
INVESTIGATING ECONOMIC CRIMES

3300.1 PURPOSE

These guidelines are to be used to standardize the reporting of Economic Crimes to assist officers in their investigation and proper documentation of these crimes using the Department's Records Management System (RMS) report template(s).

3300.2 INTRODUCTION

Economic crime is growing at an alarming rate as criminals constantly strive to discover new ways to commit fraud and avoid detection. In response to this trend, the Economic Crimes Unit (ECU) developed guidelines to assist patrol officers with the documentation and investigation of the three major fraud areas: Identity Theft, Check Fraud and Major Fraud. These guidelines establish those crimes that require follow-up. It will also define the appropriate RMS report template to use based on the crime type and related circumstances.

This guideline includes other ECU-related resources and recommendations involving E-Reporting criteria for Identity Theft, Internet Fraud and Counterfeit Currency and a list of ECU-related charging sections.

3300.3 BACKGROUND

These guidelines will provide consistency in the way officers document and investigate economic crimes. Officers sometimes complete unnecessary follow-up and/or documentation or may do less than is required.

These guidelines provide officers with a set of standards and examples to provide consistency in the way cases are documented. These guidelines are also designed to reduce the amount of time patrol officers spend on these types of calls by detailing exactly what is expected and/or requested from the Criminal Investigations Bureau.

Although these guidelines cover a wide variety of topics, fraud cases may take many forms. When in doubt how to proceed, contact an ECU detective/investigator or their supervisor.

3300.4 THE IDENTITY THEFT REPORT FORM

3300.4.1 WHEN TO USE THE IDENTITY THEFT SECTIONS OF THE REPORT TEMPLATE

1. A victim, who resides in the City of Santa Ana reports the unlawful use of their personal identifying information including victim businesses located in Santa Ana.
2. He/She/Business has not been the victim of any type of actual theft (459, 487, 488, etc.)

Examples:

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

1. A suspect (known or unknown) used any part of the victim's personal information to open, use, withdrawal from any type of account (i.e. cell phone, credit card, department store, line of credit, bank, etc.) and/or made purchases on that account.
2. A suspect used the victim's social security number for employment.
3. A suspect used the victim's credit card/bank account information to make fraudulent purchases but the victim does not believe the information was compromised as the result of a theft or burglary.
4. A suspect made purchases on the Internet using the victim's credit card/bank account.
5. A victim believes they lost their credit/debit card but didn't realize it at the time. They now discover fraudulent purchases on their account.
6. A victim's bank checking account was used to make fraudulent/counterfeit checks that were cashed and/or attempted to be cashed. Refer to 3300.6.1 to 3300.6.4 scenarios in this procedural manual on handling in progress or just occurred incidents at a bank or check cashing business.
7. Any other similar type report.

Note: If the victim is also reporting another associated crime (i.e. burglary) along with the fraudulent use of their personal information, document all necessary information on a Crime Report.

Example: The victim had a credit card stolen from their vehicle and purchases were made in his/her/business name. Document on a Crime Report and list PC 459 – Burglary as the primary crime type and PC 530.5 – Identity Theft as the secondary charge. If the identity theft is not discovered until later, a supplemental report should be done to include the identity theft activity. Include the same level of detail as with the Economic Crimes – Identity Theft sections on the RMS template.

3300.4.2 INVESTIGATION OF IDENTITY THEFT

The Economic Crimes – Fraud, Check, ID Theft template on RMS is used to document all investigations. Therefore, it is requested officers conduct a thorough investigation and upload relevant paperwork to the report. The ECU will complete any additional investigation once the case has been reviewed. The Identity Theft Information sections of the template should be filled out completely and a narrative summarizing any additional information should be prepared.

Note: If an identity theft investigation is located that is a smaller part of a more complex criminal investigation (burglary, counterfeiting, check fraud, etc.) the officer should, document the incident on a Crime Report using the RMS and investigate as appropriate.

3300.4.3 OTHER RELATED IDENTITY THEFT CRIMES AND RECOMMENDATIONS

Occasionally, a victim of identity theft who resides in another city will be referred to the Santa Ana Police Department to file a report if a related crime occurred in Santa Ana. In that case, officer should: document the appropriate incident on a Crime Report using the RMS, use the section (refer to section 3300.12) that is most appropriate (459, 470, 484(g), etc.), and collect any relevant evidence (video recording, witness information and/or documentation), officers should investigate appropriately as follows:

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

1. Include all known incidents of fraudulent activity (e.g., fraudulently obtained credit card number[s], bank account[s], loans and/or the suspect using the victim's social security number.)
2. Cross-reference all known reports made by the victim (e.g., U.S. Secret Service, credit reporting bureaus, U.S. Postal Service, law enforcement agency[s] and DMV) with all known report numbers.
3. Provide the victim with the Department's pamphlet entitled "Identity Theft: A Quick Reference Guide." This reference guide (Attachment 1 - 3300.14) contains important information that will assist the victims in the process of repairing their credit and preventing additional fraudulent activity. This pamphlet is located in the report room in both English and Spanish and also on the Department's website. It can be located on the home page under the section entitled "Inside the PD" by selecting the Investigations Bureau link followed by the Economic Crimes link.
4. Inform victims of identity theft that the California Identity Theft Registry is available to help those who are wrongly linked to crimes. The registry can be checked by law enforcement and other authorized persons to investigate whether a criminal history or want was created in the victim's name (Penal Code § 530.7). Information regarding the California Identity Theft Registry can be obtained by calling toll free (888) 880-0240 or on their website <https://www.oag.ca.gov/idtheft>.

The ECU receives courtesy reports from law enforcement agencies across the country on a weekly basis for identity theft crimes occurring within this jurisdiction. It is important for the officer to ascertain the addresses where the crime(s) occurred, whenever possible. This could reduce the time it takes the ECU to forward the report(s) to the appropriate law enforcement agency where the actual crime occurred.

3300.5 DETERMINING THE USE OF IDENTITY THEFT VERSUS CHECK FRAUD SECTIONS

The Economic Crimes – Identity Theft Information sections of the template should be used if a citizen or other business is the victim of check fraud because their account information was used in an attempt to cash and/or cashed a check(s). Victim's usually report this crime to police days or weeks after the crime has occurred at a bank or check cashing business due to the normal delay in processing checks.

A good "rule of thumb" is to complete the Economic Crimes – Check Crime Information sections of the template when a bank or check cashing business calls for police service when a suspect is attempting to or has cashed a fraudulent or stolen check at their location.

The Department will investigate a fraudulent check case when the check has been reported stolen, counterfeited, written on a closed account or the check is a non-sufficient funds (NSF) check.

In conjunction with the Orange County District Attorney's Office (OCDA), the Department has established guidelines to streamline and standardize the reporting process of fraudulent checks. Through implementation of the following protocol, investigative resources can be focused on those cases that will most likely result in a successful criminal filing and conviction.

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

The Department will investigate a fraudulent check case when the merchant has done all three of the following:

1. Verified the suspect has a valid form of government issued identification and noted the government number on the face of the check. The following forms of personal identification are acceptable: California Driver's License or Identification Card, U.S. Military I.D. with photograph or United States Passport.
2. Obtained a thumbprint and placed it on the back of the check.
3. Had the subject endorse the back of the check in the cashier's presence.

Refer to the following Check Fraud Investigations guidelines for further information.

3300.6 CHECK FRAUD INVESTIGATIONS SHOULD BE MODELED ON THE FOLLOWING SCENARIOS

3300.6.1 SCENARIO 1

Dispatched to a check cashing business in possession of a fraudulent/stolen check. The crime occurred that day and the suspect fled prior to your arrival:

Document on the Economic Crimes – Check Fraud Information sections of the template all the requested information and book the actual check and any additional evidence. (Upload front and back photocopies of check(s)/document(s) to report.) If time permits, officers should follow-up on any leads that would lead to the identification and arrest of the suspect. Otherwise, no follow-up investigation is required.

3300.6.2 SCENARIO 2

Dispatched to a check cashing business where a suspect is detained attempting to pass one or more fraudulent checks:

These cases should be investigated by the handling officer as completely as possible and documented on the Economic Crimes – Check Fraud Information sections of the template. An attempt should be made to interview the suspect. The narrative portion of the report will need to include enough information to show probable cause for the arrest and, if possible, enough for the District Attorney to file the case. The District Attorney usually requires the following information prior to filing:

1. Information on the transaction (interview the person who accepted the check.)
2. Interview and/or statements made by the arrestee.
3. Confirmation the check was stolen (contact account holder and/or bank.)
4. Any evidence the arrestee knew the check was fraudulent and/or stolen (getaway vehicle, attempt to flee, etc.)

3300.6.3 SCENARIO 3

Dispatched to a business (other than a bank or check cashing business) that had their checks stolen and/or counterfeited:

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

1. Determine if he/she/business has been the actual victim of a crime outside of the fraudulent/counterfeit checks (i.e., was a checkbook stolen in a 459, 488, etc.). If so, document on a Crime Report listing the appropriate crime. In the narrative, list the details of the checks that were stolen/counterfeited/altered and upload relevant documents, if possible. Book the originals into evidence.
2. If the only crime being reported is that an unknown person has counterfeited and cashed checks against the victim's account, document the incident by completing the Economic Crimes - Identity Theft Information sections of the template due to the victim's identifying information (account number, name, address, etc.) was used to cash the check. The bank/check cashing business can later report their crime, which would be documented on the Economic Crimes – Check Fraud Information sections of the template under a different case number and cross-referenced. In the narrative, list the details of the fraudulent checks and, if known, where (business name, address, city, state) they were cashed. Upload relevant documents and book any originals into evidence. Investigate appropriately.

3300.6.4 SCENARIO 4

Dispatched to a residence/business where the victim is a person/business (not a check cashing business or bank) and is reporting fraudulent activity on their personal/business checking account:

1. Determine if the victim has been the actual victim of a crime outside of the fraudulent/counterfeit checks (i.e. was their checkbook stolen in a 459, 488, etc.). If so, document on a Crime Report listing the appropriate crime. In the narrative, list the details of the checks that were stolen/counterfeited/altered and upload relevant documents to the report. Book the originals into evidence.
2. If the only crime being reported is that an unknown person has counterfeited and cashed checks against the victim's account, document the incident on the Economic Crimes - Identity Theft Information sections of the template. In the narrative, list the details of the fraudulent checks and, if known, where (business name, address, city, state) they were cashed. Upload relevant documents to the report and book any original documents into evidence.

3300.6.5 SCENARIO 5

An officer contacts a suspect in possession of multiple checks (vehicle stop, motel room, etc.) which appear to be stolen and/or counterfeit. This is handled in the field like any other stolen property case.

1. Attempt to contact at least one victim/banking institution to confirm at least one check is stolen and the suspect does not have permission to be in possession of the check. ("Wobbler" under PC 530.5(c)(3) – Identity Theft: if 10 different stolen check victims are confirmed at time of arrest and/or other factors.)
2. Interview suspect and document any evidence that indicates the suspect reasonably should have known checks were stolen.
3. Complete a Crime Report and an adult/juvenile booking face page under one CI number and upload the front and back copies of any relevant checks/documents.

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

4. Leave a message/e-mail with the ECU detective/investigator or their supervisor advising him/her that a suspect is in custody.

3300.7 MAJOR FRAUD INVESTIGATION

1. The Department defines a major fraud case as follows: Any case that involves internal theft or embezzlement from a company where the loss is in excess of \$5,000 by an employee with fiduciary duties (payroll, account manager, etc.).
 - A. Any case of theft from a company where there were multiple incidents that occurred over a prolonged period of time.
 - B. Any financial crime where the victim is considered elderly (65 or over) or similar dependent.
2. Due to the complex nature of most major fraud cases, a tremendous amount of expertise is needed to determine the extent to which the Department will be involved. Therefore, if an officer is dispatched to a call where one of the above applies, the following guidelines should be followed:
 - A. The officer should take an Information Report - Major Fraud. The officer should list all involved parties and complete a narrative with a basic synopsis.
 - B. Generally, the officer should not interview the suspect(s). If the reporting party is concerned of additional financial loss due to the suspect's continued employment, officers should advise them they need to make a decision independent of the police investigation. If there is an additional concern (i.e. flight), officers can contact the ECU detective/investigator or their supervisor.
 - C. Officers should provide the reporting party with a case number and advise them an ECU detective/investigator will contact them within a few days to discuss the case in more detail. The reporting party should be advised to retain all documents and/or evidence until contacted by the ECU detective/investigator.
 - D. When possible, officers should notify (email or phone) the ECU sergeant or an ECU detective/investigator about the case to assist in the preliminary investigation.

3300.8 INTERNET FRAUD

If an officers is dispatched to a call involving a reporting party who has entered into an agreement (contract) with another party over an item for sale (EBay, Letgo, OfferUp, Craigslist, etc.) and payment and/or product was not received, or other similar internet scams or activity, no report is required. The victim should be advised to report the transaction to the Federal Bureau of Investigation's Internet Crime Complaint Center on the following website: www.IC3.gov.

If the reporting party demands a report, officers can take a brief Information Report and forward it to the ECU.

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

3300.9 E-REPORTING CRITERIA FOR IDENTITY THEFT

An E-Report can be completed by a citizen using the Santa Ana Police Department Citizen Online Police Reporting System on website www.ci.santa-ana.ca.us/pd/e-reporting if it meets the reporting criteria explained on the site and explained in this section. The citizen will need to select the theft section on the site to begin the reporting process.

"Identity" theft is defined on this website as any person who willfully obtains personal identifying information for any unlawful purpose.

A person should not use this E-Reporting system if they have information on a known suspect, workable suspect descriptions, the incident did not occur within the city limits, the incident did not occur on a state freeway and if they do not have an email address to file the report. This person should instead call the Department's non-emergency phone number at (714) 245-8665.

The citizen police report system allows a citizen to submit a report immediately and print one copy of the report for free once it is approved.

The E-Report will be rejected or follow-up will be requested if there are no supporting documents of the crime uploaded on the report (JPEG file is currently used to upload documents.)

The Identity Theft E-Report is the only type of report that must be reviewed by an ECU detective due to the complexity of this crime. Once approved, a case number will be assigned. A copy of the report will be forwarded to the appropriate law enforcement agency if the victim resides in the City Santa Ana or the victim business is located within the City of Santa Ana but the crime occurred in another city, county and/or state.

Note: Citizens can complete a supplemental report on this system only if the original report related to the supplemental was an E-Report.

3300.10 COUNTERFEIT CURRENCY

Officers can use website www.uscurrency.gov to use interactive tools to help detect counterfeit United States currency. The site also provides a printable quick reference guide.

Officers can complete an Information Report if the investigation reveals the currency is a suspected counterfeit and the officer does not believe the person who passed the currency had knowledge the currency was counterfeit. Under these circumstances, a Property Receipt (SAPD S-85) is required and will be issued to the person claiming ownership of the suspected counterfeit currency. The receipt should include all of the requested information in order to return the currency to the owner, should the currency turn out to be genuine.

Officers will need to obtain the personal information of all person(s)/business involved and collect the currency. Officers should upload the front and back copy of the currency to their report. Some photocopy machines have an anti-counterfeit program and will not allow any counterfeit currency to be scanned or copied. If possible, digital pictures of the front and back of the currency should be taken and uploaded to the report. The denomination and serial number of the currency should be listed on the narrative portion of the report if the image of the currency cannot be uploaded

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

and request the Evidence/Property section forwarded a copy of the report and booked currency to the United States Secret Service (USSS).

Officers can use a standard manila-colored evidence/property envelope (SAPD P-50) to book the counterfeit currency. The currency must be deposited into the secured money-drop mailbox in the report room and the officer must complete the Officer Mailbox Entry Log attached to the mailbox.

If a determination is made that a crime occurred and a suspect is or is not in custody, complete a Crime Report with suspect information. The crime will be PC 470(d) due to the U.S. currency being a bank note or a bank bill issued by the U.S. Treasury.

If there is enough evidence to determine through the investigation the suspect is manufacturing counterfeit currency, an additional charge of PC 472 can be added. Please refer to the current law at the time of arrest.

The USSS may respond to or render assistance during the course of the investigation by providing advice or manpower if the case meets the minimum threshold:

1. If evidence of a manufacturing plant exists, whether it is a small plant or a large plant.
2. If the suspect detained is in possession of more than \$1,000 in counterfeit currency.
3. If the suspect detained has a history involving other fraud or forgery convictions.

The 24/7 phone number for the USSS Santa Ana Field Office is (714) 246-8257. If the Santa Ana office is closed, the call will automatically be transferred to the Los Angeles Field Office for assistance.

3300.11 ECU-RELATED RECOMMENDATIONS

ECU and the Orange County District Attorney's Office (OCDA) request officers obtain thumbprints on all citations even if a valid identification is presented. This will assist with successful prosecution and/or clear a victim of identity theft when the suspect(s) uses the victim's personal identifying information during an arrest/citation.

Officers should confirm identifying information provided verbally by an arrestee and conduct record checks to verify the information. If possible, CDL photographs/information, prior booking photos, and/or past addresses can be compared with the verbal information provided. There have been cases where a suspect has used a sibling's identification to identify themselves during an arrest/citation or a stolen identification is used by an arrestee with similar physical features. A thumbprint will help clear these types of identity theft cases.

The front and back of relevant documents should be uploaded to the report. This is important with fraudulent/stolen checks so the ECU detective/investigator can determine if a thumbprint or other information on the check will help determine if there are any workable leads. This may assist to determine law enforcement agency jurisdiction with information regarding where the check was cashed.

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

Upload other relevant documents, checks, forged documents (Social Security card, driver's license, alien registration card, etc.) and other documents referenced in the report. This eliminates the need for an ECU detective/investigator to retrieve the items from the Property/Evidence section and also allows the OCDA to view the document(s) first hand.

If large quantities of documents were accepted, the officer should upload a few relevant documents (timeline, summary of crime, key paperwork, etc.) that would immediately be helpful for the ECU detective/investigator to view and book the remainder of the documents into the Property/Evidence section. Another option is to scan these documents onto a disk and book the disk and original paperwork. This will allow the ECU detective/investigator to check out the disk from Property/Evidence section to view the documents.

3300.12 MOST COMMON ECU CHARGING SECTIONS

The following California Penal Codes are for quick reference only. Officers should refer to the current Penal Code for exact wording and any amendments to the code:

1. PC 368 (d)(1) - Crimes against elders: (65 or older) involving violation of 530.5 under \$950.
2. PC 368 (d)(2) – Crimes against elders: (65 or older) involving violation of 530.5 over \$950.
3. PC 459 - Burglary: Every person who enters any house, room, shop, store or other building, etc. with intent to commit grand or petit larceny or any felony.
4. PC 470 (a) – Forgery: Every person with the intent to defraud, knowing he or she has no authority to do so, signs the name of another person or fictitious person to the listed document.
5. PC 470 (d) – Forgery: Falsely makes, alters, forges or counterfeits, utters, publishes, passes or attempts or offers to pass, as true and genuine, any item known to be false.
6. PC 472 - Counterfeit Currency: Every person who, with intent to defraud another, forges or counterfeits the seal of any other State, Government or country, or who falsely makes, forges or counterfeits any impression purporting to be an impression of any seal or who has in his possession any such counterfeited seal or impression thereof, knowing it to be counterfeited (PC 470 [d] may also be used on some counterfeit currency cases).
7. PC 475 (a) – Possession of Forged Items: Possesses or receives, with intent to pass, any forged, altered or counterfeit items knowing the same to be forged, altered or counterfeit.
8. PC 476 – Making, Possessing and Uttering Fictitious Instruments: Every person who makes, passes, utters or publishes, with intent to defraud any other person, or who, with the like intent, attempts to pass, utter or publish, or who has in his/her possession with the like intent to utter, pass or publish any fictitious or altered bill, note or check.
9. PC 484 e (d) – Theft of Access Card Account Information: Every person who acquires or retains possession of access card account information validly issued to

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

another person without the cardholder's or issuer's consent, with the intent to use it fraudulently.

10. PC 484g – Fraudulent Use of Access Card: Every person who uses, for the purpose of obtaining money, goods, services or anything of value, any access card that has been fraudulently obtained is guilty of theft. If the value obtained exceeds \$950 in any consecutive 6-month period, it shall constitute a grand theft under PC 484 g (b).
11. PC 487 (a) – Grand Theft: When the money, labor or real or personal property taken is of a value exceeding \$950.
12. PC 487 (b)(3) – Grand Theft by a Servant, Agent or Employee: Where the money, labor or real or personal property is taken by a servant, agent or employee from his or her principal or employer and aggregates \$950 or more in any 12 consecutive month period.
13. PC 503 – Embezzlement (Definition only/Not a charge): The fraudulent appropriation of property by a person to whom it has been entrusted. (Most common charge related to embezzlement will involve PC 487(b)(3) – Grand Theft or other ECU related crimes.)
14. PC 529 (a)(3) – False Personation (Arrestee identifies themselves with stolen identity): Every person who falsely personates another either in his/her private or official capacity and in that assumed character does any other act whereby if done by the person falsely personated, he/she might, in any event, become liable to any suit or prosecution or to pay any sum of money or to incur any charge, forfeiture or penalty or whereby any benefit might accrue to the party personating or to any other person.
15. PC 530.5 (a) – Identity Theft: Every person who willfully obtains personal identifying information, as defined in subdivision (b) of Section 530.55, of another person and uses that information for any unlawful purpose, including to obtain or attempt to obtain, credit, goods, services, real property or medical information without the consent of that person, is guilty of a public offense and upon conviction therefor shall be punished by a fine, by imprisonment in a county jail not to exceed one year or by both a fine and imprisonment or by imprisonment pursuant to subdivision (h) of Section 1170.
16. PC 530.5 (c) (3) – Identity Theft (10 or more confirmed victims): Every person who, with the intent to defraud, acquires or retains possession of the personal identifying information, as defined in subdivision (b) of Section 530.55, of 10 or more other persons is guilty of a public offense, and upon conviction therefore, shall be punished by a fine, by imprisonment in a county jail not to exceed one year, or by both a fine and imprisonment, or by imprisonment pursuant to subdivision (h) of Section 1170.
17. PC 530.5 (e) – Identity Theft (Related to mail theft): Every person who commits mail theft as defined in Section 1708 of Title 18 of the United States Code, is guilty of a public offense and upon conviction therefor shall be punished by a fine, by imprisonment in a county jail not to exceed one year or by both a fine and imprisonment
18. PC 532 (a) – Theft by False Pretenses (Scams): Every person who defrauds any other person of money, labor or property by false pretenses.

Santa Ana Police Department

Santa Ana PD Procedures Manual

INVESTIGATING ECONOMIC CRIMES

3300.13 SUMMARY

These guidelines are designed to define the proper way to document and investigate economic-related crimes. It also provides ECU detectives/investigators sufficient information to determine the proper course of investigative action.

3300.14 ATTACHMENT 1

See attachment: [Identity Theft 2014 English.pdf](#)

Attachments

Identity Theft 2014 English.pdf

What should I do if I become a victim?

The first thing you should do is call one of the three credit bureaus to place an initial fraud alert. By placing a fraud alert, you are preventing unauthorized individuals from further using your good name and credit for fraudulent purposes. When you place an alert with one of the credit bureaus, they will contact the remaining two. An initial fraud alert expires in 90 days.

Credit Bureaus:

Experian

To report fraud: 888-397-3742

To order a credit report: 888-397-3742

Trans Union

To report fraud: 800-680-7289

To order a credit report: 800-888-4213

Equifax

To report fraud: 800-525-6285

To order a credit report: 800-685-1111

If you are a victim of fraud, you are entitled to a free copy of your credit report. Review your credit report for any unauthorized accounts and contact each of the companies or creditors in question **both by phone and in writing**. Inform these companies that you are the victim of identity theft. Ask for a copy of the application or application information used to establish the account and a record of all associated charges. State and Federal laws require them to provide you with this information (CPC 530.8, Fair Credit Reporting Act). This information may assist the police in solving your case.

If one or more of your existing bank or credit accounts have been compromised, contact your bank or creditor to advise them of the situation and to request assistance in clearing up the matter. Ask them for any information that might assist the police in identifying the suspect(s) in your case.

Create and maintain a folder or notebook to assist you in reestablishing your good name and credit. Keep a detailed history of the crime and a log of all

your contacts. Make copies of all documents and potential evidence.

Once you obtain details on the fraudulent activities involving your identity, contact your local police department to file a report. As a victim of identity theft, you are entitled to a free copy of your police report.

As a victim of identity theft, you may also wish to do the following:

- ✓ Contact the **FTC** (Federal Trade Commission) to report the problem. Their hotline is 877-IDTHEFT (438-4338).
- ✓ If you believe your mail was stolen, contact the U.S. Postal Inspection Service: 877-876-2455
- ✓ If the crime involves the theft or counterfeiting of your personal or business checks, contact the following agencies:
 - National Check Fraud Center: 843-571-2143
 - Check Rite / Global Payments: 800-638-4600
 - Chex System: 800-428-9623
 - CrossCheck: 707-586-0551
 - SCAN: 800-262-7771
 - Tele-Check: 800-366-2425
- ✓ Contact the Social Security Administration's fraud hotline: 800-269-0271
- ✓ Contact the DMV to see if another license or State ID card was issued in your name

What can I expect from the police?

Reports of identity theft are on the rise and police agencies are often overwhelmed with the number of identity theft cases that they review and investigate. Each agency's response may differ based on staffing levels and a variety of other factors including total monetary loss, complexity of the case, and available investigative leads.

By law, identity theft cases are reported to the jurisdiction in which the victim resides; however, in many cases, it is more appropriate to have another agency investigate the case. For example, if the suspect resides in another state and/or the fraudulent activity is occurring in that state, your case may be forwarded to another jurisdiction for further review and/or investigation.

Oftentimes there are insufficient investigative leads to support the successful investigation and prosecution of a particular case. These types of cases are not actively investigated unless additional information or leads are discovered that increase the probability of identifying the suspect(s) involved in the fraudulent activities.

Keep in mind that a police report and/or the possible investigation of your case will not repair your credit. You are responsible for contacting the companies who extended credit to the suspect(s) to dispute the fraudulent charges or debts made in your name. You are also responsible for contacting the credit bureaus to make sure they remove any discrepancies from your credit report.

How can I help the police?

The best way to assist the police in the investigation of your case is to obtain and provide evidence of the fraudulent use of your personal identifying information. Most financial institutions will not provide law enforcement with the documents needed to successfully investigate and prosecute without a search warrant. Given the number of ID theft victims, law enforcement does not have enough resources to obtain search warrants in every case.

Federal and state laws entitle victims of identity theft to obtain copies of applications and statements from creditors or to authorize law enforcement to receive these documents on their behalf. If you obtain or authorize the release of this information, law enforcement officials will have more reason to investigate your case. In other words, help the police to help you.

Your SAPD Case # is: _____

Make a note of this case number and reference it when you make further contact with the police. Depending on the location (jurisdiction) where the crime occurred (where the fraudulently obtained goods or services were obtained or delivered) and available investigative leads, an SAPD detective or an investigator may or may not be assigned to your case.

If your case is assigned to a detective or an investigator, he or she will contact you during the investigative process if a suspect is identified or additional information or evidence is needed to continue with the investigation.

If the crimes involved in your case occurred in another jurisdiction, a copy of your report will be forwarded to the appropriate agency for further review and/or investigation. Should that agency choose to investigate your case, you will most likely be contacted if a suspect is identified.

Additional forms and resources:

- ❖ Federal Trade Commission's ID theft booklet: *Take Charge: Fighting Back Against Identity Theft*
<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.pdf>
- ❖ U.S. Postal Inspection Service
<https://postalinspectors.uspis.gov/>
- ❖ Office of the Attorney General (California):
<http://www.ag.ca.gov/idtheft/>
- ❖ Attorney General ID Theft Registry:
<http://www.ag.ca.gov/idtheft/general.htm>
- ❖ California Office of Information Security & Privacy Protection:
http://www.oispp.ca.gov/consumer_privacy/identitytheft.asp

Sample "Courtesy Notice" to Creditors:

Courtesy Notice

(Date)

Dear (Creditor name/Collection Agency name):

On (Date), I received your letter demanding payment of (\$ amount). A copy of your letter is enclosed. I did not open this account or incur this unpaid balance. Someone, other than me, wrongfully used my personal information to obtain a line of credit/service in my name.

You are hereby notified that on (Date), I filed an identity theft report with the Santa Ana Police Department. The case # is (____-____), a copy of which can be obtained by contacting the SAPD Records Section at (714) 245-8600.

In addition, I would like you to comply with California Penal Code 530.8 and the Federal Fair Credit Reporting Act which require you to supply me with a copy of all information about said account including the application that was used to open the account and records of all transactions, free of charge within 10 business days.

Sincerely,
(Your name and address)

IDENTITY THEFT

A Quick Reference Guide for Victims

2014



Identity theft, as its name suggests, is essentially the theft of your personal identifying information for unlawful purposes. This information may include your name, date of birth, Social Security Number, driver's license number, mother's maiden name, address, and banking and credit account numbers among other things. An identity thief may use your information to open new credit or utility accounts, take over your existing credit accounts, acquire loans, purchase merchandise over the Internet, create counterfeit checks, and even to obtain employment.

This guide is designed to assist victims deal with the issues related to the theft of their identities. This guide offers advice to the victim and includes a variety of resources, such as phone numbers and website addresses, to assist you in your efforts to re-establish your good name, credit, and reputation. Many of these resources offer tips on preventing the future theft of your identity.