



COMPTROLLER'S INVESTIGATIVE REPORT

Cedar Grove Volunteer Fire Department

January 8, 2026

Jason E. Mumpower
Comptroller of the Treasury



DIVISION OF INVESTIGATIONS



JASON E. MUMPOWER
Comptroller

January 8, 2026

Carroll County Mayor
and Board of Commissioners
625 High Street
Huntingdon, TN 38344

Carroll County Officials:

The Office of the Comptroller of the Treasury conducted an investigation of selected records of the Cedar Grove Volunteer Fire Department, and the results are presented herein.

Copies of this report are being forwarded to Governor Bill Lee, the State Attorney General, the District Attorney General of the 24th Judicial District, certain state legislators, and various other interested parties. A copy of the report is available for public inspection in our Office and may be viewed at <http://www.comptroller.tn.gov/ia/>.

Sincerely,

A handwritten signature in blue ink, appearing to read "J. E. Mumpower", with a long horizontal flourish extending to the right.

Jason E. Mumpower
Comptroller of the Treasury

JEM/MLC

INVESTIGATIVE REPORT

Cedar Grove Volunteer Fire Department

The Office of the Comptroller of the Treasury investigated allegations of malfeasance related to the Cedar Grove Volunteer Fire Department. The investigation was initiated after Carroll County officials discovered that the department's bank account was closed with a negative balance. The investigation was limited to selected records for the period January 1, 2022, through April 7, 2025. The results of the investigation were communicated with the Office of the District Attorney General of the 24th Judicial District.

BACKGROUND



The Cedar Grove Volunteer Fire Department (department) is located in Cedar Grove, Tennessee, and provides fire protection and emergency response services to the Cedar Grove community. The department responds to fires, medical emergencies, motor vehicle accidents, rescue calls, and incidents resulting from storm damage. Carroll County provides the department with firefighting vehicles, equipment, and other gear, and the department covers operating expenses, including utilities, general maintenance, and insurance. The department pays for its operational needs with funds from donations and community fundraisers.

Michael Browning Jr. was appointed as the department's fire chief around April 2017. As fire chief, Browning had signatory authority on the department's bank account and was responsible for all accounting functions related to the department's financial business. Browning was terminated from his position as the department's fire chief on April 24, 2025.

In July 2025, the Carroll County Fire Department assumed authority over all volunteer fire departments in the county. The department currently does not have a bank account, and all financial operations are under the control of the Carroll County Mayor's Office.

RESULTS OF INVESTIGATION

1. FORMER CEDAR GROVE VOLUNTEER FIRE DEPARTMENT CHIEF MICHAEL BROWNING JR. MISAPPROPRIATED DEPARTMENT FUNDS TOTALING AT LEAST \$10,721.61

During the period January 1, 2022, through April 7, 2025, former fire chief Michael Browning Jr. used the department debit card to misappropriate department funds totaling at least \$10,721.61 through unauthorized ATM withdrawals and personal purchases as described below.

A. Browning used the department debit card to make unauthorized ATM withdrawals, and incurred fees, totaling at least \$7,668.62

Investigators identified 82 transactions between January 11, 2022, and February 3, 2025, in which Browning used the department debit card to make unauthorized ATM withdrawals totaling \$7,200, some of which included ATM point of sale (POS) fees totaling \$225.62 and \$243 in associated withdrawal and balance inquiry bank fees. According to the department's bank statements, the funds were withdrawn at various ATMs in Tennessee, including locations in Cedar Grove, Jackson, Atwood, Milan, McKenzie, Wildersville, and Trenton. Department officials advised that there was no reason for the department to have made these cash withdrawals; therefore, investigators determined that these funds were not used for the benefit of the department.

Summary of ATM Withdrawals and Fees						
ATM Withdrawals				Associated Bank Fees		
Year	Amount Withdrawn	ATM POS Fees	Number of Transactions	Year	Amount	Number of Transactions
2022	\$880.00	\$9.25	6	2022	\$12.00	4
2023	4,220.00	133.15	46	2023	144.00	48
2024	2,080.00	80.22	29	2024	78.00	26
2025	20.00	3.00	1	2025	9.00	3
Totals	\$7,200.00	\$225.62	82	Totals	\$243.00	81

B. Browning used the department debit card to make personal purchases totaling at least \$2,836.99

Investigators identified 140 transactions between February 23, 2022, and February 23, 2025, in which Browning used the department debit card for personal purchases at gas stations, retailers, restaurants, liquor stores, and a hotel, totaling at least \$2,836.99 (**Refer to Exhibit 1**). These purchases were made at various locations in Tennessee, including Cedar Grove, Jackson, Clarksburg, Spring Creek, Wildersville, Milan, Atwood, Huntingdon, Medina, Trezevant, and Trenton. Investigators analyzed the department's bank statements and noted that the only authorized expenses for the department were utilities, insurance, and supplies for one or two fundraisers held each year. Department volunteers told investigators that they

usually purchased supplies for the department, such as water, soap, and other small items, with their personal funds. Investigators confirmed that these purchases made by Browning were not for the benefit of the department.

Exhibit 1

WITHDRAWALS						
08/09	PIN Purchase Little General	5541 Trezevant	TN	1225		9.54
08/09	ATM Withdrawal Zw100079	3510 Hwy 70 Cedar Grove	TN	Zw100079	1225	103.00
08/12	Card Purchase MT Bottles Trez	5813 Trezevant	TN	38258	1225	5.00
08/12	Card Purchase Countrv Store	5499 Cedar Grove	TN	38321	1225	72.44
08/14	Card Purchase Country Store	5499 Cedar Grove	TN	38321	1225	28.65
08/15	PIN Purchase Countryside Gr	5541 Huntingdon		1225		20.38
08/16	Card Purchase Country Store	5499 Cedar Grove	TN	38321	1225	17.55
08/19	ATM Withdrawal 3510 Hwy 70	3510 Hwy 70 Cedar Grove	TN	Zw100079	1225	203.00
08/19	Card Purchase Country Store	5499 Cedar Grove	TN	38321	1225	17.55
08/19	PIN Purchase Country Store	5542 Cedar Grove		1225		10.00
08/20	Card Purchase Milan Inn & Sui	7011 Milan	TN	38358	1225	80.00
08/20	Card Purchase Moffitts Wine A	5921 Milan	TN	38358	1225	34.10
08/20	Card Purchase El Gallero	5812 Milan	TN	38358	1225	27.13

Partial August 2024 department bank statement showing ATM withdrawals and various personal purchases including a hotel stay, alcohol, and restaurants

C. The department incurred overdraft fees totaling \$216 due to Browning's misappropriation

As a result of unauthorized ATM withdrawals and personal purchases, the department's bank account carried a negative balance on multiple occasions. The first instance was in November 2024 when the account incurred a \$36 overdraft fee. The account again became overdrawn in January 2025, and it maintained a negative balance from February 2025 until it was closed on April 7, 2025. In total, the department incurred four overdraft fees totaling \$216. Investigators determined that the overdraft fees were a direct result of Browning's misappropriation.

Summary of Overdraft Fees Incurred	
Date	Amount
November 12, 2024	\$36
January 21, 2025	36
January 22, 2025	36
February 3, 2025	108
Total	\$216

2. INVESTIGATORS IDENTIFIED QUESTIONABLE ATM WITHDRAWALS AND ASSOCIATED BANK FEES TOTALING \$255

Due to a lack of documentation, investigators cannot substantiate how much, if any, change funds (cash for making change) were used at the department's fundraisers. Investigators identified \$246 in questionable ATM withdrawals and \$9 in associated bank fees on September 26, 2022, around

the date of the fall 2022 fundraiser. This included two ATM withdrawals, \$203 and \$43, two other bank ATM fees totaling \$6, and a \$3 other bank balance inquiry fee. Investigators cannot substantiate which of these withdrawals, if any, were used for change funds. Additionally, only \$161 in cash was deposited into the department's bank account after the fundraiser.

Investigators reviewed the department's bank statements and noted that cash was collected at every fundraiser except the last one, which was held in May 2024. The department did not have collection logs to determine how much cash was collected from the fundraisers. Due to a lack of documentation, investigators cannot determine how much cash was collected and cannot confirm that all proceeds from the fundraisers were deposited into the department's account.

On January 5, 2026, the Carroll County Grand Jury indicted Michael Browning Jr. on one count of Theft of Property over \$10,000 and one count of Fraudulent Use of a Debit Card.

The charges and allegations contained in the indictment are merely accusations of criminal conduct, and not evidence. The defendant is presumed innocent unless and until proven guilty beyond a reasonable doubt and convicted through due process of law.

[Cedar Grove Volunteer Fire Department Investigation Exhibit](#)

INTERNAL CONTROL DEFICIENCIES

Our investigation revealed deficiencies in internal controls, which contributed to Browning's ability to facilitate his misappropriation without prompt detection. These deficiencies included:

Deficiency 1: Department officials did not provide adequate oversight of financial operations and failed to implement effective internal controls

Investigators noted multiple deficiencies in internal controls, which are a direct result of a lack of oversight by officials. Officials are responsible for designing effective internal controls to give reasonable assurance of the reliability of financial reports and the effectiveness and efficiency of operations. Providing adequate oversight and establishing internal controls reduces the risks that errors or misappropriations will remain undetected. The department had the following internal control deficiencies:

- Department officials did not segregate financial duties. Browning had exclusive control over the department's bank account and debit card. He was solely responsible for the custody and safekeeping of department funds. Separating financial duties reduces the risk that errors or misappropriations will remain undetected. Also, requiring a review of the bank account by an independent person provides a level of internal control to ensure funds are properly expended.

- Department officials did not maintain adequate accounting records. Officials failed to ensure that accounting records were properly maintained and reconciled. There was no process in place for reconciling monthly bank statements with accounting records. Failing to maintain adequate accounting records and reconcile bank statements increases the risk that errors or misappropriations will remain undetected.
- Department officials did not require supporting documentation to be maintained for many disbursements. Disbursements of funds from the bank accounts were made by Browning without adequate supporting documentation. Requiring documentation, such as purchase receipts and invoices, allows officials to verify that the payment is proper and reasonable.

Department officials indicated that they have corrected or intend to correct these deficiencies.
