



LAKE CITY POLICE DEPARTMENT GENERAL ORDERS MANUAL

	SUBJECT <p style="text-align: center;">Identity Theft, Forgery & Fraud Investigations</p>		
	CHIEF OF POLICE <p style="text-align: center;"><i>Signature on File</i></p>		
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AUTHORITY/RELATED REFERENCES

General Order 170, Crime Scene Investigations

ACCREDITATION REFERENCES

CFA Ver. 4.0; Chapter 18

SUPPORTING FORMS

PD-179, Identity Theft Pamphlet

KEY WORD(S) INDEX

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179.01 POLICY

Agency members shall take those measures necessary to record criminal complaints and assist identity theft victims. Members shall work with federal, state and local law enforcement to identify and arrest perpetrators of identity theft.

179.10 DEFINITIONS

Document - A document is defined as a paper upon which a mark is made for the purpose of conveying a message.

Forgery - The false making or material altering, with intent to defraud, of any writing which, if genuine, might apparently be of legal value.

Identity Theft - The wrongful use of another person's identifying information (i.e. credit cards, social security or driver's license numbers) to commit financial or other crimes. Identity theft is generally a means for committing other offenses such as fraudulently obtaining financial credit or loans, among other crimes.

Identity Theft Pamphlet (PD 179) - A quick reference guide for victims of identity theft containing information about credit bureaus, preventative actions and informational websites.

FTC -- Federal Trade Commission is the national resource for identity theft and maintains Consumer Sentinel.

Worthless Check – A worthless check is a check, which was written by the actual account holder and has been stamped "Insufficient Funds" or "Account Closed" by the bank and returned to the merchant.

PROCEDURES

179.20 I. DOCUMENTING IDENTITY THEFT CASES

- A. All sworn members are authorized to take crime reports pertaining to identity theft. Recording all relevant information and data in initial reports is essential to the follow-up investigation, therefore, officers and/or supervisors should:
1. Fully record information concerning criminal acts that may have been committed by illegally using another's personal identity as covered by state and federal law.
 2. Classify as identity theft fraudulent acts committed against an individual when there is evidence the following types of unauthorized activities have taken place in the victim's name:
 - a. Credit card, debit card or ATM cards usage.
 - b. Credit card checks written against their account.
 - c. Credit card accounts opened or account addresses changed.
 - d. Establishing a line of credit at a store or obtaining a loan at a financial institution.
 - e. Goods or services purchased in their name.
 - f. Gaining access to secure areas.

- g. Used to commit computer fraud.
- B. Obtain or verify as appropriate identifying information of the victim to include date of birth, social security number, driver's license number, other photo identification, current and most recent prior addresses, and telephone numbers.
- C. Document the nature of the fraud or other crime(s) committed in the victim's name.
- D. Determine what types of personal identifying information may have been used to commit these crimes (i.e., social security number, driver's license number, birth certificate, credit card numbers and state of issuance, etc.) and whether any of these have been lost, stolen or potentially misappropriated.
- E. Document any information concerning where the crime took place, the financial institutions or related companies involved and the residence or whereabouts of the victim at the time of these events.
- F. Determine whether the victim authorized anyone to use his or her name or other personal information.
- G. Determine whether the victim has knowledge or belief a specific person or persons have used his or her identity to commit fraud or other crimes.
- H. Determine whether the victim is willing to assist in the prosecution of suspects identified as involved in the crime.
- I. Determine if the victim has filed a report of the crime with other law enforcement agencies and whether such agency provided the complainant with a report number.
- J. Record or document the crime(s), the fraudulent documents or information used, and the manner in which the victim's identifying information was obtained.
- K. Forward the report through the chain of command and to the Criminal Investigations Unit for investigative follow-up, or, immediately disseminate to intelligence agencies and federal agencies if it appears to have national security implications.

179.30 II. ASSISTING VICTIMS WITH IDENTITY THEFT

- A. Officers taking reports of identity theft should take those steps reasonably necessary to assist victims resolve their problem. Officers should provide victims of identity theft an identity theft pamphlet (PD 179). Officers should encourage victims to:
 - 1. Contact the Federal Trade Commission (FTC) (1-877-IDTHEFT) which acts as the nation's clearinghouse for information related to identity theft crimes for assistance from trained counselors in resolving credit related problems.

2. Cancel each credit and charge card and request new cards with new account numbers.
3. Request copies of their credit report by contacting the fraud departments of the three major credit reporting agencies [Equifax (1-800-525-6285), Experian (1-888-397-3742) and TransUnion (1-800-680-7289)].
4. If bank accounts are involved, report the loss to each financial institution, cancel existing accounts and open new ones with new account numbers. If deemed necessary, place stop payments on outstanding checks and contact creditors to explain.
5. If a driver's license is involved, instruct the victim's to contact their state motor vehicle department. If the driver's license uses the social security number, request a new driver's license number. In such cases, also check with the Social Security Administration to determine the accuracy and integrity of your account.
6. Change the locks on their house and cars if there is any indication these have been copied or otherwise compromised.

179.40 III. DOCUMENTING FORGERY/FRAUD CASES

- A. The following information shall be collected or documented for initial forgery reports:
 1. Establish and document the proper jurisdiction for the crime. A check returned to a bank inside the city limits does not, necessarily, mean the actual crime occurred there. Determine where the check was presented and the fraudulent transaction took place. If the business is in the county or another jurisdiction, refer the complaint to the Columbia County Sheriff's Office or the appropriate law enforcement agency.
 2. Document the account holder's name, address, and telephone number.
 3. Document the name of the proper victim (i.e., if Publix absorbs the loss, that corporation will be the victim, not the account holder).
 4. Document the name of the clerk who conducted the fraudulent transaction. If they are on scene interview them and obtain a sworn written statement.
 5. Document the name of any potential suspect(s).
 6. Document the normal check or credit card transaction approval procedures. If a manager or head teller also has to approve the check, personally contact that employee.

7. Collect and impound the Affidavit of Forgery(s) as evidence.
8. List each check or receipt as a separate exhibit in the offense report and on the property receipt. Information about the checks shall include:
 - a. Check number
 - b. Name of the bank
 - c. Account number
 - d. Amount
 - e. Payee
9. Collect the check or forged receipt, handling it as little as possible. The check or forged receipt shall be impounded as evidence. The officer should not submit a completed Request for Analysis form. The investigator assigned to the case will make that request when needed.
10. Collect and impound surveillance video or photographs.
11. Document the name, address, and telephone numbers of all individuals involved even if they are not on scene.
12. Document the incident in detail by the time of event. Include exactly what each witness can testify to.
13. Contact the account holder to determine how the checks or credit cards were stolen. If a report has been filed with another law enforcement agency, obtain that case number if available.

179.50 IV. WORTHLESS CHECKS

Offense reports should not be completed for worthless checks (insufficient funds) unless they appear to be part of an overall scheme to defraud. The merchant should report these checks directly to the Office of the State Attorney.

179.60 V. COMMUNITY AWARENESS AND PREVENTION

Where reasonable and appropriate, officers engaged in public education/information forums, community crime prevention and awareness presentations or similar speaking or information dissemination efforts shall provide the public with information on the nature and prevention of identity theft.

What is Identity Theft?



Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

What to do if you become a victim:

- Report it to law enforcement and set up a folder to keep a detailed history of this crime.
- Keep a log of all your contacts and make copies of all documents.
- Contact all creditors, by phone and in writing to inform them of the problem.
- Notify the U.S. Postal Inspector if your mail has been stolen or tampered with:
 - U.S. Postal Inspection Service – Local Post Office (See phone listing under Federal Government)

- Contact the Federal Trade Commission to report the problem:
 - www.ftc.gov - The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is 1-877-IDTHEFT (438-4338).

Sample "Courtesy Notice"

(Date)

Dear (Creditor Name/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$\$amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/services to someone, other than myself. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I filed an identity theft report with the Lake City Police Department. The case number is ____ - _____. A copy can be obtained by contacting the LCPD Records Section at (386) 752-4344.

Closing,

(Your name and address)

- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- Request that a copy of your credit report be sent to you.

Credit Bureaus

Equifax

PO Box 740241, Atlanta, GA, 30374-0241
-To order your report, call 1-800-685-1111
-To report Fraud, call 1-800-525-6285

Experian

PO Box 2002, Allen, TX, 75013
-To order your report, call 1-888-397-3742
-To report Fraud, call 1-888-397-3742

Trans Union

PO Box 1000, Chester, PA, 19022
-To order your report, call 1-800-888-4213
-To report Fraud, call 1-800-680-7289

- Alert your bank(s) to flag your account(s) and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:
 - National Check Fraud Service (843) 571-2143
 - SCAN (800) 262-7771
 - TeleCheck (800) 710-9898 or 927-0188
 - CheckRite (800) 766-2748
 - CrossCheck (707) 586-0551
 - Equifax Check Systems (800) 437-5120
- Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271.
- Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process.
- Obtain description of suspect (if known).
- Obtain witness information.
- What is the financial loss to you? Attach all supporting information.

Preventative Actions

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit receipts, bills and other financial information you don't want before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and IDs, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Sign all new credit cards upon receipt.
- Save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.

- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account number on a post card or outside an envelope.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Report all lost or stolen credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

Internet and On-Line Services

- Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.
- When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to "confirm" your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don't give them out!

Your LCPD Case Number is _____

Make note of this case number in your detailed history folder and reference it when you have contact with any business or law enforcement agency concerning this report. Depending upon the location (jurisdiction) of where the crime occurred (goods or services obtained or delivered), an investigator may or may not be assigned to this case.

If the crime occurred in our jurisdiction and there are workable leads, such as witnesses and suspect information, an investigator will be assigned to the case. Unfortunately, not all cases will be assigned to an investigator because there are no significant leads to identify the suspect.

Notes:

INFORMATIONAL WEB SITES

Federal Trade Commission
www.ftc.gov

Florida Attorney General
<http://www.myfloridalegal.com/identitytheft>

Privacy Rights Clearing House
www.privacyrights.org

Florida Department of Highway Safety and Motor Vehicles
<http://www.hsmv.state.fl.us/IDtheft.html>

U.S. Postal Inspection Service
www.usps.gov/postalinspectors

Secure Florida
www.secureflorida.org

**Lake City Police Department
Criminal Investigations Unit
225 NW Main Blvd
Lake City, Florida 32055
(386) 752-4344
www.lcflapd.com (go to LCPD link)**

IDENTITY THEFT

A Quick Reference Guide



Lake City Police Department

Identity Theft is a crime.

Criminal Use of Personal Identification Information (F.S. 817.568)

Third Degree Felony

Any person who willfully and without authorization fraudulently uses, or possesses with intent to fraudulently use, personal identification information concerning an individual, without first obtaining that individual's consent.