

# Press Release

**LAKE CITY**  
**POLICE**  
**DEPARTMENT**



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*Chief of Police Gerald Butler*

**For Immediate Release**

April 7, 2025

**Greg Burnsed, Public Information Officer**

**Ph. (386) 247-1148**

## Five Arrested in Large-Scale Check Fraud Scheme Targeting Elderly

The Lake City Police Department has arrested five individuals following an extensive investigation into a large-scale organized check fraud scheme that targeted a senior citizen recovering from a medical emergency. Over the course of two months, suspects used stolen checks to illegally deposit more than \$35,000 into fraudulent accounts, withdrawing thousands in cash through a series of ATM transactions across Lake City and surrounding areas.

On March 14, 2025, the victim, a 65-year-old man, reported a theft of his checkbook while staying at the Roadway Inn Motel. During the medical emergency which resulted in his hospitalization, an unknown male and female posing as "housekeeping" entered his motel room. Not long after, the victim's personal checks began appearing in suspicious deposits across multiple bank accounts.

Samuel Joseph Chavez, using an account at Radiant Credit Union, deposited 28 stolen checks totaling over \$21,000. Surveillance footage, ATM records, and vehicle information conclusively linked Chavez to these transactions, often involving large cash withdrawals immediately after deposits. Chavez was also connected to accomplices using his or shared vehicles during many of these fraudulent actions.

Danyell Smith Chavez, who owns the account used for the fraudulent deposits, admitted to frequently leaving her debit card and vehicle accessible to Samuel Chavez. Financial records show Danyell Chavez transferred over \$5,000 to Samuel Chavez through Facebook Meta Pay in the same timeframe the stolen checks were deposited.

Krystal Morgan Koon used her own Radiant Credit Union account to deposit seven stolen checks via mobile banking apps. Each transaction was conducted from devices and IP addresses known to belong to Koon, and she later made large ATM withdrawals tied to the deposits.

Tyler Brandon Jeter was also identified as a participant in the fraud. He used his mother's account to cash a stolen check, which he had obtained under false pretenses. Surveillance footage consistently places Jeter at the scene of several ATM transactions involving Samuel Chavez and Krystal Koon.

"This case is a prime example of how quickly the vulnerable can be targeted by those looking to exploit them. Thanks to the tireless work of our detectives, these individuals have been brought to justice," stated Chief of Police Gerald Butler. "The Lake City Police Department remains committed to protecting our elderly population and ensuring that those who commit financial crimes are held fully accountable."



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Anyone with additional information is encouraged to contact the Lake City Police Department and speak with Detective Poteat, or report anonymously through the LCPD TIPS line at (386) 719-2068 or Crime Stoppers of Columbia County at (386) 754-7099.

Following interviews, bank record subpoenas, social media payment reviews, and search warrants on vehicles and phones, the following were charged with:

**Name:** Chavez, Samuel Joseph

**DOB:** 09/08/1986

**Sex/Race:** Male/White

**Hair/Eyes:** Brown/Brown

**Address:** 506 NW Cottonfield Drive, White Springs, FL 32096

**Charge(s):** 28 Counts – Unlawful Possession of Personal Identification of Person 60 or Older

27 Counts – Forgery-Uttering

1 Count – Organized Fraud

1 Count – Grand Theft \$10,000–\$50,000 from a Person 65 or Older



**Name:** Jeter, Tyler Brandon

**DOB:** 11/03/1993

**Sex/Race:** Male/White

**Hair/Eyes:** Brown/Blue

**Address:** 123 NW Etheling Ct, Lake City, FL 32055

**Charge(s):** 1 Count – Unlawful Possession of Personal Identification of Person 60 or Older

8 Counts – Forgery-Uttering

1 Count – Organized Fraud

1 Count – Grand Theft \$10,000–\$50,000 from a Person 65 or Older



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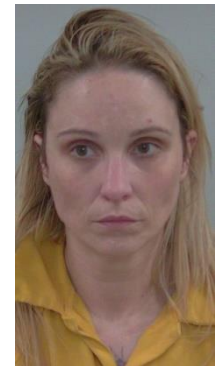
**Name:** Koon, Krystal Kay  
**DOB:** 09/09/1992  
**Sex/Race:** Female/White  
**Hair/Eyes:** Red/Hazel  
**Address:** 137 Summerhill Glen, Lake City, FL 32024  
**Charge(s):** 7 Counts – Unlawful Possession of Personal Identification of Person 60 or Older  
7 Counts – Forgery-Uttering  
5 Counts – Use of Two-Way Communication Device to Facilitate a Felony  
1 Count – Organized Fraud  
1 Count – Grand Theft \$10,000–\$50,000 from a Person 65 or Older



**Name:** Chavez, Danyell Smith  
**DOB:** 09/05/1982  
**Sex/Race:** Female/White  
**Hair/Eyes:** Brown/Brown  
**Address:** 506 NW Cottonfield Drive, White Springs, FL 32096  
**Charge(s):** 1 Count – Organized Fraud  
1 Count – Grand Theft \$10,000–\$50,000 from a Person 65 or Older



**Name:** Goguen, Danina Lynn  
**DOB:** 08/01/1987  
**Sex/Race:** Female/White  
**Hair/Eyes:** Blonde/Brown  
**Address:** 16052 Spring Street, White Springs, FL 32096  
**Charge(s):** 1 Count – Organized Fraud  
1 Count – Grand Theft \$10,000–\$50,000 from a Person 65 or Older



Report information anonymously by calling the LCPD TIPS line at 386-719-2068  
or Crime Stoppers of Columbia County at 386-754-7099.



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