

Lawsuit Filed Against Oriental Bank Following Arrest of Former Employee Accused of Defrauding 90-Year-Old Man

Despite acknowledging an employee's misconduct, Oriental Bank has refused to reimburse the \$100,000 taken from a 90-year-old customer's account, according to a lawsuit filed by the victim's niece in the Superior Court of the Virgin Islands.

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Oriental Bank in Sunny Isle, St. Croix. By. V.I. CONSORTIUM.

ST. CROIX — A 90-year-old man from St. Croix is at the center of a growing legal and criminal investigation after allegedly being [defrauded of \\$100,000 by a former bank teller](#)—an incident that has now resulted in both a criminal arrest and a civil lawsuit against Oriental Bank.

On Monday, 29-year-old Jahmaira Farrell, a former teller at Oriental Bank and currently employed as a clerk at the Frederiksted Post Office, was arrested and charged with multiple financial crimes following an investigation by the V.I. Police Department's Economic Crimes Unit. The investigation, launched on January 29, 2025, began after the elderly victim filed a complaint alleging that funds had been fraudulently withdrawn from his account.

Detectives say Farrell exploited her position at Oriental Bank by forging the victim's signature to close a certificate of deposit and issuing a \$100,000 manager's check to an accomplice—without the victim's knowledge or authorization. That check was reportedly deposited into the accomplice's Banco Popular de Puerto Rico account. Investigators said \$60,386.49 was wired to Metro Motors Management Incorporation in Florida to purchase a 2022 blue Acura MDX, which is owned by Farrell. The accomplice also allegedly issued a \$30,000 check to Farrell, which she deposited into her personal Bank of St. Croix account. The remaining \$9,613.51 was reportedly spent by the accomplice through Banco Popular.

Authorities also discovered additional fraudulent checks tied to the victim's account, but those fell outside the statute of limitations. Farrell was arrested on June 9 at the U.S. Postal Service facility in Mars Hill, Frederiksted, where she was taken into custody without incident. She was booked and formally charged at the Wilbur H. Francis Command Police Operation building. Farrell now faces charges including obtaining money by false pretense, forgery, uttering or passing forged or counterfeited matters, possession of forged bills or notes, embezzlement by fiduciaries, grand larceny, aggravated identity theft, conspiracy, and financial exploitation of an elderly or dependent adult. Bail was set at \$35,000, and unable to post bond, she was remanded to the John A. Bell Adult Correctional Facility pending her Advice of Rights Hearing, which was scheduled for Tuesday, June 10.

On the same day of the hearing, the victim's niece, Roxanne Richards, who holds power of attorney over her uncle Lennox Cato, filed a civil lawsuit against Oriental Bank in the Superior Court of the Virgin Islands. The lawsuit accuses the bank of gross negligence, breach of fiduciary duty, conversion, breach of contract, and failure to honor its own internal safeguards designed to protect vulnerable clients. According to the complaint, Oriental Bank failed to detect red flags or take action, even after eventually acknowledging the misconduct by its employee.

"It was betrayal in its purest form," Richards said in a statement. "This wasn't just money. This was his stability, his security, and his peace of mind."

The lawsuit specifically cites the bank's own "Financial Exploitation Protocol," which it says was disregarded in this case. The protocol is intended to protect elderly and dependent clients from financial abuse—the very issue at the heart of the allegations.

Attorney Jacob Gower of Gower Legal LLC, who is representing Richards, noted that the case is about more than just recovering the stolen funds. "It's about accountability. It's about ensuring that banks don't turn a blind eye to fraud, especially when they've made public promises to protect people like Mr. Cato," he said.

The case, titled Richards ex rel. Cato v. Oriental Bank, is pending in the Superior Court of the Virgin Islands. It seeks compensatory, treble, and punitive damages.