



Comal County Sheriff's Office Financial Crimes Reporting Package

Identity Theft, Forgery, and Credit Card/Debit Card Abuse are among the most difficult offenses facing citizens today. In our ongoing efforts to combat these problems the following information is being offered by the Comal County Sheriff's Office, Financial Crimes Unit.

Please refer to the "Frequently Asked Questions" section on the following pages to find answers to questions regarding these offenses. This section will also guide you to the specific forms that need to be completed for each specific offense. The forms are included in this packet. Please note that it is very important that all instructions are followed regarding these forms and that each form is completed thoroughly and accurately for the investigator(s) to perform an extensive, detailed, and well documented investigation.

If you have questions that are not answered in the "Frequently Asked Questions" section, you can contact the Comal County Sheriff's Office, Criminal Investigation Division-Financial Crimes Unit, Detective Richard K. Smith at 830-643-6685.

Once you complete the forms, you can hand deliver, mail or fax to the following address or number:

Comal County Sheriff's Office
ATTN: Financial Crimes Unit
3005 W. San Antonio Street
New Braunfels, Texas 78130

Completed, notarized forms can
also be faxed to Criminal
Investigations at **830-608-8269**,
Attn: Financial Crimes Unit

Please note the business hours are Monday-Friday 8:00am-5:00pm.

Security video is used in the prosecution of most cases. Unfortunately some businesses do not keep video for extended periods of time. It is important that you make every effort to complete and return this Financial Fraud Package as soon as possible.

Frequently Asked Questions

Question 1: Someone has written checks on my checking account without my permission. What should I do?

If someone uses your checking account to write checks without the account holder's permission, a Forgery has been committed. The person writing the checks may have stolen your checkbook or they may have used your account number and bank's routing number to create counterfeit checks containing your information. Notify your bank, if you have not already done so, and request that they close the account.

Complete and return the Financial Fraud Packet and the Check Form to the Comal County Sheriff's Office.

Complaints regarding checks written from insufficient funds or closed accounts must be filed with the Hot Check Division of the Comal County District Attorney's Office. The Comal County Sheriff's Office does not typically investigate these types of offenses.

You should also contact the check verification companies to report this to them:

Tele check	1-800-366-2425
National Processing	1-800-526-5380
Equifax Check System	1-800-437-5120

Question 2: Someone has used my credit card/debit card without my permission. What should I do now?

Credit Card Abuse/Debit Card Abuse is committed when someone uses your existing credit card/debit card number to make an unauthorized purchase or withdrawal.

Notify your bank or credit card company, if you have not already done so, and request that they close the account. Then call the three credit reporting bureaus to report the loss and ask them to put a FRAUD ALERT on your account so that NO NEW CREDIT will be issued without your consent. This is especially important if any form of identification was stolen at the same time.

Experian	1-888-397-3742	www.experian.com
Trans Union	1-800-680-7289	www.transunion.com
Equifax	1-800-525-6285	www.equifax.com

Complete and return the Financial Fraud Packet and the Debit/Credit Card Form to the Comal County Sheriff's Office if the unauthorized charges were made in Comal County Texas.

Question 3: Someone has stolen my checks/credit cards. How do I report this?

The Comal County Sheriff's Office Financial Crimes Unit typically investigates cases that are related to the actual passing of the forged or counterfeit checks or the fraudulent use of a credit/debit card. **If your checks are stolen in Comal County Texas (and not from the mail) you should call the Comal County Sheriff's Office and make a report.** These cases are typically assigned to a property detective and may not be assigned to the Financial Crimes Unit. ***You will not need to complete this packet.***

If your checks/credit/debit cards were stolen from the mail, you need to contact the United States Postal Inspection Service. They investigate any theft from the mail. You can do this via their website (<https://postalinspectors.uspis.gov>).

Notify your bank or credit card company, if you have not already done so, and request that they close the account. Then call the three credit reporting bureaus to report the loss and ask them to put a FRAUD ALERT on your account so NO NEW CREDIT will be issued without contacting you. This is especially important if any form of identification was also stolen at the same time.

Experian	1-888-397-3742	www.experian.com
Trans Union	1-800-680-7289	www.transunion.com
Equifax	1-800-525-6285	www.equifax.com

Question 4: What is Identity Theft?

Identity Theft occurs when someone else uses your personal identifying information to:

- A) Open new account(s) without your permission (bank accounts or credit cards)
- B) Open utility accounts without your permission (electricity, water, cable, etc.)
- C) Rent an apartment in your name
- D) Rent or buy a home that you did not rent or buy
- E) Purchase a vehicle that you do not own

If you are the victim of Identity Theft and you are a resident of Comal County Texas or if the offense occurred within the County limits of Comal County Texas, complete and return the Financial Fraud Packet and the Identity Theft Form to the Comal County Sheriff's Office.

If you have been contacted by the IRS about someone working under your social security number, you will need to complete the IRS Identity Theft Packet and follow their instructions. They will be responsible for investigating these offenses. For access to their website please visit <http://www.irs.gov>.

Question 5: I received a check in the mail and I was told to cash the check and send some of the money to another location. Now my bank told me that the check was counterfeit and I'm out the money. What can be done?

The Comal County Sheriff's Office cannot investigate the scams. The people who have contacted you are very often not located in the United States. The information that you've been given is fictitious. If you received the check through the US Mail, you can report the incident to the United States Postal Inspection Service via their website (<https://postalinspectors.uspis.gov/>).

If the person sent you the check by FedEx, DHL, UPS, or another manner and the scam was perpetrated over the internet, you should contact the Internet Crime Complaint Center (<http://www.ic3.gov>).

Question 6: I found suspicious charges/debits on my account that look like online purchases. What should I do?

With the help of your bank or credit card company, confirm that it was an online purchase, where the purchase was made and where any product was to be delivered. If the purchase was made in Comal County Texas or if the delivery was in Comal County Texas, we can investigate this. If you find that the purchase/delivery was somewhere else, contact the police agency in that jurisdiction as well as the Internet Crime Complaint Center (<http://www.ic3.gov>). Close the account.

Complete and return the Financial Fraud Packet and the Debit/Credit Card Form to the Comal County Sheriff's Office if the unauthorized charges were made in Comal County Texas.

Question 7: I've had my mail stolen. Whom do I report it to?

The United States Postal Inspection Service investigates theft from the U.S. Mail. They will investigate if you have had checks or credit cards stolen from the mail. You can report the incident via their website at <https://postalinspectors.uspis.gov/>.

Question 8: What should I do if my driver's license was lost or stolen?

Apply for a duplicate driver's license as soon as possible through your local DPS office and ask them to put an "alarm" on your driver's license identifying it as stolen to help prevent identity theft. Also notify the credit reporting bureaus and request a credit report in approximately 30 days. In the event your driver's license was stolen in the County limits of Comal County Texas, please contact the Comal County Sheriff's Office to make a report.

Question 9: My Social Security Card was stolen. What should I do?

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to get a duplicate card. Also notify the credit reporting bureaus listed previously. Request a copy of your credit report approximately 30-60 days later to make sure there have been no fraudulent accounts opened in your name. Contact the Social Security Administration at their website (<http://ssa.gov/>). In the event your Social Security card was stolen in the County limits of Comal County Texas, please contact the Comal County Sheriff's Office to make a report.

Question 10: Who else should I report this to?

You should go online and report this to the Federal Trade Commission.

www.ftc.gov

Additional Information to Protect Yourself

- ⇒ Do not put your driver's license number or Social Security number on your checks. This makes it easy for a criminal to falsify identification.
- ⇒ Do not carry your Social Security card or birth certificate with you.
- ⇒ Keep all credit card receipts in a safe place. Many criminals use numbers from receipts to defraud.
- ⇒ Safeguard your personal identification numbers (PINs) for all cards/accounts. Do not write the PINs on the cards or keep them with the cards.
- ⇒ Shred credit card offers you get in the mail. Thieves steal mail and trash to get these.
- ⇒ Do not give out personal information over the phone.
- ⇒ Do not put payments or checks in your mailbox for pick-up. Mail them at a post office.

FINANCIAL FRAUD PACKET

VICTIM INFORMATION

Comal County Sheriff's Office

After receiving your Fraud Packet, complete the proper forms that are attached. These forms provide the information we need to complete an offense report and investigate your case. It must be filled out with as much information as possible. You must also complete the Victim Statement.

In addition to the completed form, you must provide documentation that supports your claim, a copy of a state driver's license or state issued ID card and a copy of your social security card to establish your identity.

After we begin our investigation into your offense, you may be asked to provide additional information—some examples are, but not limited to: photographs, thumbprint, utility bill, or lease. The detective assigned to your case will determine what additional information is needed, if any.

Contact and place a fraud alert with all three credit bureaus. You should request a copy of your credit report from each bureau.

Submit the completed original fraud packet, along with any documentation that supports your fraud claim, such as collection notices and bills. Any incomplete packets WILL NOT BE PROCESSED and they will be mailed back to you, unprocessed. We do not hold any paperwork.

Please make copies of everything for your records. We cannot make copies for you. Once you return the completed packet to the Sheriff's Office, please allow at least 30 business days for the packet to be processed. A detective will contact you and issue you a case number for your records.

Documentation for Investigation and Prosecution

The following items of evidence should be obtained by the victim.

We will not be able to begin an investigation without this document evidence.

If your existing accounts are being accessed, please obtain the following types of documents:

- Bank statements or bills showing where the transactions occurred
- The physical address, dates, and times of the fraudulent transactions from your bank
- Bills from companies showing merchandise ordered
- Address where items were delivered
- Phone numbers that are associated with the fraudulent activity
- Any information from the creditor that shows how or where the account was used
- The names and phone numbers of any representatives from the business you speak with

If new accounts have been opened in your name, please obtain the following types of documents:

- Bank statements that you may have received for accounts that are not yours
- Credit reports showing the accounts that are not yours
- Bills from utility companies for accounts that you did not open
- Letters or documentation from creditors or utility companies that contain copies of applications for credit
- How the account was opened (in person, over the phone, over the internet)
- Where the account was opened if done in person
- Where the account is being used (addresses of transactions)
- Address where any cards, bills, merchandise, or other correspondence was mailed
- Any phone numbers associated with the fraudulent account
- The name or employee number and phone number of any representative from the businesses you deal with

It is important that you take the time to complete this packet and return it to the Comal County Sheriff's Office. Upon return of the completed, signed fraud packet, an offense report will be created. An investigator will contact you and provide you with the offense report number and you will then have the ability to obtain a copy of the offense report for your use.

The attached Financial Fraud Affidavit is a sworn statement and will be used as evidence in court should an arrest be made. It is essential that the information you provide be accurate and true.

Please return the Financial Fraud Packet by mail or in person to the Comal County Sheriff's Office 3005 W. San Antonio New Braunfels, Texas during business hours. If you are unable to mail or drop off the packet please call the Financial Crimes Unit at 830-643-6685 for assistance and other options.

Fair and Accurate Credit Transactions Act (FACT Act)

The FACT Act allows you to obtain copies of any and all records related to the fraudulent accounts. You are then permitted to provide law enforcement with copies of the records you received related to the fraudulent accounts, thereby allowing us to bypass the sometimes difficult process of obtaining subpoenas for the very same information. It also allows you to request the information be made available to the Comal County Sheriff's Office.

Identity Theft Information

Identity Theft is defined as the theft or misuse of personal or financial identifiers in order to gain something of value and/or facilitate other criminal activity. Identity Theft is a violation of the Texas Penal Code, section 32.51. It is entitled Fraudulent Use or Possession of Identifying Information and is a felony offense.

The Comal County Sheriff's Office is diligent in its efforts to apprehend and stop those individuals responsible for committing Identity Theft. This packet is essential in helping the investigator understand, evaluate, and ultimately bring your case to a close.

NOTE

If you suspect someone is using your social security number for employment and there is no evidence of other identity fraud, contact the Internal Revenue Service at IRS.gov. Do not contact the employer directly as they may warn the suspected employee. The Identity Protection Specialized Unit of the IRS is responsible for assisting victims of this type of Identity Theft. They can also be contacted at 1-800-908-4490. You can contact the Social Security Administration Fraud Hotline at 1-800-269-0271 to order a copy of your Personal Earnings and Benefit Statement (PEBES) to check the accuracy of your work history on file.

If your name and/or other information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime. It may not be necessary to complete this packet.

COMAL COUNTY SHERIFF'S OFFICE FINANCIAL FRAUD PACKET

3005 W. San Antonio Street, New Braunfels Texas 78130

CCN _____

For office use only

This form should be returned to the above address along with documents supporting your claim of Financial Fraud. Incomplete packets/forms will not be processed and will be returned.

Date this form was completed: _____ Email address: _____

Complete Name (print): _____

Driver's License # and State: _____ Date of Birth: _____ Social Security #: _____

Home Address: _____ City, State and Zip: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Employer: _____ Work Address: _____

Names of other people living in your home and their date(s) of birth: _____

Name of victim if different than above: _____

Do you know the suspect? _____ (Yes or No)

If yes, what is his/her relationship to you?

Suspect Name: _____ Nickname: _____

Suspect Race: _____ Sex: _____ Date of Birth: _____ Age: _____ Height: _____

Weight: _____

Suspect Address: _____ City State and Zip: _____

How did you become aware of the crime? _____

What date did you first become aware of the crime? _____

When did the fraudulent activity begin? _____

What was your home address at the time of the crime (if different than above)? _____

What documents and/or identifying information were stolen? _____

Please list any documents fraudulently obtained in your name (driver's license, social security cards, credit cards, etc.) _____

Are there any witnesses? _____ (Yes or No)

If Yes, Name and contact information: _____

Victim's Law Enforcement Actions

I am willing to assist in the prosecution of the person(s) who committed this financial crime. YES NO

I am authorizing the release of any information to law enforcement for the purpose of assisting in the investigation and prosecution of the person(s) who committed this fraud. YES NO

I have reported the events described in this affidavit to other law enforcement agencies. YES NO

In the event you have contacted another law enforcement agency, please provide the following information:

Name of Agency _____ Name of Person Taking Report _____

Contact phone # _____ Case/ Report # _____

Financial Fraud Questions

To the best of your knowledge, what type of crime has been committed against you? (Check all that apply)

_____ My checks were lost or stolen and my signature was forged.

_____ My checking account number was used on fraudulent/counterfeit checks.

_____ Checks that I previously wrote have been altered and cashed.

_____ My debit or credit card was lost or stolen and used without my permission.

_____ My debit or credit card number was used without my permission (I still have my card).

_____ My information was used to open utility accounts (Ex water, cable, electricity, phone service)

_____ My information was used to open credit card account(s).

_____ My information was used to open bank account(s).

_____ My information was used to take out an unauthorized loan.

_____ My signature was forged on a government or financial document (Ex. loan application or car title).

_____ My information was used to obtain employment.

_____ Unauthorized withdrawals were made from my bank account.

_____ Gift cards were lost or stolen.

_____ Other (describe) _____

Financial Fraud Questions *(continued)*

How did you become aware of the crime committed against you?

- _____ Found fraudulent charges on my statement/bill.
Include copies of statements from all compromised accounts with fraudulent transactions noted.

- _____ Found fraudulent or forged/altered check(s) that cleared or attempted to clear my bank account.
Include copies of the front and backs of all involved checks.

- _____ Found unauthorized withdrawals or ACH debits (electronic checks) from my bank account.
Include copies of bank statements showing itemized fraudulent transactions.

- _____ Was contacted by my bank's fraud department regarding suspicious charges.

- _____ Was notified when attempting to open an account that an account that I did not authorize already existed with my name/social security number.
Obtain and include documentation of fraudulent acts such as applications and service area.

- _____ Received bills for accounts that I did not open.
Include copies of bills and applications for accounts.

- _____ Was contacted by a creditor or collection agency demanding payment.
Obtain proof of the account from the creditor or collection agency and provide copies.

- _____ Found irregularities on my credit report.
Include a copy of report.

- _____ Was arrested, had a warrant issued, or a complaint filed in my name for a crime that I did not commit
(Which agency _____)

- _____ Had my license suspended for actions I did not commit.

- _____ Other (please explain) _____

Were any of the following identifying documents lost, stolen or compromised? (Mark all that apply)

- _____ Driver's License or State ID
- _____ Social Security Card
- _____ Birth Certificate
- _____ Checkbook or checks **(please complete page XX)**
- _____ Debit or credit card **(please complete page XX)**
- _____ Passport
- _____ PIN (personal identification number)
- _____ Other _____

Financial Fraud Questions (continued)

To help assist us in possibly determining when and by whom your information was compromised, please mark any of the following that are applicable:

- _____ Carried my Social Security Card in my wallet/purse.
- _____ Carried bank account passwords or PIN's in my wallet/purse.
- _____ My wallet/purse was stolen.
- _____ My check book was stolen.
- _____ My home or vehicle was burglarized.
- _____ My password or PIN was given to someone else. (Who? _____)
- _____ I did not receive a bill as usual (ex. Credit card bill failed to come in the mail).
- _____ I mailed a check(s) that was not cashed by the payee listed on the check.
- _____ My address was changed at the post office without my knowledge.
- _____ Credit card bills, pre-approved credit offers, or credit card convenience checks were thrown away without being shredded.
- _____ Documentation containing my personal information was thrown away without being shredded.
- _____ Service/cleaning people were in my home. (Company name/name _____)
- _____ My incoming or outgoing mail was stolen. (Approximate date of theft? _____)
- _____ Released personal/financial information after it was requested in an email.
- _____ Released personal/financial information over the phone when you **did not** initiate the call.
- _____ Responded to an online job posting.
- _____ Other (Please explain and be specific) _____

Please add any additional information that you think may assist the Comal County Sheriff's Office with your case: _____

Please turn to the next section and then complete the specific form for your crime.

FRAUD AFFIDAVIT

CCN _____

Comal County Sheriff's Office

ID THEFT/ FORGERY/ CREDIT CARD/ DEBIT CARD/ BANK ACCOUNT FRAUD AFFIDAVIT

****** THIS AFFIDAVIT MUST BE NOTARIZED ******

Please answer ALL of the following questions:

- 1) Did you authorize anyone to use your name or personal information to seek employment, money, credit, loans, goods or services? YES _____ NO _____

- 2) Did you receive any benefit, money, goods or services as a result of the crime committed against you? YES _____ NO _____

- 3) I AM willing to assist in the prosecution of the person(s) who committed the crime against me, even if the suspect is related or known to me? YES _____ NO _____

I certify that, to the best of my knowledge and belief, all the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit or the information it contains may be available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as deemed appropriate. I understand that knowingly making a false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. 1001 or other federal, state, or local criminal statutes, and may result in a fine or imprisonment, or both.

(Printed name)

(Signature)

(Date)

(Notary Signature)

(Date)

Place Notary Seal Here

IDENTITY THEFT FORM

Comal County Sheriff's Office

CCN _____

Please list all accounts fraudulently opened in your name, social security number, or other personal information, using the appropriate section.

Use the first table for credit cards and/or loans or other lines of credit. The second table is for listing utility companies such as electricity, cable, gas, satellite service, or water.

REMEMBER TO INCLUDE PROPER DOCUMENTATION FROM EACH COMPANY YOU LIST, SUCH AS APPLICATIONS, STATEMENTS, BILLS, WORKORDERS, OR OTHER NOTICES.

Creditors Info	Account Number	Type of Account	Date Opened	Account Balance

Utility Company/Provider	Account #	Address where service was provided	Date Opened	Balance \$\$\$

ccn _____

CHECK FORM

Comal County Sheriff's Office

FOR FORGED, COUNTERFEITED OR, ELECTRONICALLY PASSED CHECKS

This form is to be completed by individuals who have had a forged or counterfeit check written on their bank account and deposited or cashed or have had a check passed electronically (Ex. Walmart) against their account. The criminal act must have occurred in Comal County Texas.

Today's Date: _____

Account Holder's Name(s): _____

Date of Birth: _____ State License/ID #: _____ State: _____

PLEASE LIST THE CHECKS THAT WERE PASSED IN COMAL COUNTY TEXAS.

WE DO NOT ACCEPT REPORTS INVOLVING CHECKS THAT WERE DEPOSITED OR CASHED OUTSIDE COMAL COUNTY TEXAS.

Payable to	Check #	Address where deposited or cashed	Date	Amount	Passed Electronically

DEBIT/CREDIT CARD FORM

FOR UNAUTHORIZED USE OF DEBIT OR CREDIT CARDS

This form is for individuals who have had their debit card or credit card used without their permission or consent to make fraudulent purchases/charges/debits against their account and the criminal act occurred in Comal County Texas.

Today's Date: _____

Account Holder's Name(s): _____

Date of Birth: _____ State License/ID #: _____ State: _____

	CREDIT/DEBIT CARD COMPANY OR BANK	CREDIT/DEBIT CARD NUMBER
A		
B		
C		
D		

Please list the fraudulent charges that were made in Comal County Texas. We do not accept reports involving charges that were made outside of Comal County Texas or online.

A				



Use this column to indicate which card was used for each transaction by entering **B, C or D**.

Victim Statement

(A complete statement of the events you are reporting is required)

I, _____, am not under arrest for, nor am I being detained for any criminal offenses concerning the events I am about to make known to the Comal County Sheriff's Office. Without being accused of or questioned about any criminal offenses regarding the facts I am about to state, I volunteer the following information of my own free will, for whatever purposes it may serve.

I am _____ years of age, and I live at _____.

I have read each page of this statement consisting of _____ page (s), each page of which bears my signature, and corrections, if any, bear my initials, and I certify that the facts contained herein are true and correct.

Dated at _____ AM/PM, this _____ day of _____, _____.

WITNESS: _____

Signature of person giving voluntary statement

WITNESS: _____

Sample Dispute Letter- Debit or Credit

Date

Your Name

Your Address

City, State, Zip Code

Name of Company

Address

City, State, Zip Code

Dear Sir or Madame,

I am writing to dispute a fraudulent (charge or debit) on my account in the amount of \$____. I am a victim of financial fraud/identity theft and did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance charge and any other charges related to the fraudulent amount be credited, and that I receive an accurate statement.

Enclosed are copies of a financial fraud affidavit supporting my claim of identity theft. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

Sincerely,

Your Name

Enclosures (list what you are enclosing)

Sample Dispute Letter - New Fraudulent Accounts

Date

Your Name

Your Address

City, State, Zip Code

Name of Company

Address

City, State, Zip Code

Reference # *(be sure to refer to any number they provided you such as an account number)*

Dear Sir or Madame,

I am writing to dispute a fraudulent account opened in my name or using my personal information. I am a victim of financial fraud/identity theft and did not make or apply for this (service/line of credit/credit card). I have not approved anyone else to use my name or personal information for any accounts.

I am requesting that the account be closed and my name removed from it.

Enclosed are copies of a financial fraud affidavit and a police report I filed supporting my claim of identity theft. Please investigate this matter and remove me from any liability.

In addition, pursuant to the Fair and Accurate Credit Transactions Act of 2003, as a victim of identity theft I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). The records can be mailed to the address above (or faxed if you have a fax number). In addition please make these records available to any law enforcement agency upon their request.

Sincerely,

Your Name

Enclosures (list what you are enclosing)