

Office of the Johnson County Attorney



Insurance Division

Rachel Zimmermann Smith County Attorney

Contact: Rachel Zimmermann Smith, Johnson County Attorney **Contact Number:** 319-339-6100 **Contact Email:** <u>rzimmerm@johnsoncountyjowa.gov</u>

Contact: Chance McElhaney Contact Number: 515-654-6547 Contact Email: <u>chance.mcelhaney@iid.iowa.gov</u>

FOR IMMEDIATE RELEASE

Grandson and Daughter in Iowa City Charged with Financial Exploitation of Elderly Family Member

Wednesday, June 11, 2025 (JOHNSON COUNTY, IA) – Keelan France, age 26, and Nicole Linderholm, age 49, both of Iowa City, have each been charged with Financial Exploitation of an Older Individual, a Class B felony that carries a maximum sentence of an indeterminate term not to exceed 25 years, following an investigation conducted by the Iowa Insurance Division's Fraud Bureau.

The charges that are being prosecuted by the Johnson County Attorney's Office, stem from a pattern of unauthorized spending and misuse of more than \$500,000 of funds belonging to an elderly family member with diminished capacity. According to a criminal complaint filed by the Iowa Insurance Division's Fraud Bureau, the defendants allegedly used their positions of trust to gain access to the victim's financial resources, diverting money for their own personal benefit that resulted in substantial financial losses for the victim, with ongoing risk to her remaining assets.

A criminal charge is merely an accusation, and all defendants are presumed innocent until proven guilty.

lowans are encouraged to report instances of senior financial exploitation and dependent adult abuse to the <u>lowa Insurance Division</u> at 1-877-955-1212 and the <u>lowa Department of Health and Human</u> <u>Services</u> at 1-800-362-2178.

Additional information for lowans related to senior financial exploitation can be found at <u>lowaFraudFighters.gov</u> or at the lowa Fraud Fighters' "<u>Stop the Scammers</u>" events in various communities around lowa.

E-FILED 2025 JUN 10 10:53 AM JOHNSON - CLERK OF DISTRICT COURT

IN THE IOWA DISTRICT COURT IN AND FOR JOHNSON COUNTY

This Complaint and Affidavit is to be:

Filed with Court Clerk (cc: CA)

Submitted to County Attorney

Filed with JCO - Defendant is a Juvenile

Form	Number:	24-1201

Arrest Date: 06/09/2025

THE STATE OF IOWA

VS.

OFFENDER													
Last First					M			Middle			Suffix		
FRANCE	AN	JONOTHON			THON	a - 177							
Address		City				State Zip Code							
303 AMHURST ST		IOWA CITY					IA	5	2245				
DL#	DL En	dorsements			DLI	DL Restrictions							
DL# State DL Class I							в						
Date of Birth	Gender		Race				Ethr	nicity					
12/14/1998	MALE		WHITE	- W									
Height	Weight		Eve Colo	or			Hair	r Color					
5' 11"	155 LB	S	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	N - BRO				OWN - BRO					
OFFENSE			10.000.000										
State County Local Code Section Crime Description													
726.25(3)(E)			ON OF OL	DER IN	DIVIDUAL-	1ST O	FFENSE	Speed		in		Zone
Class	80	rious P.I.	\square	Entral Apple	lant		Ded Dee					[***	
FELB	26	nous P.I.		Fatal Accid	ient		JVII Dar	nage Assessment			ther		
Location Type													
20 - RESIDENCE/HOME													
Literal Description													
AMHURST ST													
Address				City					State		Zip Coo	de	
				IOW	A CITY				IA		52245		
Is Date and Time of Incident Known?	Incider	nt Date or Lov	Range	Uppe	r Date R	ange	Incider	nt Time or Low Rang	je	Upp	er Time	Range	
NO													
STATUS OF OFFENDER/JUVENILE													
TAKEN INTO CUSTODY	TAKEN INTO CUSTODY CUSTODY CUSTODY SUMMONS TO APPEAR												
								(Citation	Issued)				
WARRANT REQUESTED		L.	NOC	ONTACT O	ACT ORDER REI			RELEAS	EASED TO				
harmen			REQU	JESTED				PARENT	T/GUAR	DIAN			
NARRATIVE													
Narrative of Offense Committed													
On or about the above stated date and													
commit financial exploitation of	an older	r individual,	70-80 ye	ears of ag	e, and	the value o	of the b	enefits, property	, resou	Irces,	belon	gings, (or
assets exceeds fifteen thousand	dollars						- 3-						
SUMMONS I promise to appear	in said co	ourt at said tim	ne and plac	ce.									
milt	-						C	Court Date 06/16/	2025				
Nortow Tim	10						Court Time 8:00 AM						
					20.00				11.61	-			
In the Court At JOHNSON COUNT	YCOUR	RTHOUSE	417 SOU	TH CLINT	ON STI	REET, IOW	A CITY	52240					
VICTIM INFORMATION (Optional	lly disp	layed, espe	cially if N	VCO is rea	uested	d)(b							
Last		First				Middle			Suffix				
FRANCE SUSAN KAY													
Business/Organization/State/County/Mu	unicipality	Name											
Address			1.	City					Ctat-	-7'			
303 AMHURST ST				IOWA CIT	~				State	Zi			
				IO WA CII				1	IA	54	2245		

6/9/2025	9:56 AM
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Form #: 24-1201

E-FILED 2025 JUN 10 10:53 AM JOHNSON - CLERK OF DISTRICT COURT

STATE OF IOWA, JOHNSON COUNTY

AFFIDAVIT

I, the undersigned, being duly sworn, state that all facts contained in this Complaint and Affidavit, known by me or told to me by other reliable persons form the basis for my belief that the defendant committed this crime

State all facts and persons relied upon supporting elements of alleged crime

Susan France is a 76-year-old individual diagnosed with Alzheimer's disease. Defendant is Susan's grandson who lives with her. While acting under the authority of Power of Attorney and in his role as Susan's caregiver, Defendant withdrew \$813,111.30 from Susan's IRA account. The funds were deposited into Susan's GreenState Credit Union (GSCU) checking account.

Defendant subsequently diverted \$656,962.01 in funds from Susan's GSCU checking, savings, and HELOC accounts to Defendant's co-conspirator, Nicole Linderholm, who used these funds for her own personal financial benefit.

Defendant diverted the funds in the following manner:

\$576,091.78 transferred from Susan's GSCU checking and savings accounts to GSCU accounts controlled by Nicole Linderholm \$60,210.23 transferred from Susan's GSCU savings account to Nicole Linderholm's Citibank credit card account \$20,660 in Ioan advances from Susan's GSCU HELOC transferred to GSCU accounts controlled by Nicole Linderholm

Defendant and Nicole Linderholm worked together in a coordinated and ongoing pattern of financial exploitation, using Susan's cognitive decline to gain control of her assets for their own personal benefit.

ÛL K

RUDOLPH, DENISE

L114

Signature of Complainant or Officer, Officer Name & Number

GENERAL PROBABLE CAUSE

Defendant Implicated 03 - ADMISSION/STATEMENTS, 07 - IDENTIFIED BY WITNESSES, 14 - OTHER PHYSICAL EVIDENCE										
Operating Motor Vehicle in County Other Physical Evidence BANK RECORDS, RECORDINGS Attempted To Inflict Injury										
	STATE OF IOWA,	JO	HNSON COUNTY		-					
gIA/	Subscribed and sworn to before me by the person(s) signing the Complaint and Affidavit(s) on 06/09/2025									
LA A SE	Notary Name	STEPH	ANIE SHELANGOSKI	Signature	of Verifying Party					
	Commission Number				# LU12					
AWO	My Commission Expires			🗙 Peac	e Officer Notary Prosecuting Attorney					

Page 2 of 2

E-FILED 2025 JUN 10 10:28 AM JOHNSON - CLERK OF DISTRICT COURT

IN THE IOWA DISTRICT COURT IN AND FOR JOHNSON COUNTY

This Complaint and Affidavit is to be:

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Filed with JCO - Defendant is a Juvenile

Form	Number:	24-1201

Arrest Date: 06/09/2025

THE STATE OF IOWA

VS.

OFFENDER														
Last				First			Middle	le		Suffix				
LINDERHOLM					LE	.E Lf			EIGH					
Address						City				State Zip Code				
2512 PRINCETON RD					IOWA CITY							52245		
DL# State DL C			ass	DL En	dorsement	S		DL	L Restrictions					
			NONE	Ξ			В							
Date of Birth	Gend	er	R	ace				Et	thnicity					
08/19/1975	FEM	ALE	V	WHITE - W										
Height	Weigl			ye Colo				Ha	Hair Color					
6' 00"	210	LB\$	G	RAY -	GRY			BI	LONDE OR STRA	WBER	RY - B	LN		
OFFENSE														
State County Local Code Section 726.25(3)(E))	Crime I FIN. E			ON OF OI	LDER in	DIVIDUAL	1ST (ST OFFENSE Speed			in	Zone	
Class FELB		Serious P.I.]	Fatal Acci	ident		Civil Da	amage Assessment		Ot	her		
Location Type										-				
20 - RESIDENCE/HOME														
Literal Description														
AMHURST ST														
Address			City							State Zip Code				
			_		IOV	VA CITY			×	IA	1	52245		
Is Date and Time of Incident Known? Incident Date or NO 11/03/2022			Low R					ncident Time or Low Range Upper Time 23:59			r Time Range 9			
STATUS OF OFFENDER/JUVEN	ILE				· · · · · ·									
TAKEN INTO CUSTODY			CUST	FODY					IX	ONS TO A	APPEA	R		
WARRANT REQUESTED					O CONTACT ORDER EQUESTED				SED TO	DIAN				
NARRATIVE				·		_		_						
Narrative of Offense Committed														
On or about the above stated date and	time, ti	he Defendan	t did											
commit financial exploitation of assets exceeds fifteen thousand	an olo dolla	der individı rs	ual, 70)-80 ye	ears of ag	ge, and	the value	of the	benefits, propert	y, resol	irces,	belongings, a	or	
SUMMONS I promise to appear	in said	i court at said	time a	and plac	e.									
1 st	/					Court Date 06/16			i/2025					
	Sign	nature of Defe	endant			~ ~			Court Time 8:00	AM				
In the Court At JOHNSON COUNT	Y CO	URTHOUS	E 41	7 SOU	TH CLIN	TON ST	REET, IOW	VA CIT	TY 52240					
VICTIM INFORMATION (Optiona	lly di	splayed, es	specia	ally if N	CO is re	aueste	d)							
Last		First	1			1.0000	Middle		Suffix					
FRANCE		SUSAN					KAY							
Business/Organization/State/County/Mu	inicipa	lity Name		***						L				
Address					City					State	Zip			
303 AMHURST ST				I	IOWA CITY					IA		245		

Printed At IOWA INSURANCE FRAUD BUREAU

6/9/2025	9:
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9:55 AM Page 1 of 2

Form #: 24-1201

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STATE OF IOWA, JOHNSON COUNTY

AFFIDAVIT

I, the undersigned, being duly sworn, state that all facts contained in this Complaint and Affidavit, known by me or told to me by other reliable persons form the basis for my belief that the defendant committed this crime

State all facts and persons relied upon supporting elements of alleged crime

Susan France is a 76-year-old individual diagnosed with Alzheimer's disease. Defendant is Susan's daughter. Defendant knowingly received \$656,962.01 in funds that Defendant's co-conspirator, Keelan France, transferred from Susan's GSCU checking, savings, and HELOC accounts to Defendant, who used these funds for her own personal financial benefit.

The funds were diverted in the following manner:

\$576,091.78 transferred from Susan's GSCU checking and savings accounts to GSCU accounts controlled by Defendant \$60,210.23 transferred from Susan's GSCU savings account to Defendant's Citibank credit card account \$20,660 in loan advances from Susan's GSCU HELOC transferred to GSCU accounts controlled by Defendant

Defendant and Keelan France worked together in a coordinated and ongoing pattern of financial exploitation, using Susan's cognitive decline to gain control of her assets for their own personal benefit.



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Peace Officer

L114

Prosecuting Attorney

Signature of Complainant or Officer, Officer Name & Number

Rudolph, Denise

Notary

GENERAL PROBABLE CAUSE

Defendant Implic 03 - ADMISSIC		IDENTIFIED BY WITNESSES, 14 - OTHEF	R PHYSICAL EVI	DENCE
	, -	, -	-	
Operating Motor	Vehicle in County	Other Physical Evidence		Attempted To Inflict Injury
		BANK RECORDS, RECORDIN	IGS	
	STATE OF IOWA,	JOHNSON COUNTY		
alA/	Subscribed and sworn to	before me by the person(s) signing the Complaint	and Affidavit(s) on	06/09/2025
XANA OF	Notary Name	STEPHANIE SHELANGOSKI	Signature	of Verifying Party
[⊻] ∰ [₽]	Commission Number			1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-
AWO			<u> </u>	

My Commission Expires

24-1201

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