



Financial Crimes in Patrol

The Pile-On Crime Codes

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530.5 PC

- The willful acquisition of ***Personal Identifying Information*** for any unlawful purpose including:
 - Obtain goods or services
 - Obtain credit, property, real estate
 - Obtain Legal status, employment
- ***Without consent***
- FELONY
- Location-Victim Home or Office

What is Personal Identifying Information?

- Social Security Numbers
- Driver's license numbers
- Address, phone numbers, date of birth
- Birth Certificate information
- Mother's maiden name, other family information
- Financial account numbers
- Biometric information on an individual
- Medical Info

Identity Theft: The Classic View

- Identity theft occurs when an imposter gains access to personal identifying information (PII) and uses it for **financial** gain:
 - New lines of credit, loans, and mortgages
 - New accounts, account takeover, checking/debit fraud
 - Tenancy and utilities
 - Medical Billing and Identity



Identity Theft: The Big Picture

- Identity theft **also** occurs when an imposter gains access to personal identifying information and uses it for:
 - Jobs, employment, contracts
 - Government accounting issues
 - Government support services
 - Avoidance of arrest and criminal records
 - Medical services

Who are these Thieves?

- Narcotics users or sellers
 - Notable connection to Meth Addicts
- Organized crime
- Opportunists
- Desperate people – Desperate actions
- Family members

How Thieves Obtain Information

- Lost/Stolen wallets
- Mail theft
- Dumpsters
- Shoulder surfing
- Telephone solicitations
- “Phishing” and scams
- Lack of computer security / Internet
- Areas beyond control
- Data breaches

530.5 Companions

- 529.3- False Personation - Sign a ticket with false name –F (More than vocal)
- 530.5(c)(1)- acquires, obtains, retains PII with intent –M
- 530.5(c)(2)- Priors –f
- 530.5(c)(3) 10+ PII –F
- 530.5(d)(1)-Sells, conveys, transfers PII –f
- 530.5(d)(2)- sells, transfers with knowledge of intent –f

Internet Id Theft

- 528.5- (a) anyone knowingly without consent impersonates another on Internet (b) credibly
- © opens an email account

CHECK FRAUD

- Fictitious check vs. Fraudulent Check vs. Stolen Check
- Fictitious – no such account exists- wrong routing number, wrong bank, Account Holder doesn't exist
- Fraudulent Check –real account, account number, account holder exists-
- May be reproduced
- Stolen Check – Actual Check just stolen and usually washed

470 Crimes

- 470(a) –sign any name but your own on check, money order, bond, lottery ticket,
- 470(d) – Make, Alter, Forge, Counterfeit, Use, Pass or attempt to pass check, money order, bond, lottery ticket
- **FELONY VILLE**



ADDITIONAL CHECK CODES

- 475(a)-Possess receive with intent to pass any forged or counterfeit check, money order, bond, lottery ticket
- 475(b) –Possess blank check, money order, bond, lottery ticket with intent to use
- 475(c) possess completed check, money order, bond, lottery ticket that isn't mine
- All Felony Charges –
- Location- always where cashed

Additional Check Codes

- 476- If you make the fictitious check or alter alter a check to make it counterfeit or forged -F
- 476a(a) – You write a check and know the account is closed or without sufficient funds-
- 470 a Forge or Alter a DL or ID w intent to commit forgery –F
- 470 b –Possess and display fake or altered DL ID with intent to commit forgery -F



484 e Credit/Debit Card Codes

- (a) - Sell, Transfer, convey w intent
- (b) – Acquire 4 or more within 12 mo
- (d) – Acquire, retain, possess Info (not the card) with intent
- ALL FELONIES

- Possession code



484 f Credit/Debit Card Forgery

- (a) – makes, designs, access, alters, embosses, uses or attempts to use card
- (b) – signs the name of anyone but themselves –
- ALL FELONIES
- ALTER CODES

484 g Credit/Debit Card Use

- In addition to 484 e and 484f
- (a) – you use the card
- (b) – you obtain goods and services with it (over \$400 in 6 months –F)
- **USE EM CODES**

484 Credit/Debit Card Codes

- 484i(a)- possess an incomplete (unsigned card with intent) –M
- 484i(b) – Any change to the card info –change magnetic strip) –F
- 484j –any one giving out any info- account #, Pin # etc- M

THE BIG ADD ON'S

- 487A – Grand Theft –If over \$400
- 460(b)- 2nd Degree Burglary
- 368(d) – If Victim is over 65 or dependent
- 182(a)(1) – a group of 2 or more involved
- 496(a)- they take property (even a check)
- 487B3- They're employees

EMPLOYEE THEFT

- Seldom 503 –
- 508- The crook has a financial or fiduciary responsibility
- 487B3- The crook works there
- 503- They have used the fiduciary responsibility and authority to take for themselves



Questions

