



OIG-supported investigation leads to charges in alleged \$17 million pandemic loan, tax fraud scheme

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PHILADELPHIA – A Philadelphia woman was arrested and charged with 69 counts for allegedly using fraudulent pandemic loan applications and false tax returns to obtain at least \$17 million in loans and tax benefits for her clients, according to the U.S.

Attorney’s Office for the Eastern District of Pennsylvania.

Tenia A. Thompson, 51, was charged by indictment with 17 counts of wire fraud, two counts of bank fraud, one count of filing a false tax return, and 49 counts of aiding the filing of false tax returns. Amtrak OIG joined the larger investigation after its agents identified a connection to Thompson during an investigation of an Amtrak employee for pandemic relief fraud.

According to the indictment, Thompson owned and operated a financial services and tax preparation business under the names Thompson Business and Tax Solutions and TBTS Taxes. From approximately April 2020 through June 2024, she allegedly prepared false tax returns for individuals and businesses and helped clients obtain pandemic-related loans and tax benefits to which they were not entitled.

The indictment alleges that Thompson engaged in the scheme on behalf of more than 100 clients, generating at least \$12 million in fraudulent loan proceeds and at least \$5 million in fraudulent tax benefits. She allegedly collected at least \$2.2 million in fees from her clients and attempted to obtain tens of millions of dollars in additional tax benefits, most of which the IRS rejected.

The alleged loan fraud targeted the Small Business Administration and participating lenders through the Paycheck Protection Program and Economic Injury Disaster Loan program. Both programs were established under the Coronavirus Aid, Relief, and Economic Security Act.

Amtrak OIG investigated the case with the FBI, IRS Criminal Investigation, and the SBA Office of Inspector General. Assistant U.S. Attorneys Louis D. Lappen and S. Chandler Harris are prosecuting the case.

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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