

FORGERY/IDENTITY THEFT

FORGERY

- IOWA CODE IS 715A.2
- AGGRAVATED MISDEMEANOR TO CLASS C FELONY
- ALWAYS INVOLVES GAIN/LOSS OF SOME TYPE
- MANY VARIATIONS

EXAMPLES

- PRESCRIPTIONS
- BIRTH CERTIFICATES
- DRIVER'S LICENSES
- VEHICLE TITLES
- SCHOOL TRANSCRIPTS
- WILLS, DEEDS, CONTRACTS = AGG MISDEMEANOR

CHECK NOMENCLATURE

- WHAT DO THE NUMBERS MEAN ON CHECKS?
- ROUTING NUMBERS ARE ON THE BOTTOM LEFT
- THE ACCOUNT NUMBER IS USUALLY NEXT
- THE CHECK NUMBER IS USUALLY ON THE RIGHT

- THIS LINE OF NUMBERS ON THE BOTTOM IS CALLED THE MICR SEQUENCE
- THIS STANDS FOR MAGNETIC INK CHARACTER RECOGNITION
- FORGERS USUALLY HAVE TROUBLE COPYING



NOMENCLATURE



TYPES OF CHECK FORGERY

- **FORGED SIGNATURES**
 - THESE ARE USUALLY LEGITIMATE BLANK CHECKS WITH AN IMITATION OF THE ACCOUNT HOLDER SIGNATURE
- **FORGED ENDORSEMENTS**
 - THESE ARE USUALLY STOLEN CHECKS, WHICH ARE CASHED BY THE THIEF OR OTHERS
- **COUNTERFEIT CHECKS**
 - THIS IS THE FASTEST GROWING CHECK SCAM TODAY. MADE ON COMPUTERS. MAGNETIC INK CAN BE PURCHASED IN OFFICE SUPPLY STORES

HOW TO PROTECT YOURSELF

- WHEN LEAVING HOME, LOCK DOORS AND KEEP CHECKBOOK IN AN UNUSUAL PLACE ONLY YOU KNOW ABOUT. DON'T KEEP IT IN A DESK IN AN OFFICE-THAT'S THE FIRST PLACE A BURGLAR WILL LOOK.
- WHEN EXITING YOUR VEHICLE IN A PARKING LOT, DO NOT LEAVE WALLETS, BOOKBAGS, BRIEFCASES, PURSES IN VIEW FROM OUTSIDE OF THE VEHICLE. LOCKING THEM IN THE TRUNK IS THE BEST OPTION, OR TAKING THEM WITH YOU.
- IF YOU BECOME A VICTIM OF FORGERY, REPORT IT TO YOUR BANK RIGHT AWAY. USUALLY THEY WILL CALL YOU AND REQUEST AN AFFIDAVIT OF FORGERY. THIS IS NOT DIFFICULT. THEY CAN HELP YOU ALONG.

CREDIT CARDS

- WITH THE MANY CREDIT CARD COMPANIES WANTING YOUR BUSINESS, THEY ARE KNOWN TO SEND OUT CREDIT CARD CHECKS THROUGH THE MAIL. THIEVES LOVE THESE, BECAUSE THEY ARE ALREADY MADE OUT TO YOU. IF THEY INTERCEPT THESE BY STEALING YOUR MAIL, USE THEM, GUESS WHO IS RESPONSIBLE FOR THE ACCOUNT?
- IF YOU CONTACT THE FINANCIAL INSTITUTION THEY ARE THROUGH WITHIN 30 DAYS, USUALLY YOU ARE COVERED.
- HALF OF ALL CREDIT CARD FRAUD IS DONE ONLINE USING SOMEONE ELSE'S INFORMATION

WHY SUCH A PROBLEM?

- BUSINESSES DO NOT CHECK IDENTIFICATION OF THE CARDHOLDER UNLESS THE CARD IS NOT SIGNED ON THE BACK, AND SOMETIMES NOT EVEN THEN.
- SELF SERVE BUSINESSES SUCH AS GAS STATIONS OR THE REGISTERS AT WAL MART HAVE NO WAY OF CHECKING IF THE CARD IS ACTUALLY STOLEN UNLESS THE VICTIM HAS CALLED THE CREDIT CARD COMPANY AND STOPPED ACTIVITY.

SKIMMING

- SKIMMING IS THE THEFT OF CREDIT CARD INFORMATION USUALLY DONE BY A DISHONEST EMPLOYEE OF A BUSINESS WHERE CARDS ARE ACCEPTED FOR PAYMENT. CARD NUMBERS ARE MANUALLY COPIED DOWN, PHOTOCOPIED, OR SKIMMED ON A DEVICE THAT READS THE MAGNETIC STRIPE ON THE BACK OF THE CARD. THESE DEVICES CAN ACTUALLY BE BOUGHT ON THE INTERNET AND ARE NOT CONTROLLED.
- FEDERAL LAW ALLOWS THE CARD COMPANIES TO CHARGE THE CARDHOLDER UP TO \$50 WHEN A LOSS OCCURS.

PROTECTING YOURSELF

- NEVER LEAVE YOUR CREDIT CARDS UNATTENDED
- MAKE SURE YOU GET YOUR RECEIPT EACH TIME. IT MAY HAVE YOUR CREDIT CARD NUMBER ON IT,SO DON'T THROW IT AWAY IN A TRASH CAN WHERE ANYONE HAS ACCESS TO IT.
- SHRED ALL DOCUMENTS PERTAINING TO YOUR ACCOUNTS WHEN YOU ARE DONE WITH THEM.
- NEVER GIVE YOUR CREDIT CARD NUMBER OVER THE PHONE TO ANYONE YOU DON'T KNOW.
- NEVER RESPOND TO AN EMAIL WITH YOUR INFORMATION,NO MATTER HOW OFFICIAL IT LOOKS. THIS IS THE NUMBER ONE PROBLEM CALLED PHISHING REGARDING FRAUD TODAY.

PROTECT YOURSELF

- LOOK AT YOUR MONTHLY STATEMENTS AND CHECK WHAT HAS BEEN PURCHASED. THEY SEND THESE FOR A REASON!
- REMEMBER TO UTILIZE THE FEDERAL TRADE COMMISSION WEBSITE FOR CONSUMER COMPLAINTS.
- www.ftc.gov

IDENTITY THEFT

- SINCE IDENTITY THEFT IS CLASSIFIED AS WHITE COLLAR CRIME, OFTEN TIMES IT IS NOT CONSIDERED AS IMPORTANT AS CRIMES AGAINST PERSONS OR PROPERTY.
- IT IS THE FASTEST GROWING CRIME IN AMERICA.
- IDENTITY THEFT OCCURS IN BOTH THE PHYSICAL AND VIRTUAL WORLDS.
- THE PHRASE “A LITTLE GOES A LONG WAY” DEFINES IDENTITY THEFT. WHEN THIEVES STEAL YOUR SOCIAL SECURITY NUMBER THEY CAN SOON OPEN BANK ACCOUNTS,WRITE BAD CHECKS,ESTABLISH NEW CREDIT CARD ACCOUNTS,OBTAIN PERSONAL LOANS OR UTILITY SERVICES.....THE LIST GOES ON AND ON.

New Victim in America every 3 seconds!!!!!!

- How can this happen?
- Internet, Stolen Mail, Dumpster Divers, Natural Disasters.....the list goes on and on!

6 YEARS

- WHEN YOU BECOME AN IDENTITY THEFT VICTIM, IT TYPICALLY TAKES SIX YEARS TO CLEAR ACCOUNTS, OVERCOME LOSSES, AND RECOVER COMPLETELY.

WAYS THEY STEAL YOUR IDENTITY

- DUMPSTER DIVING-THIEVES RUMMAGE THROUGH TRASH CANS AND DUMPSTERS LOOKING FOR PIECES OF UNSHREDDED PERSONAL INFORMATION THEY CAN USE OR SELL OR TRADE FOR DRUGS.
- MAIL THEFT-THIEVES STEAL FROM MAIL BOXES TO OBTAIN PRE-APPROVED CREDIT FORMS, BANK STATEMENTS, TAX FORMS, ETC. THEY ALSO LOVE THESE PEOPLE WHO PUT MAIL OUT AND RAISE THE RED FLAG ON THE BOX.
- INSIDE SOURCES-DISHONEST EMPLOYEES OBTAIN PERSONAL INFORMATION FROM EMPLOYEE LISTS AND SELL OR TRADE IT FOR DRUGS.
- DIRECT ACCESS IN HOMES-DISHONEST HEALTH CARE WORKERS, BABYSITTERS, SERVICE WORKERS, ETC.

IF YOU BECOME A VICTIM

- MAKE A REPORT WITH THE LAW ENFORCEMENT AGENCY THAT FALLS INTO THE JURISDICTION WHERE THE IDENTITY THEFT OCCURRED.
- CONTACT THE FTC AT THE WEBSITE I PROVIDED, CLICK ON THE CONSUMER COMPLAINT ICON
- CLOSE YOUR ACCOUNTS
- CONTACT ONE OF THE THREE CONSUMER CREDIT AGENCIES. EQUIFAX 1-888-766-0008
- EXPERIAN 1-888-397-3742
- TRANSUNION 1-800-680-7289
- THEY CAN FLAG YOUR SOCIAL SECURITY NUMBER SO ANY ACTIVITY CAN BE PREVENTED

SECURITY FEATURES FROM VISA

- ZERO LIABILITY-VISA OFFERS CONSUMERS ZERO LIABILITY FRAUD PROTECTION FOR UNAUTHORIZED TRANSACTIONS, AS LONG AS THE CARD IS UNITED STATES ISSUED. (30 DAYS)
- VISA HAS LAUNCHED A SPECIAL PROGRAM IN PARTNERSHIP WITH CALL FOR ACTION TO HELP VICTIMS RECOVER. THE HOTLINE IS 1-866-ID-HOTLINE
- VISA WAS THE FIRST TO LAUNCH NEW TECHNOLOGY THAT REQUIRED A PERSONAL PASSWORD FOR INTERNET PURCHASES TO CONFIRM THE IDENTITY OF THE CARDHOLDER.
- ANOTHER LAYER OF PREVENTION RESIDES WITH VISA'S USE OF THE THREE DIGIT CODE ON THE BACK OF THE CARD.

PROTECTING YOURSELF

- IN THE HOME-SHRED ALL PERSONAL AND FINANCIAL ITEMS
- KEEP PERSONAL RECORDS AND INFORMATION IN A SECURE, LESS THAN OBVIOUS PLACE
- DON'T GIVE PERSONAL INFORMATION OVER THE PHONE OR ON THE COMPUTER
- AT WORK-KEEP YOUR PURSE OR WALLET IN A SAFE PLACE
- KEEP PERSONAL OR SENSITIVE INFORMATION LOCKED AWAY
- BE VIGILANT!!!!!!!!!!!!!!!!!!!!

STATISTICS

- FTC RECEIVES MORE THAN 86,000 REPORTS ANNUALLY
- 42% REPORT CREDIT CARD FRAUD
- 20% REPORT UTILITY FRAUD
- 13% REPORT BANK FRAUD
- 9% REPORT EMPLOYMENT FRAUD
- 7% REPORT LOAN FRAUD
- 9% GOV'T. DOCUMENT FRAUD

VICTIM STATISTICS

- LARGEST PERCENTAGE AGE GROUP WERE IN THEIR THIRTIES.....WHY?

PLASTIC, PLASTIC, NET!

- THOSE IN THEIR THIRTIES ARE THE LARGEST GROUP OF CONSUMERS DOING ONLINE TRANSACTIONS!
- GENERATION X!!!!!!

TIME BEFORE DISCOVERY

- ON AVERAGE, 12.3 MONTHS PASS BETWEEN THE FIRST MISUSE OF THE VICTIM'S IDENTITY AND WHEN IT IS FIRST DISCOVERED.
- MAN IN DM WHO HAD LOANS IN FLORIDA – LOANS, CARDS, PHYSICAL DESCRIPTION
- SOLUTION?.....BE VIGILANT AND CHECK STATEMENTS AND CREDIT REPORTS!

STRANGERS OR FRIENDS?

- ONLY 13% OF IDENTITY THEFT VICTIMS WERE PERSONALLY ACQUAINTED WITH THE PERSON WHO STOLE THEIR IDENTITY.
- PER CAPITA, DISTRICT OF COLUMBIA, ARIZONA, NEVADA, CALIFORNIA, TEXAS, AND FLORIDA HAD THE MOST VICTIMS IN THE NATION.

IOWA?

- IOWA RANKED 46TH IN THE UNITED STATES FOR NUMBER OF IDENTITY THEFT VICTIMS PER CAPITA. GOOD JOB, CYCLONE STATE!

STEPS THE THIEVES TAKE

- PRETENDING TO BE THE VICTIM, THEY CALL CREDIT CARD COMPANIES AND ASK TO CHANGE THE MAILING ADDRESS FOR THE ACCOUNT.
- NEXT.....

STEPS

- AFTER RECEIVING THE CREDIT CARDS AT THE NEW ADDRESS, THE CRIMINAL RUNS UP CHARGES ON THE ACCOUNT TO OBTAIN CASH AND GOODS. NEXT.....

STEPS

- THE CRIMINAL OPENS BANK ACCOUNTS IN THE STOLEN IDENTITY NAME AND WRITES CHECKS TO OBTAIN CASH AND GOODS.
- NEXT.....

STEPS

- THE CRIMINAL OBTAINS LOANS IN THE VICTIM'S NAME....ESTABLISHES WIRELESS PHONE SERVICE IN THE VICTIM'S NAME....MAKES COUNTERFEIT CHECKS AND CARDS IN THE VICTIM'S NAME.....PURCHASES CARS AND HOMES IN THE VICTIM'S NAME.....ETC!

BE PROACTIVE!

- INSTEAD OF SULKING AND THINKING THE PROBLEM MIGHT GO AWAY, CONTACT THE THREE CREDIT REPORTING AGENCIES (TRANSUNION,EXPERION,EQUIFAX).
- DO THIS IMMEDIATELY!

CALL THE COPS!

- REPORT THE IDENTITY THEFT TO THE POLICE AND MAKE SURE YOU OBTAIN A CASE NUMBER. SOME DEPARTMENTS MAY TALK YOU INTO MAKING A REPORT OVER THE PHONE, BUT REQUEST AN OFFICER COME TO THE HOME. WHY?.....

REPORTING

- ASK THE OFFICER IF YOU NEED TO FILL OUT AN IDENTITY THEFT AFFIDAVIT....MANY AGENCIES HAVE THIS POLICY IN PLACE, AND IT IS THE FIRST STEP TO CATCHING THE BAD GUY.

REPORTING

- PROVIDE THE OFFICER WITH ACCOUNT INFORMATION, COMPUTER CHAT ROOMS OR ONLINE PURCHASES YOU MAY HAVE BEEN INVOLVED IN...MANY TIMES THE IDENTITY THIEF OBTAINS YOUR INFORMATION ONLINE...THIS IS KNOWN AS PHISHING.

REPORTING

- BE AS ACCURATE AND COMPLETE AS POSSIBLE. KEEP COPIES OF WHAT YOU HAVE PROVIDED TO POLICE.
- BE PATIENT WITH THE DETECTIVE WHO IS WORKING YOUR CASE...REMEMBER...HE/SHE HAS A LARGE CASELOAD AND YOU ARE NOT THEIR ONLY VICTIM!

CONTACTS

- EXPERION 1-888-397-3742
- EQUIFAX 1-800-525-6285
- TRANSUNION 1-800-680-7289
- WWW.CONSUMER.GOV/IDTHEFT FOR HELPFUL INFORMATION.