



## **Amtrak OIG-led investigation leads to indictment in alleged \$2 million pandemic relief fraud scheme**

July 18, 2025

CHICAGO – A federal grand jury indicted three individuals, including a former Amtrak employee on July 10, 2025, for allegedly fraudulently obtaining more than \$2 million in pandemic relief loans provided under the Coronavirus Aid, Relief, and Economic Security Act, according to a press release from the U.S. Attorney's Office, Northern District of Illinois.

According to the indictment, Tanika Echols, Antonio Echols (the former Amtrak employee), and Tamia Thompson Davis allegedly defrauded the Paycheck Protection Program and the Economic Injury Disaster Loan for approximately \$1.7 million and \$307,000, respectively. Much of the money was used for the defendants' personal benefit, including the purchase of mink coats from Andriana Furs in Chicago, the indictment states.

Tanika Echols, 45, of Austin, Texas, and formerly of South Holland, Illinois, was charged with 13 counts of wire fraud and seven counts of money laundering. Antonio Echols, 50, of Austin, Texas, also formerly of South Holland, who is Tanika Echols's husband, was charged with three counts of wire fraud. Davis, 27, of Austin, Texas, who is Tanika Echols's daughter, was charged with four counts of wire fraud.

According to the indictment, the defendants from 2020 to 2022 allegedly submitted more than 100 fraudulent applications to lenders, loan service providers, and the Small Business Administration, on behalf of themselves, seven other individuals, and two businesses owned by Tanika Echols and Antonio Echols. The applications and supporting documents allegedly contained false statements and misrepresentations about the defendants' companies, including the number of purported employees, revenue and payroll amounts, and other expenses, the indictment states.

The defendants pleaded not guilty to the charges during their arraignments last week, and a status hearing has been scheduled for August 13.

In addition to Amtrak's Office of Inspector General, the case is being investigated by the Railroad Retirement Board OIG. The government is represented by Assistant U.S. Attorney Elie Zenner.

More information is included in the USAO's press release, <https://direc.to/n3Cu>, and the indictment, <https://direc.to/n3Cx>.

Reports of fraud, waste, or abuse; criminal or unethical acts affecting Amtrak's property or operations; or mismanagement in Amtrak programs or operations can be made 24 hours a day via the Amtrak OIG Hotline at 1-800-468-5469 or online at <https://direc.to/hPAu>.

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