

GRAND JUNCTION POLICE DEPARTMENT

625 Ute Avenue
Grand Junction, CO 81501

FINANCIAL CRIME REPORTING INSTRUCTIONS

CR# _____

The Grand Junction Police Department understands your need to report the crime you have been a victim of as soon as possible. However, without complete and accurate information at the time the report is made to us, the reporting and investigative process is actually slowed down even further. To help you prepare to make your report, we have developed a procedure to help you collect the information needed before the report can be initiated and/or investigated.

If the crime occurred outside Grand Junction city limits, it must be reported to the law enforcement agency within that jurisdiction, per their policy, which may be different from that of the Grand Junction Police Department.

STEP 1:

Make certain you have notified the pertinent financial institutions, such as your bank, Credit Card Company or any other merchants as appropriate for the crime. The decision to close accounts is a matter between you and your financial institution.

STEP 2:

From the following pages locate the type of economic crime(s) you need to report and follow the instructions associated with that crime. If you are the victim of more than one of the crimes listed, you must collect information required from each before the report will be accepted. Forms have been provided for your convenience and to ensure the accuracy and completeness of your complaint. Please select the appropriate forms indicated in bold type at each crime listed in this packet.

Each returned packet must contain a completed **Financial Crime Reporting Information Form**.

STEP 3:

Once you have all the information requested for each crime, you are ready to make a report. Call (970) 242-6707 to ask to schedule an appointment to accept your report. At the appointment bring the requested information, documentation and this completed packet to the Grand Junction Police Department at 625 Ute Ave, at the date and time agreed upon with the officer who will take your report. Due to the complexity of Economic Crimes and the required documentation, these complaints cannot be taken over the phone and must be filed in person.

If you have any questions during this process please contact the Grand Junction Police Department at 970-244-3568.

STEP 4:

If you are filing a complaint strictly for documentation purposes only, a case number will be provided to you. In doing so, you are waiving your request for a criminal investigation on this complaint. **Complete only the Information Form and Financial Crimes Short Form to document this incident.** Follow Step 3, bringing this form with you when you file the report. A case number will not be provided without the completion of this Short Form.

Investigation:

In all cases of Financial Crime investigated by the Grand Junction Police Department, the victims must cooperate with the investigation and provide whatever evidence and/or information is requested by the investigating officer. The victims of Economic Crime should understand that the Grand Junction Police Department investigates these complaints as crimes with the intent of eventual criminal prosecution, not for the purpose of restitution for the victim. Restitution to the victim is a matter to be determined by the Court upon conviction of the offender.

In the event your case is determined to be civil in nature and does not meet the elements necessary to investigate your complaint as a criminal act, you will be notified by mail or phone by the investigating officer or detective. You will be able to make arrangements at that time to collect original documents turned over to the police department for this investigation.

OUR COMMITMENT:

The Grand Junction Police Department is committed to providing a thorough investigation of your criminal complaint. Your effort to complete this packet as completely and accurately as possible will help ensure this outcome.

Grand Junction Police Department
 Required Information and Documentation
 For Investigation of Economic Crimes

Report Number	Date of Report	Officer Accepting Report
07-		

List of Economic Crimes

Read the list below to identify the crime associated with your financial crime complaint. Once you have identified the appropriate crime(s), follow the instructions listed under that crime title.

- CREDIT/DEBIT CARD OR UNAUTHORIZED USE OF A FINANCIAL TRANSACTION DEVICE* – The unauthorized use of a debit card, credit card or credit account without the authorization or knowledge of the owner of the card and/or account.
- EMBEZZLEMENT* – The theft of money, property or merchandise from a business by an employee.
- FORGERY* – The crime of falsely and fraudulently passing, making or altering a document (check, legal document, vehicle title, manufactured/counterfeit check, etc.) Refer to **Counterfeit Money**, if currency is involved.
- IDENTITY THEFT* – Identity theft is when someone uses your personal information (i.e. name, Social Security Number, driver’s license number, credit card information, or other identification or information belonging to you) without your permission. The information may be used to open credit accounts, bank accounts, telephone accounts, internet service accounts, or other accounts and may be used to make purchases in your name. Additionally, your existing accounts could be taken over and used. Identity theft can damage your credit rating and history, including denials of credit and other related losses.
- INTERNET FRAUD* – Internet Fraud can be any financial crime which occurs over the internet and can include but is not limited to auction theft, credit card fraud, counterfeit cashier’s checks, identity theft, etc.
- INSUFFICIENT FUNDS AND ACCOUNT CLOSED CHECKS* – Checks written on accounts which have insufficient funds, are closed, or were opened using false information, are considered check fraud.
- THEFT OF RENTAL PROPERTY* - The failure to return rented property which was obtained under a rental agreement, for temporary use or purchase.

CREDIT/DEBIT CARD OR UNAUTHORIZED USE OF A FINANCIAL TRANSACTION DEVICE

Individual Victim Responsibility:

1. Complete **Fraud** form as instructed.
2. Complete the **Information Form**. Only one form needs to be completed per victim.
3. Complete **Authorization for Disclosure of Financial Account Information** release to obtain account information for each financial institution.
4. Provide any receipts, bank and/or credit card statements from the fraudulent transaction(s).
5. Any other information which may be available or requested.
6. If your signature was forged, also follow *FORGERY* instructions.
7. If your identity was stolen, also follow *IDENTITY THEFT* instructions

Bank or Merchant Victim Responsibility:

1. Complete **Fraud** form as instructed.
2. Complete the **Information Form**. Only one form needs to be completed per victim.
3. Provide the original receipts, bank and/or credit card statements from the fraudulent transaction(s).
4. Provide the videotape or pictures from the fraudulent transaction (if available).
5. Provide information on the employee who accepted the document(s).
 - Employee name
 - Employee work address
 - Employee work telephone number
6. Provide “in-house” policy on accepting credit cards and verification the policy was followed.
7. Any other information which may be available or requested.

EMBEZZLEMENT

Business Victim Responsibility:

1. Provide detailed information on the suspected employee
 - Employee name, date of birth and social security number
 - Employee last known address
 - Employee last known telephone number(s)
 - Employee description
 - Employee original employment application and/or termination date
2. All original checks (or legible copy of the original is not available) if there is a forgery involved.
3. Complete an **Affidavit of Forgery** for each fraudulent transaction if a signature or document is forged or altered.
4. Complete **Authorization for Disclosure of Financial Account Information** release to obtain account information for each financial institution.
5. Complete **Fraud** form as instructed.
6. Complete the **Information Form**. Only one form needs to be completed per victim.
7. All business records showing history of illegal transactions which may include but is not limited to journals, ledgers and computer records.
8. NOTE: as part of your investigation, it may be necessary to obtain a forensic audit or accounting. This audit will be done at your expense and you will be required to provide all documentation for this audit.
9. Any other information which may be available or requested
10. If your signature was forged, also follow *FORGERY* instructions.

FORGERY

Individual Victim Responsibility

1. Complete an **Affidavit of Forgery** for each fraudulent transaction if a signature or document is forged or altered.
2. Complete **Authorization for Disclosure of Financial Account Information** release to obtain account information for each financial institution.
3. Obtain a fraud dispute form from your credit card company if applicable.
4. Provide the original or legible copy of the forged document(s), front and back views.

- If it is an original forged document, do not handle it unnecessarily to avoid damaging latent fingerprints.
5. Complete **Fraud** form as instructed.
 6. Complete the **Information Form**. Only one form needs to be completed per victim.
 7. Any other information which may be available or requested.
 8. If your identity was stolen, also follow *IDENTITY THEFT* instructions.

Bank or Merchant Victim Responsibility

1. Provide the original or legible copy of the forged document(s), front and back views.
 - If it is an original forged document, do not handle it unnecessarily to avoid damaging latent fingerprints.
2. Provide information on the employee who accepted the document.
 - Employee name
 - Employee work address
 - Employee work telephone number
3. Provide original video tape if available, or copy if original cannot be released.
4. Provide “in-house” policy on accepting document, checks and/or credit cards and verification the policy was followed.
5. Complete an **Affidavit of Forgery** for each fraudulent transaction if a signature or document is forged or altered.
6. Complete **Authorization for Disclosure of Financial Account Information** release to obtain account information for each financial institution.
7. Complete **Fraud** form as instructed.
8. Complete the **Information Form**. Only one form needs to be completed per victim.
9. Any other information which may be available or requested.

IDENTITY THEFT

Victim Responsibility

1. Report the incident to the companies and institutions (banks, credit card companies, internet service providers, etc.) which may have been affected by the identity theft.
2. Complete **Fraud** form as instructed.
3. Complete the **Information Form**. Only one form needs to be completed per victim.
4. Complete **Authorization for Disclosure of Financial Account Information** release to obtain account information for each financial institution.
5. Complete an **Affidavit of Forgery** for each fraudulent transaction for each forged signature if a signature or document is forged or altered.
6. Obtain copies of whatever documentation is available from the companies and institutions involved.
7. Any other information which may be available or requested.
8. If your signature was forged, also complete *FORGERY* instructions.

Additional information and support may be found through the Identity Theft Resource Center and can be accessed via the internet at www.idtheftcenter.org.

INTERNET FRAUD

Internet Fraud is a complex crime which can involve multiple jurisdictions. Due to the nature of this crime, you may be referred to another law enforcement agency to file a report. Since the actual crime was on the internet, the decision to prosecute is based on many factors, and is considered on a case by case basis.

In cases of internet schemes or scams in which you voluntarily provide your personal or financial information over the internet, and it is ultimately used fraudulently, a report can be filed for documentation purposes only. Complete the **Financial Crimes Documentation Short Form** and file a report through the Federal Trade Commission and National White Collar Crime Center, at www.ic3.gov.

Victim Responsibility

1. Report the incident to the companies and institutions (banks, credit card companies, internet service providers, etc.) which may have been affected.
2. Complete **Fraud** form as instructed.
3. Complete the **Information Form**. Only one form needs to be completed per victim.
4. Complete **Authorization for Disclosure of Financial Account Information** release to obtain account information for each financial institution.
5. Complete an **Affidavit of Forgery** for each fraudulent transaction if a signature or document is forged or altered.
5. Obtain copies of whatever documentation is available from the businesses and institutions involved.
6. Any other information which may be available or requested.
7. File a report through the Federal Trade Commission and National White Collar Crime Center, at www.ic3.gov.

INSUFFICIENT FUNDS AND ACCOUNT CLOSED CHECKS

If a person is writing checks on an account which does not have funds to cover them, the Grand Junction Police Department does not investigate this type of crime under \$1500. Recipients of these checks are encouraged to file a complaint through the District Attorney's Bad Check Restitution Program. Forms can be obtained at the front counter of the Grand Junction Police Department or by phone at 877-269-4109.

Other remedies are through a private collection agency or small claims court. Information on how to file an action in this court is available at:

Justice Center
125 N. Spruce St.
Grand Junction, CO 81501

Insufficient Funds and Account Closed Checks – Criteria for Filing

1. The check was issued, offered, or passed within Grand Junction city limits for an immediate exchange of goods or services for \$1500 or more.
2. At the time the check was accepted, the person who received the check:

- a. Obtained a valid state, military or government photo I.D. from the person presenting the check and wrote the I.D. number on the check
- b. Wrote his/her initials on the check
- c. Compared the photo/physical description on the I.D. with the person passing the check
3. The check must be presented to the bank twice.
4. A courtesy notice/letter must be sent to the check passer requesting payment within 14 days and sent certified mail with a return receipt requested. See **Courtesy Letter** form.
5. This form and accompanying documents must be submitted within 90 days of the date the check was issued/accepted.
6. The check cannot be:
 - a. post-dated at the time of acceptance
 - b. involves a two-party check
 - c. involves an extension of credit
 - d. received for payment on an account
 - e. delayed or held for deposit

If the check does not meet all the above criteria for filing, this matter is civil. Civil remedies can include private collection agencies and small claims court (see above).

Insufficient Funds and Account Closed Checks – Victim/Business/Merchant Responsibility

1. Complete **Check Fraud Complaint** form.
2. Complete the **Information Form**. Only one form needs to be completed per victim.
3. Provide the original or copy “in lieu of” the original copy of the dishonored check(s), front and back views.
4. Provide “in-house” policy on accepting checks and verification the policy was followed.
5. Provide information on the employee who accepted the check(s)
 - Employee name
 - Employee work address
 - Employee work telephone number
6. Provide the courtesy notice and returned postal receipt.

If a person is writing checks on a closed account and they are not the account holder, most likely a forgery is involved and instructions found under FORGERY should be followed. All checks returned by financial institutions indicating the check is fraudulent or forged are considered forgeries and FORGERY instructions should be followed.

THEFT OF RENTAL PROPERTY

Business Victim Responsibility:

1. Provide the original contract.
2. Complete the **Theft of Rental Property Form**
3. Complete the **Information Form**
4. Copies of all business records showing payment history, method of payment(s), etc
5. Provide original signed certified mail receipts, copy of letter, returned letter if undeliverable
6. Provide verification of actual value of property, excluding taxes, fees and interest
7. Any other information which may be available or requested

