

State of Minnesota
County of ChippewaDistrict Court
8th Judicial DistrictProsecutor File No. 33.IX24.0212
Court File No. 12-CR-25-621

State of Minnesota,

COMPLAINT

Plaintiff,

Summons

vs.

STEVEN JAMES BERG DOB: 06/25/1971200 1st Avenue
#2

Sacred Heart, MN 56285

Defendant.

The Complainant submits this complaint to the Court and states that there is probable cause to believe Defendant committed the following offense(s):

COUNT I**Charge: Financial Exploitation of a Vulnerable Adult (over \$5,000)**

Minnesota Statute: 609.2335.1(2)(i), with reference to: 609.52.3(2)

Maximum Sentence: Imprisonment of no more than 10 years, or payment of a fine of no more than \$20,000, or both

Offense Level: Felony

Offense Date (on or about): 09/13/2024 to 03/28/2025

Control #(ICR#): 20250029

Charge Description: On or about September 13, 2024 through March 28, 2025, in Chippewa County, State of Minnesota, Defendant STEVEN BERG (DOB 6/25/1971), in the absence of legal authority acquired possession or control of funds of M.B., a vulnerable adult, through the use of undue influence, harassment, or duress, and the value of the resources obtained was over \$5,000, to wit: BERG, in the absence of legal authority, acquired control of a bank account belonging to M.B. through the use of undue influence, harassment, or duress, and took \$7,710.66 therefrom.

COUNT II**Charge: Financial Exploitation of a Vulnerable Adult (over \$35,000)**

Minnesota Statute: 609.2335.1(1)(i), with reference to: 609.52.3(1)

Maximum Sentence: Imprisonment of no more than 20 years, or payment of a fine of no more than \$100,000, or both

Offense Level: Felony

Offense Date (on or about): 05/01/2024 to 09/12/2024

Control #(ICR#): 20250029

Charge Description: On or about May 1, 2024 through September 12, 2024, in Chippewa County, State of

Minnesota, Defendant STEVEN BERG (DOB 6/25/1971), in breach of a fiduciary obligation recognized elsewhere in law, including pertinent regulations, contractual obligations, documented consent by a competent person, or the obligations of a responsible party under section 144.6501, intentionally failed to use the financial resources of M.B., a vulnerable adult, to provide food, clothing, shelter, health care, therapeutic conduct, or supervision for M.B., and the value of the resources misappropriated was over \$35,000, to wit: BERG, in his capacity as a fiduciary, diverted funds from one of M.B.'s accounts, and accounts jointly held by M.B. and BERG, for BERG's own benefit, and failed to use those funds to cover \$53,343.62 in medical and nursing home costs.

COUNT III

Charge: Financial Exploitation of a Vulnerable Adult (over \$35,000)

Minnesota Statute: 609.2335.1(1)(i), with reference to: 609.52.3(1)

Maximum Sentence: Imprisonment of no more than 20 years, or payment of a fine of no more than \$100,000, or both

Offense Level: Felony

Offense Date (on or about): 02/01/2024 to 04/30/2024

Control #(ICR#): 20250029

Charge Description: On or about February 1, 2024 through April 30, 2024, in Chippewa County, State of Minnesota, Defendant STEVEN BERG (DOB 6/25/1971), in breach of a fiduciary obligation recognized elsewhere in law, including pertinent regulations, contractual obligations, documented consent by a competent person, or the obligations of a responsible party under section 144.6501, intentionally failed to use the financial resources of M.B., a vulnerable adult, to provide food, clothing, shelter, health care, therapeutic conduct, or supervision for M.B., and the value of the resources misappropriated was over \$35,000, to wit: BERG, in his capacity as a fiduciary, diverted funds from one of M.B.'s accounts, and accounts jointly held by M.B. and BERG, for BERG's own benefit, and failed to use those funds to cover \$36,740.96 in medical and nursing home costs.

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STATEMENT OF PROBABLE CAUSE

The Complainant states that the following facts establish probable cause:

Your affiant, Meaghan Moen, is an Investigator with the Medicaid Fraud Control Unit of the Minnesota Attorney General's Office. As an Investigator for the MFCU, I investigate allegations of billing fraud by health care providers enrolled in the Minnesota Medical Assistance (Medicaid) Program. I also investigate abuse, neglect, and financial exploitation of Medicaid recipients. In this capacity, I investigated Steven Berg (DOB 6/25/1971) (BERG), the defendant herein, and BERG's activity as a power of attorney and cosigner on the accounts of his mother ("M.B."), a vulnerable adult.

I determined that BERG used funds from M.B.'s accounts for his own benefit, including cash withdrawals and paying his own property taxes, while failing to pay M.B.'s nursing home rent and healthcare bills. As a result of his financial exploitation of M.B., BERG misused \$90,084.58 from M.B.'s accounts (while acting as an authorized cosigner or power of attorney within those accounts) and then misappropriated \$7,710.66 from M.B.'s bank account after losing his privileges related to her accounts.

BACKGROUND OF THE INVESTIGATION

My investigation stemmed from a complaint to the Montevideo Police Department that BERG used M.B.'s assets for purposes that were of no benefit to her. The case was subsequently referred to the Chippewa County Attorney's Office who then referred the case to the Medicaid Fraud Control Unit (MFCU) of the Minnesota Attorney General's Office.

I, along with MFCU Investigators Kailee Potocnik and Sergio Fernandez, and with support of the Montevideo Police Department, Chippewa County Social Services, and the Chippewa County Sheriff's Office, investigated BERG's misuse of M.B.'s accounts and funds. During the investigation, MFCU investigators obtained hundreds of pages of documentary and financial evidence through subpoenas, requests for information, and judicially authorized search warrants. This affidavit sets forth a summary of what has been uncovered to date in this investigation. It does not reference everything I (or other investigators) know about this investigation but articulates facts sufficient to establish probable cause that BERG violated Minnesota law.

BACKGROUND ON M.B. AND BERG

According to Luther Haven Nursing Home records, M.B. was moved into their nursing home on February 7, 2024 at the age of 81. Immediately prior, M.B. had been admitted to CCM Health Montevideo Hospital for six nights after suffering injuries from a fall. Up until February 1, 2024, M.B. lived alone at her house on Kingman Street. Among other things, M.B.'s medical history by that time included some issues with memory loss. Luther Haven staff noted she has required extensive assistance with activities of daily living, including with respect to taking medications, movement, and feeding. Her cognitive and functional abilities have further declined since her admission to Luther Haven.

According to at least one other witness, M.B. historically provided financial support on and off for her son, BERG. According to Minnesota Department of Employment and Economic Development records, BERG has not reported part-time employment since the second quarter of 2024. Since the third quarter of 2024, BERG has not reported any employment or wages. Based on Minnesota Department of Employment and Economic Development records, BERG also has not held full-time employment since the second quarter of 2019 at the latest.

M.B. was interviewed by a Montevideo Police officer twice: the first time in August 2024 and the

second time in September 2024. During the second interview, M.B. confirmed that, at least by the time she had to move into a nursing home, BERG was her only adult living relative in the area who could help take care of her. M.B. stated she was not “concerned” about BERG withdrawing cash from her bank account. She believed BERG had been laid off from his last job at the end of 2023. According to M.B., she permitted BERG to use some of her money while he was without his own income, in her words, because “I need him to take care of himself, cause I had to have him take care of me.” Luther Haven staff members have also heard M.B. express concerns about BERG’s wellbeing and fear that BERG might harm himself without her assistance. M.B. wanted Luther Haven Nursing Home staff to help get BERG a job.

COUNTS II AND III: BERG’S MISUSE OF M.B.’S ACCOUNTS

I reviewed the investigative files from Montevideo Police and Chippewa County Family Services (“CCFS”), along with records from Luther Haven Nursing home and several other financial and health institutions to determine whether or to what extent BERG actually directed the funds in M.B.’s accounts to M.B.’s benefit. Based upon my review, at the beginning of 2024, M.B.’s bank accounts with the CO-OP Credit Union and brokerage accounts with Ameriprise Financial had a collective balance of over \$53,000.00. M.B. was also receiving more than \$1,800.00 into her checking account from the Social Security Administration at the end of every month, up until August 2024. But between February 1, 2024, and September 12, 2024, BERG only made one payment of \$2,725 from M.B.’s accounts to cover M.B.’s nursing home and medical bills, which accumulated to over \$90,000 due and owing during that same period.

According to CO-OP Credit Union records, on or about August 19, 2022, M.B. opened a “multi-party [checking] account with right of survivorship” listing BERG as the only “pay on death” beneficiary. About two months later, M.B. opened a “multi-party [savings] account with right of survivorship” listing nobody as a “pay on death” beneficiary. BERG was listed as the only other co-signer on both accounts, and he remained on these accounts until early 2025. Up until February 2024, M.B. appeared to be the signatory on any checks issued out of these accounts. Starting in or around March 2024, after M.B. moved into Luther Haven, BERG was the signatory on any checks issued out of these accounts.

In August 2024, a representative from Luther Haven contacted Montevideo Police, because Luther Haven and CCFS had recently obtained some of M.B.’s bank records while helping M.B. apply for Minnesota Medical Assistance (Medicaid). After their review, Luther Haven employees were concerned to see the volume of cash withdrawals that BERG had made from M.B.’s accounts that year. Based on my review of the bank statements, BERG had made more than 100 cash withdrawals between January and August 2024. When BERG was asked by Luther Haven employees what those withdrawals were for, BERG replied that they went to pay for M.B.’s medical bills from CCM Health. However, based on my review of bank and CCM Health records, CCM Health stopped receiving any payments for M.B.’s medical costs in February 2024, and the last payment CCM Health received for M.B.’s medical care was in the form of a check written by M.B.

According to Ameriprise Financial records, on February 22, 2024 (15 days after M.B. was discharged from her hospital stay), BERG went into Ameriprise’s office and said M.B. “had fallen and was in the hospital.” BERG stated M.B. “needed about \$15,000.00” and the decision was made to liquidate M.B.’s Inherited Individual Retirement Account (IRA). M.B. had signed a durable power of attorney with Ameriprise conferring power of attorney authority to BERG on or about December 21, 2023.

According to CO-OP Credit Union records, on February 26, 2024, \$15,000.00 was transferred from M.B.’s Ameriprise accounts into her checking account.

Again, on April 25, 2024, BERG called Ameriprise and told an Ameriprise representative that M.B. “needed \$5,000.00 more to go towards the nursing home expenses.” According to CO-OP Credit Union

records, on April 29, 2024, \$5,000.00 was transferred from M.B.'s Ameriprise accounts into her checking account. By July 2024, M.B.'s brokerage accounts were completely drained, at the request of BERG. According to a September 2024 bank statement, the collective balances in M.B.'s CO-OP Credit Union accounts ended that month at \$-35.30.

BERG only ever made one payment of \$2,725.96 to Luther Haven on July 3, 2024. According to CCFS records, in August 2024, M.B. was at risk of losing her housing at Luther Haven due to nonpayment. Based on my review of December 2024 communications between Luther Haven employees, Luther Haven employees expressed concerns about a representative payee for M.B. They noted that once M.B.'s house was sold, Luther Haven could probably become the representative payee for M.B.

ATTEMPTS TO STOP BERG'S FINANCIAL EXPLOITATION OF M.B.

On August 22, 2024, when speaking with a Montevideo Police officer, M.B. stated she was not aware that she was behind on her nursing home bills. When M.B. was asked if BERG was her "power of attorney," M.B. responded, "no." At the time, M.B. also believed BERG had been working "a lot" recently as a part-time landscaper with a friend.

Around this time, the Social Security Administration stopped transferring M.B.'s monthly social security payments into her joint account with BERG. These funds were held by the Social Security Administration until they could be deposited into a resident trust account with Luther Haven in June 2025.

On September 13, 2024, when speaking with a Montevideo Police officer, M.B. confirmed that she did not want BERG taking money from her accounts "going forward." On October 23, 2024, BERG was sent a letter from the CCFS informing him he had been financially exploiting M.B. and instructing him to stop.

According to CO-OP Credit Union records and witnesses, in 2024, bank employees started to notice BERG's withdrawal activity and initiated their own internal investigation of those transactions. While investigating, bank employees also requested that BERG come into the bank to conduct all his cash withdrawals in person. After M.B.'s account balances went negative, a teller supervisor opened a new account for M.B. and advised M.B. to keep BERG off the new account. M.B. took this advice and BERG was not ever a co-signer on M.B.'s new CO-OP Credit Union account.

COUNT I: BERG CONTINUES TAKING FUNDS FROM M.B.'S NEW ACCOUNT

In the fall of 2024, Luther Haven staff began communicating with BERG to urge him to sell M.B.'s house on Kingman Street. On January 8, 2025, M.B.'s house was listed for sale by Weichert Realtors. On March 12, 2025, the sale of M.B.'s house closed for a purchase price of \$145,000. According to M.B.'s settlement statement from the sale, \$109,811.18 from the proceeds of the sale was directed to Luther Haven to pay off the balance M.B. owed to Luther Haven at that time. A little over \$18,000 was deposited into M.B.'s new CO-OP Credit Union account from the sale.

On March 24, 2025, twelve days after the sale of M.B.'s house, BERG requested Prairie Five Rides (a local transportation company) provide M.B. with a ride from Luther Haven to CO-OP Credit Union. BERG was the only one to meet M.B. outside of the bank. According to the driver witness, BERG and M.B. went into the bank together and came out together. According to bank records, \$6,920.66 was withdrawn from M.B.'s new account during their visit that day; \$2,000.00 went to BERG for "reimbursement of funds" and the remainder went to the Chippewa County Treasurer. According to the memo line on the cashier's check to the Chippewa County Treasurer, this remainder was payment of "STEVEN BERG PROP TAXES."

On March 28, 2025, BERG requested another ride from Prairie Five Rides for M.B. to meet him again outside of Co-op Credit Union. BERG was the only one to meet M.B. outside of the bank. According to the driver witness, when they pulled into the bank and the driver asked M.B. who that was (indicating at BERG standing outside), M.B. responded “my master.” M.B. and BERG then went into the bank together and came out together. According to bank records, BERG requested \$5,000.00 to be withdrawn from M.B.’s account, but the bank only permitted \$500.00 to be taken out of M.B.’s new account during their visit that day.

Following these transactions, in April 2025, a fraud and risk manager with CO-OP Credit Union cut a check from M.B.’s new account to Luther Haven for \$10,459.31 (the remaining CO-OP Credit Union), which covered M.B.’s room and board at Luther Haven into August 2025. M.B.’s new account with CO-OP Credit Union was closed and Luther Haven became M.B.’s representative payee.

INTERVIEW OF BERG

On August 22, 2024, a Montevideo police officer interviewed BERG. He admitted to using some of the cash withdrawals on himself, but BERG would not specify how much of M.B.’s funds he used on himself. BERG stated some of the money has been used to upkeep M.B.’s house, but he is unable to provide any receipts. BERG became agitated during the interview and stated, “well lock me up, get it over with.” When reminded he could provide the officer with his receipts at any time after the interview, he replied “whatever” and walked away.

CONCLUSION

Based on the above, BERG, while acting as the power of attorney for M.B. and through the use of undue influence over M.B., acquired control of financial resources of M.B. and used those financial resources for purposes that did not benefit M.B. There is probable cause to believe that BERG financially exploited M.B., a vulnerable adult, in violation of Minnesota Statutes § 609.2335, in the total amount of \$97,795.24.

To calculate the overall value of the financial resources misused by BERG, I totaled the amounts BERG failed to pay on behalf of M.B. to Luther Haven and CCM Health between February 1, 2024 and September 12, 2024 (Counts 2 and 3); along with the amounts BERG used M.B. to take out of M.B.’s new bank account after her joint accounts with BERG were closed (Count 1). Broken down into charging periods, the value of BERG’s financial exploitation of M.B. totals as follows:

Count	Dates	Value of M.B.’s Resources Misused
1	September 13, 2024 – March 28, 2025	\$7,710.66
2	May 1, 2024 – September 12, 2024	\$53,343.62
3	February 1, 2024 – April 30, 2024	\$36,740.96
Total		\$97,795.24

SIGNATURES AND APPROVALS

Complainant requests that Defendant, subject to bail or conditions of release, be:
(1) arrested or that other lawful steps be taken to obtain Defendant's appearance in court; or
(2) detained, if already in custody, pending further proceedings; and that said Defendant otherwise be dealt with according to law.

Complainant declares under penalty of perjury that everything stated in this document is true and correct. Minn. Stat. § 358.116; Minn. R. Crim. P. 2.01, subds. 1, 2.

Complainant

Meaghan Moen
Investigator
445 Minnesota Street
Suite 1400
St. Paul, MN 55101

Electronically Signed:
12/08/2025 03:45 PM
Ramsey County, Minnesota

Being authorized to prosecute the offenses charged, I approve this complaint.

Prosecuting Attorney

Esther M. Soria
Assistant Attorney General
445 Minnesota Street
Suite 1400
St. Paul, MN 55101
(651) 296-3353

Electronically Signed:
12/08/2025 03:41 PM

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FINDING OF PROBABLE CAUSE

From the above sworn facts, and any supporting affidavits or supplemental sworn testimony, I, the Issuing Officer, have determined that probable cause exists to support, subject to bail or conditions of release where applicable, Defendant's arrest or other lawful steps be taken to obtain Defendant's appearance in court, or Defendant's detention, if already in custody, pending further proceedings. Defendant is therefore charged with the above-stated offense(s).

☒ **SUMMONS**

THEREFORE YOU, THE DEFENDANT, ARE SUMMONED to appear as directed in the Notice of Hearing before the above-named court to answer this complaint.

IF YOU FAIL TO APPEAR in response to this SUMMONS, a WARRANT FOR YOUR ARREST shall be issued.

☐ **WARRANT**

To the Sheriff of the above-named county; or other person authorized to execute this warrant: I order, in the name of the State of Minnesota, that the Defendant be apprehended and arrested without delay and brought promptly before the court (if in session), and if not, before a Judge or Judicial Officer of such court without unnecessary delay, and in any event not later than 36 hours after the arrest or as soon as such Judge or Judicial Officer is available to be dealt with according to law.

☐ **Execute in MN Only**☐ **Execute Nationwide**☐ **Execute in Border States**☐ **ORDER OF DETENTION**

Since the Defendant is already in custody, I order, subject to bail or conditions of release, that the Defendant continue to be detained pending further proceedings.

Bail: \$

Conditions of Release:

This complaint, duly subscribed and sworn to or signed under penalty of perjury, is issued by the undersigned Judicial Officer as of the following date: December 8, 2025.

Judicial Officer

Benjamin Pieh

Electronically Signed: 12/08/2025 04:37 PM

Sworn testimony has been given before the Judicial Officer by the following witnesses:

**COUNTY OF CHIPPEWA
STATE OF MINNESOTA**

State of Minnesota

Plaintiff

vs.

Steven James Berg

Defendant

LAW ENFORCEMENT OFFICER RETURN OF SERVICE

*I hereby Certify and Return that I have served a copy of this
Summons upon the Defendant herein named.*

Signature of Authorized Service Agent:

12-CR-25-621
DEFENDANT FACT SHEET

Filed in District Court
State of Minnesota
12/9/2025

Name: Steven James Berg
DOB: 06/25/1971
Address: 200 1st Avenue
#2
Sacred Heart, MN 56285

Alias Names/DOB:

SID:

Height:

Weight:

Eye Color:

Hair Color:

Gender:

Race:

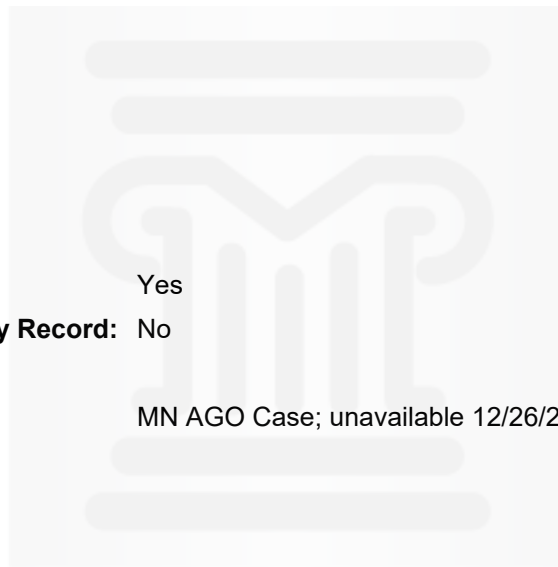
Fingerprints Required per Statute: Yes

Fingerprint match to Criminal History Record: No

Driver's License #:

Case Scheduling Information: MN AGO Case; unavailable 12/26/25-12/31/25, and 1/15/26-1/19/26

Alcohol Concentration:



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STATUTE AND OFFENSE GRID

Cnt Nbr	Statute Type	Offense Date(s)	Statute Nbrs and Descriptions	Offense Level	MOC	GOC	Controlling Agencies	Case Numbers
1	Charge	9/13/2024	609.2335.1(2)(i) Financial Exploitation-Vulnerable Adult-Undue Influence/Harassment/Duress	Felony	U170G	N	MN062015A	20250029
	Penalty	9/13/2024	609.52.3(2) Theft - Value over \$5,000 or trade secret, explosive, Controlled Substance I or II	Felony	U170G	N	MN062015A	20250029
2	Charge	5/1/2024	609.2335.1(1)(i) Financial Exploitation-Vulnerable Adult-Breach of Fiduciary Obligation - Fail Provide Care	Felony	U1709	N	MN062015A	20250029
	Penalty	5/1/2024	609.52.3(1) Theft - Firearm or property value over \$35,000	Felony	U1709	N	MN062015A	20250029
3	Charge	2/1/2024	609.2335.1(1)(i) Financial Exploitation-Vulnerable Adult-Breach of Fiduciary Obligation - Fail Provide Care	Felony	U1709	N	MN062015A	20250029
	Penalty	2/1/2024	609.52.3(1) Theft - Firearm or property value over \$35,000	Felony	U1709	N	MN062015A	20250029

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