of First State Bank and Trust Company, Inc., a financial institution federally insured by the Federal Deposit Insurance Corporation, by means of material false and fraudulent pretenses, representations and promises, in that **TAMMY LOUISE BARNES** stole, misappropriated, and fraudulently transferred, via electronic transfer, Twenty-Six Thousand, One Hundred Twenty - Three Dollars and Fifty-One Cents, (\$26,123.51, in funds, moneys, credits, assets or other property belonging to the School District, from the School District's account with FSBTC, to Defendant's personal bank account with FSCB, and Defendant did fraudulently obtain and receive such funds, moneys, credits, assets, and other property, into her account with FSCB, an account in her name and controlled by her, as corruptly and fraudulently directed by Defendant.

In violation of Title 18, United States Code, Sections 1344.

COUNT III
(Bank Fraud)

14. The allegations contained in paragraphs 1 through 9 of this Indictment are incorporated by reference as if fully set out herein.

15. On or about April 17, 2024, in Pemiscot County, in the Southeastern Division of the Eastern District of Missouri, and elsewhere, the defendant,

TAMMY LOUISE BARNES,

did knowingly and intentionally execute a scheme or artifice to defraud a financial institution, and to obtain any of the moneys, funds, credits, assets, or other property owned by or under the custody and control of First State Bank and Trust Company, Inc., a financial institution federally insured by the Federal Deposit Insurance Corporation, by means of material false and fraudulent pretenses, representations and promises, in that **TAMMY LOUISE BARNES** stole, misappropriated, and fraudulently transferred, via electronic transfer, Fifty-Seven Thousand, Fifty-Three Dollars and Thirty-Four Cents, (\$57,053.34), in funds, moneys, credits, assets or other property belonging to the School District, from the School District's account with FSBTC, to Defendant's personal bank account with FSCB, and Defendant did fraudulently obtain and receive such funds, moneys, credits, assets, and other property, into her account with FSCB, an account in her name and controlled by her, as corruptly and fraudulently directed by Defendant.

In violation of Title 18, United States Code, Sections 1344.

A TRUE BILL.

FOREPERSON

THOMAS C. ALBUS
United States Attorney

PAUL W. HAHN, #33190MO
Assistant United States Attorney