

**Volusia Sheriff's Office
Non Arrest Affidavit (Adult)**

Case No.: VP250020059

2025 107504 CFDB

EVENT	Reported Date/Time 09/30/2025 09:48:00		Arrest Location				City			
	State	Zip Code	County	Zone	District	Location Description				
CHARGES	Charge No. 1									
	Felony or Misdemeanor Felony	Statute 817.034 4a3	Description 817.034 4a3 FRAUD-SWINDLE - OBTAIN PROPERTY UNDER 20K DOLS			UCR/NIBRS Code 26A	Bond Type	Bond Amount		
DEFENDANT	Last Name MEYER		First Name DOUGLAS	Middle Name W	Suffix		Sex M	Race White	Ethnicity Non-Hispanic	
	Date of Birth 5/12/1972	Place of Birth Florida	Wears Glasses	Age 53	Height 6' 03"	Weight 230 lbs	Eye Color	Hair Color	Hair Length	
	Driver's License Number / State		Social Security Number		Misc ID Number / Type / State			SPN		
	- Contact information -									
	Last Known Address 3451 MEDICI BLVD		City New Smyrna Beach	State FL	Zip Code 32168	County Volusia County	Country	Description		
Employer/School Code/Description		Employer/School Name		Employer/School Address		City	State	Zip Code	County	
Employer/School Country	Employer/School Phone	Defendant Primary Phone Number		Defendant Secondary Phone Number		Residency	Speaks English?			

The undersigned certifies and swears that there is probable cause to believe the above-named defendant, on the 6th day of August, 2025, at approximately 09:00 hours at 3451 MEDICI BLVD, New Smyrna Beach, FL, violated the law and did then and there:

Narrative Title: Narrative

On 09/22/25 Sergeant Elmazi was contacted by Keith Brands, fraud investigator with Space Coast Credit Union (SCCU). Brands advised the bank wished to report fraud, which had caused SCCU to lose a total of \$5177.00. The suspect was a bank customer Douglas W. Meyer. The fraud was a scheme known as "check kiting" in which a person writes checks on an account with insufficient funds and attempts to cover the deficiency by depositing multiple checks from another account, exploiting the time it takes for checks to clear to create the illusion of credit. The banks would typically make available immediately a portion of the amount on the check until the check clears, before making available the rest of the funds. During the period it takes for the check to clear or return for insufficient funds, the funds that were initially made available have been withdrawn or used to make purchases, which at the end leaves the bank with a loss.

Brands further explained the following:

On 08/01/25 Meyer opened a business account with Space Coast Credit Union under the name of "Cutbank Smokehouse LLC". Sergeant Elmazi verified with the Division of Corporation that there was an active LLC under the same name, which was filed by Meyer on 06/26/25 with document number [REDACTED]

On 08/06/25 Meyer made an online check deposit in the amount of \$4000 from Meyer's Navy Federal Credit Union (NFCU), account ending in [REDACTED] Check number [REDACTED] dated 08/05/25, with the memo line "Opening".

On 08/07/25 Meyer made another online check deposit in the amount of \$8000 from the same NFCU account. Check number [REDACTED] dated 08/04/25, with the memo line "Equipment".

On 08/08/25 Meyer deposited two more checks from the same NFCU account, via the online portal. Check number [REDACTED] dated 08/06/25, in the amount of \$3125, with memo line "Payroll". Check number [REDACTED] dated 08/07/25, in the amount of \$5459, with memo line "Rent/Lease". Additionally, on 08/08/25, Carvana LLC attempted two electronic withdrawals from Meyer's SCCU account in the amount of \$7610 and \$890 to the benefit of "Amy Ort". Both were rejected by SCCU for insufficient funds.

On the same day at approximately 1300 hours, Meyer walked into the SCCU branch in Daytona Beach, requesting if the hold on the checks he had deposited could be released. Meyer at the time was in full Volusia Sheriff's Office Deputy uniform, as seen from the surveillance footage, talking to one of the tellers. Meyer was told they could not release the funds until they were cleared by NFCU. At the time, Meyer was employed as a Deputy Sheriff with VSO.

On the same day, Meyer withdraws \$400 from his SCCU account.

On 08/09/25 Meyer deposited a check in the amount of \$4172, from the same NFCU account, via the online portal. Check number [REDACTED] dated 08/07/25, with the memo line "Final Invoice". Meyer then makes two withdrawals of \$1100, and \$4000 to his Apple Cash account, which were funds that were temporarily released by SCCU.

On 08/10/25 Meyer writes the following checks to himself, from the SCCU account ending in [REDACTED] Check number [REDACTED] in the amount of \$177, with memo line "Hotel", check number [REDACTED] in the amount of \$515, with memo line "fuel", check number [REDACTED] in the amount of \$10700, with memo line "K9 Specialists", check number [REDACTED] in the amount of \$415.81, with memo line "Ord# 2536126", and check number [REDACTED] in the amount of \$321.61, with memo line "Inv 36121". All checks were mobile deposited to Meyer's NFCU account.

On 08/11/25 check number [REDACTED] issued by NFCU is returned as "insufficient funds".

On 08/11/25 Meyer communicates with Amber Peters, Daytona Beach SCCU branch manager, via email, requesting a free release on

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 OCT 29 AM 3:42
 CLERK OF THE COURT
 VOLUSIA COUNTY, FL

his account, which was placed by SCCU after the check returned. Peters responds to Meyer and advises him that Loss Prevention was requesting July's statement from his NFCU, to be able to see the beginning and ending balances. Shortly after Meyer sends Peters two attachments. The first attachment was an official looking NFCU statement for period 06/27/25-07/26/25, for all his accounts held at NFCU, which included a checking account ending in [REDACTED] with a beginning balance of \$5329.18 and ending balance of \$5331.19, e-checking account ending in [REDACTED] with a beginning balance of \$14202.45 and ending balance \$25334.53, savings account ending in [REDACTED] with a beginning balance of \$505 and ending balance of \$505. Meyer was listed as the sole accountholder on all three accounts.

The second attachment was a printout statement from his e-checking account ending in [REDACTED] from 08/06/25 to 08/09/25. This was the same NFCU account the checks Meyer electronically deposited into the SCCU account between 08/07/25 and 08/10/25. The statement had a balance of \$26318.35 on 08/06/25. The statements show that check number [REDACTED] in the amount of \$4000, check number [REDACTED] in the amount of \$8000, check number [REDACTED] in the amount of \$3125 and check number [REDACTED] in the amount of \$5459, had cleared Meyer's NFCU account respectively on 08/06/25, 08/07/25, and 08/08/25. The ending balance on the account showed \$7852.04. Both statements were forwarded to SCCU loss prevention department by Peters.

On 08/12/25 check number [REDACTED] in the amount of \$8000 is returned for "insufficient funds". Peters emails Meyer advising him of the returned check and informed him the SCCU would not be removing the restrictions on his account. Peters recommends Meyer reaches out to NFCU.

On 08/13/25 check number [REDACTED] in the amount of \$3125, check number [REDACTED] in the amount of \$5459, and check number [REDACTED] in the amount of \$4172, all return for "insufficient funds".

During a three-day period, 08/07/25 to 08/10/25, Meyer exposed SCCU to a potential loss of \$33,256, and an actual loss of \$5177.

On 10/01/25 Sergeant Elmazi obtained a subpoena for Meyer's NFCU accounts, requesting statements and copies of all checks. On the same day, Sergeant Elmazi was contacted by Paul Kelly, fraud investigator with NFCU. Kelly advised the following:

Between 08/18/25 and 08/20/25 (two-day period), Meyer mobile deposited six checks into his NFCU e-checking account, which were all returned by the paying banks for "insufficient funds" and/or "stop payment or frozen/blocked account". The account was permanently restricted from use on 08/29/25, resulting in a total loss of \$1270.76 to NFCU and a potential loss of \$24,279.42. The checks were as follows:

Check number [REDACTED] drawn on Space Coast Credit Union, the account of Cutbank Smokehouse, LLC, payable to Douglas Meyer in the amount of \$177.00(2051), mobile deposited August 18, 2025, at 0950 hours. Returned unpaid 08/26/25.

Check number [REDACTED] drawn on Space Coast Credit Union, the account of Cutbank Smokehouse, LLC, payable to Douglas Meyer in the amount of \$515.00(2051), mobile deposited August 18, 2025, at 0950 hours. Returned unpaid 08/26/25.

Check number [REDACTED] drawn on Space Coast Credit Union, the account of Cutbank Smokehouse, LLC, payable to Douglas Meyer in the amount of \$10,700.00(7551), mobile deposited August 18, 2025, at 0951 hours. Returned unpaid 08/21/25.

Check number [REDACTED] drawn on Space Coast Credit Union, the account of Cutbank Smokehouse, LLC, payable to Douglas Meyer in the amount of \$321.61(2051), mobile deposited August 19, 2025, at 0915 hours. Returned unpaid 08/27/25.

Check number [REDACTED] drawn on Space Coast Credit Union, the account of Cutbank Smokehouse, LLC, payable to Douglas Meyer in the amount of \$415.81(2051), mobile deposited August 19, 2025, at 0916 hours. Returned unpaid 08/27/25.

Check number [REDACTED] drawn on Wells Fargo Bank, the account of Douglas W. Meyer, payable to Douglas Meyer in the amount of \$12,150.00 (2051), mobile deposited August 20, 2025, at 1318 hours. Returned unpaid 08/25/25.

The electronic device that made all six mobile deposits had NFCU Device Token [REDACTED]. This device had accessed the NFCU account of Meyer approximately 992 times between March 31 and September 3, 2025, making it the historical device for the account causing one to believe the account owner conducted the transactions.

Kelly also furnished the bank statements for Meyer's NFCU accounts beginning on 06/01/25 to the current time. Sergeant Elmazi looked at Meyer's statement for period 06/27/25 to 07/26/25, which was the same period statement he had provided to SCCU after their request. Sergeant Elmazi noticed the statement Meyer provided to SCCU was different from the statement Sergeant Elmazi received from NFCU. The font on the statement Meyer had provided to SCCU was different. In addition, the beginning balance on the official NFCU statement for checking account ending in [REDACTED] was \$0, with ending balance of -\$181.34, the beginning balance for the e-checking account ending in [REDACTED] was \$527.27 with ending balance of -\$272.28. The savings account balance for the account ending in [REDACTED] was the same as \$505.00. The statement Meyer provided to SCCU was completely different than the official statement provided to Sergeant Elmazi from NFCU. Kelly confirmed the statements Meyer provided to SCCU were forged.

Sergeant Elmazi also reviewed Meyer's NFCU statements for period 07/27/25 to 08/26/25. The beginning balance for checking account ending in [REDACTED] was -\$181.34 and the ending balance was \$0. The beginning balance for e-checking account ending in [REDACTED] was -\$272.28 with an ending balance of -\$258.81. The statement reflects a total of \$12,842 deposited by Meyer (checks [REDACTED] of Wells Fargo), and the same amount being returned for insufficient funds on 08/25/25 and 08/26/25. There are additional deposits and withdrawals which resulted in a negative balance of -\$258.81. Checks [REDACTED] in the amount of \$177, and check [REDACTED] in the amount of

\$415.81, show returned for insufficient funds on 08/27/25 and are part of the statement period 08/27/25 to 09/26/25. Savings account ending in [REDACTED] (joint account with Theresa Meyer), with an opening balance of \$505 shows several transfers. Among those transactions is the mobile check deposit for check number [REDACTED] in the amount of \$10,700, which shows deposited on 08/19/25 and returned for insufficient funds on 08/21/25. Of note is the fact that in the statement Meyer emailed to SCCU, the joint owner of the savings account ending in [REDACTED] (Theresa Meyer) was omitted.

As it relates to the two attempted electronic withdrawals from Carvana LLC, from Meyer's SCCU account in the amount of \$7610 and \$890 to the benefit of "Amy Ort". Sergeant Elmazi received subpoenaed information from Carvana LLC which showed the following: Ort was in the process of purchasing a 2022 Jeep Grand Cherokee from Carvana LLC. Ort provided a copy of her Florida driver's license front and back. In addition to her driver's license Ort provided Carvana LLC with a picture of her current license plate and proof of insurance under her name. The sales contract included a down payment of \$7610 and shipping for \$890, which matches the failed electronic withdrawals. The payments show as "failed", for insufficient funds on 08/10/25. Ort did sign a contract to purchase the vehicle on 08/16/25, which included a trade, for a total price of \$36,581.26. Based on the documents provided by Carvana LLC, it appears the deal fell through and Ort ultimately purchased another vehicle.

On 10/20/25 Sergeant Elmazi made contact with Meyer via telephone. Meyer admitted to opening the SCCU account and writing several checks from his NFCU account to fund it. Meyer stated he had applied for a business loan through the Veteran's Affairs administration and was in the process of receiving the funds from the loan. Meyer advised at the time he wrote the checks he was under the impression the loan had been transferred to his NFCU account. Sergeant Elmazi asked Meyer if he had any written communication between him and the VA or any documents to prove the aforementioned. Meyer advised he had done everything over the phone. Meyer was asked about the NFCU statements he provided to SCCU to verify the funds, and the claim that they were forged. Meyer advised he downloaded the statement directly from the NFCU website and sent it to the SCCU branch manager as requested. Meyer advised he did not forge the statement and wouldn't know how to do that. (See inconsistencies paragraph).

Meyer was asked about the failed electronic withdrawals from Carvana LLC. Meyer advised that it was for a down payment for Ort to purchase a vehicle, but he put the wrong account information on the application. Meyer advised Ort did not use his account fraudulently.

On 10/21/25 at approximately 1915 hours, Sergeant Elmazi made contact with Ort at her residence. Ort was aware of the incident, as she had received a call from Meyer after he had spoken to Sergeant Elmazi the previous day. Ort was asked about the two failed payments to Carvana LLC from Meyer's SCCU account. Ort advised Meyer had offered to help her with a down payment for a vehicle she was purchasing from Carvana LLC. Ort stated she had previously helped Meyer when he purchased a vehicle, and this was him paying her back. Ort advised she questioned Meyer when the payments were declined. Meyer told Ort that the VA had taken the money out of his account and his account was frozen. Ort stated she had not seen any bank documents or communication and assumed what Meyer told her was true. Ort further advised after that deal fell through, she purchased a cheaper vehicle from Carvana LLC using her money. The information was verified from the subpoenaed documents from Carvana LLC.

Conclusion as it relates to Meyer's SCCU account, and the checks written from Meyer's NFCU account from 08/06/25 to 08/09/25, totaling \$24,756. As of 08/06/25, the balance on Meyer's NFCU account ending in [REDACTED] which the checks were written from, was \$0. The ending balance on 08/11/25 was \$3.35. It is clear there were no funds to cover any of the checks Meyer wrote, which were deposited into his SCCU account.

Additionally, as it relates to Meyer's NFCU account, and the checks he wrote to himself from his SCCU account and electronically deposited into his NFCU account. Meyer's SCCU account was funded solely by checks deposited from his NFCU account which had no funds to cover those checks. At the time Meyer deposited the SCCU checks to his NFCU account (08/18/25 to 08/20/25), he knew all checks he deposited to SCCU from his NFCU account had returned for insufficient funds as of 08/13/25. (See communication between SCCU branch manager and Meyer. Meyer wrote those checks five days after he learned all the checks he deposited into his SCCU account were returned for insufficient funds.

As of 10/29/25, both financial institutions have provided statements intending to prosecute.

Officer No. 1

I swear/affirm the above statements are correct and true

Officer Signature



Officer Name
Elmazi, Julian 7010

Involvement Type
Issuer

Involvement Date
10/29/2025 11:32:00

Signature Type
A Digital Signature

OFFICER

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Non Arrest Affidavit (Adult)**

Case No.: **VP250020059**

NOTARIZING OFFICER	Notarizing Officer No. 1			
	Sworn to (or affirmed) and subscribed before me by means of (X) physical presence or () online notarization, this <u>29</u> day of <u>October, 2025</u>			
	Officer Signature			
	Officer Name Weaver, William 7852	Involvement Date 10/29/2025 11:32:00	Signature Type A Digital Signature	Type of Identification
<input type="checkbox"/> Notary Public	<input checked="" type="checkbox"/> Law Enforcement or Corrections Officer	<input checked="" type="checkbox"/> Personally Known	<input type="checkbox"/> Produced Identification	Type of Identification

Others Involved/Evidence

Court Case Number:

**Volusia Sheriff's Office
Non Arrest Affidavit (Adult)**

Case No.: **VP250020059**

ORGANIZATION	Organization No. 1								
	Organization Name Space Coast Credit Union				Involvement Type Victim of Incident			Organization Phone 3217522222	
	Address 20 S Wickham Rd		Apt	City Melbourne		State F	Zip Code 32904	County	Country
	Organization No. 2								
	Organization Name Navy Federal Credit Union				Involvement Type Victim of Incident			Organization Phone 8507515193	
	Address 820 Follin Lane SE		Apt	City Vianna		State VA	Zip Code 22180	County	Country

Volusia Sheriff's Office
Non Arrest Affidavit (Adult)

Case No.: VP250020059

OFFICER	Officer No. 1			
	I swear/affirm the above statements are correct and true			
	Officer Signature			
Officer Name	Involvement Type	Involvement Date	Signature Type	
Elmazi, Julian 7010	Issuer	10/29/2025 11:32:00	A Digital Signature	