

Inver Grove Heights Police Department Fraud Packet

Welcome Message

Dear Community Member,

We understand the disruption and stress caused by identity theft and financial fraud. The Inver Grove Heights Police Department is committed to supporting victims and thoroughly investigating these crimes. This packet is designed to help you collect and submit the essential documentation we need to begin our investigation.

For victims of fraud for the following crimes

Identity Theft - § 609.527

Definition: Knowingly using another person's identity (name, SSN, DOB, etc.) to commit or assist with a crime.

Examples:

- Opening debit, credit, or utility accounts under a stolen name in the city of Inver Grove Heights.
- Filing taxes or collecting benefits fraudulently.

Financial Transaction Card Fraud - § 609.821

Definition: Unauthorized use, possession, or trafficking of credit/debit/EBT cards to obtain something of value.

Examples:

- Using a found or stolen card in the city of Inver Grove Heights
- Skimming or cloning card info in the city of Inver Grove Heights
- Selling or using someone else's EBT benefits in the city of Inver Grove Heights

Check Forgery - § 609.631

Definition: Falsely making, altering, endorsing, or knowingly using a forged check.

Examples:

- Changing check amounts or names in the city of Inver Grove Heights.
- Signing checks without authority in the city of Inver Grove Heights.
- Creating fake or digital counterfeit checks in the city of Inver Grove Heights.

Instructions

Decide if you want to pursue a criminal investigation. If you do, ***fill out everything in this packet that is applicable.*** You are not required to pursue a criminal investigation. Financial institutions typically require victims to file an informational report and obtain a police case number to conduct their own internal investigation, where they determine if/when they will refund you.

The initial report the officer will take will be listed as a Fraud Report, with the narrative stating it is pending information from the reporting party/fraud victim.

Please complete and return pages 5, 6, and 7 to the Police Department as soon as possible. These pages can be returned to the Police Department in person or via an Axon community share link that the initial officer will provide.

Once the attached documentation is completed and returned, it will be reviewed and, if applicable, assigned for a criminal investigation. If all necessary documentation is not received within 30 days of the initial report to us, the case file will be inactivated.

For any crime occurring outside the Inver Grove Heights jurisdiction, once the attached documentation is completed and returned, the police department will review the case and, if applicable, assign the case for a criminal investigation or forward the case to the jurisdiction where the crime occurred.

Please note that it is beneficial to return this packet as soon as possible. Some types of evidence can be lost if the packet is delayed.

Once submitted, your case will be reviewed within 10 business days. If additional information is needed or your case is assigned to an investigator, you will be contacted.

Resources

This section is included to provide instructions that you may find helpful in protecting yourself.

1. Contact your financial institutions and close any accounts being used fraudulently. Consider placing a credit bureau "fraud alert" on your Social Security number. More information on that is at the end of this packet.
2. Consider obtaining monitoring on your credit to prevent additional fraud.
3. It is advisable to maintain detailed and organized records of all correspondence involving this fraudulent incident. First and foremost, monitor your accounts and be sure to document, report, and respond to any additional fraudulent activity.

Resources Checklist

This section is included to provide resources and information that you may find helpful in protecting yourself from continuing fraud, identity theft, or monetary loss. You do not need to fill out anything in this section. You may keep these pages for yourself.

For a copy of your Report, contact the Inver Grove Heights Police Department's Records Division.

- If you would like a copy of the police report, complete a Request for Police Data, which can be found on the Inver Grove Heights Police Department website. Options for submitting the form are listed online. Due to the demands, it can take up to 10 business days to receive a copy after the report is complete.
- There are many reasons you may want a copy of the police report, including needing to submit it to credit bureaus or financial institutions, or to keep a copy for your records. It is advisable to keep a copy of all documents you receive and send related to this matter for your records.
 - Inver Grove Heights Police Department Request for Police Data
<https://ighmn.gov/1366/Police-Records-Requests>

Contact the institution/company accounts that have been compromised and close them.

- This includes credit cards, checking accounts, and any other type of financial account. This is your responsibility, and the sooner you do this, the sooner the suspect will be unable to use your identity and continue stealing from you.
- If you have accounts that were not compromised yet, but the information was stolen, you should contact the financial institution for guidance on how to protect the account.

Contact the credit bureaus below and place a credit freeze or credit lock for you or anyone in your family that was impacted by fraud.

- This will help stop anyone from opening new accounts in your name.

- This important step has helped many victims from suffering additional fraud.
- The three major credit bureaus to report to are:
 - Trans Union: <https://www.transunion.com/credit-freeze>
 - Experian: <https://www.experian.com/freeze/center>
 - Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Contact the Federal Trade Commission (FTC). It is recommended that fraud victims report the fraud or identity theft case to FTC.

- The FTC’s website has additional information about protecting yourself, recovering from identity theft, and obtaining free credit reports. Even though the FTC cannot resolve your case, your report helps track and combat fraud and identity theft throughout the community.
 - **Federal Trade Commission:** <https://www.ftc.gov>

Contact the Internet Crime Complaint Center.

- If you were the victim of an internet crime.
 - **Internet Crime Complaint Center:** <http://www.ic3.gov>

Contact the Internal Revenue Service (IRS)

- If you were the victim of tax-related identity theft, including unemployment benefit fraud or tax return fraud. Information can be found on their “Identity Theft Central” page.
 - **Internal Revenue Service:** <https://www.irs.gov/identity-theft-central>

Contact the Office of the Minnesota Attorney General

- **The Minnesota Attorney General's Office** can provide additional information on these types of crimes and vulnerabilities, and provide some advice on protecting yourself from these incidents.
 - **The Office of Minnesota Attorney General:** <https://www.ag.state.mn.us>

Checklist

- Filed a police report
- Collected statements and attached them
- Completed affidavit
- Submitted all forms to IGHPD
- Notified financial institution(s)
- Placed a fraud alert with credit bureaus

Requested Information

The information requested in this packet is needed for the effective investigation and prosecution of fraudulent financial crime(s). It is important that you, as the fraud victim, provide the Inver Grove Heights Police Department with the information necessary to investigate. Please contact your bank and/or creditor and request the location(s), date(s), and time(s) of the unauthorized usage.

Required Documentation/Action

The following documentation will be required before the Inver Grove Heights Police Department opens a Fraud Investigation:

- Completed Fraud Victim Information form.
 - Attached copy of account statements indicating the date, time, and location of any unauthorized use.
- Contact the fraud department of your bank or Credit Card Company and ask that they indicate in their file the Inver Grove Heights Police Department case file number and that you authorize the release of account information specific to the fraud.
- Complete and Sign Affidavit of Fraud/Forgery. An Affidavit of Forgery is also required by many financial institutions for disputed charges, forged checks, and/or fraud reports.
 - This is a legal document that is required for prosecution. It must be signed and notarized. The Police Department has notary services as needed.
 - A separate one is needed for each financial institution that has a disputed charge, forged check, and/or fraud report.
 - Although some of the information requested on the Affidavit of Forgery is repetitive to what you may have already completed on previous pages, this form must be completed.

Circumstances of Fraud

If you answer "Yes" to any of the Circumstances of Fraud questions, please complete the Fraud Victim Information.

Yes	No	Circumstances of Fraud
<input type="checkbox"/>	<input type="checkbox"/>	A credit, debit, or other type of financial card was used to make an unauthorized purchase in the City of Inver Grove Heights without my permission.
<input type="checkbox"/>	<input type="checkbox"/>	A credit, debit, or other type of financial card was used to make unauthorized purchases <u>somewhere other than</u> the City of Inver Grove Heights without my permission.
<input type="checkbox"/>	<input type="checkbox"/>	A bank account number (not a financial card) was used to make unauthorized transaction(s) and/or purchase(s) in any city/state, or via the internet.
<input type="checkbox"/>	<input type="checkbox"/>	A check was forged ; I did not write the signature; I did not authorize it to be written.
<input type="checkbox"/>	<input type="checkbox"/>	Personal information (name, social security number, date of birth, driver's license number, etc.) was used to: <ol style="list-style-type: none"> 1. Create a <u>new</u> unauthorized financial account (bank account or loan) in my name or a dependent's name. 2. Create a <u>new</u> unauthorized driver's license or ID in my name or a dependent's name. 3. Create a <u>new</u> telephone or utility account in my name or a dependent's name. 4. Obtain medical services or insurance in my name or a dependent's name. 5. Obtain government benefits (unemployment, EBT) in my name or a dependent's name.

Fraud Victim Information

Case Number: _____

Victim Information

Name (Last, First, Middle)			DOB	
Home Address				
Phone Number	(C)		(W)	

Debit/Credit Account Data (If multiple accounts are involved, use a separate sheet for each)

Type of Card (Visa, Mastercard, Discover, AMEX, etc.)			
Bank Name			
Account Number			
16-digit number on the card			
Joint Account Holder Name			
Account Statements Attached	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Forgery Account Data (If multiple accounts are involved, use a separate sheet for each)

Type of Forgery (Check, Account, etc.)			
Type of check (Business, Personal, Payroll, etc.)			
Bank Name			
Account Number			
Routing Number			
Joint Account Holder Name			
Account Statements Attached	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Contact Data (List name and contact number of any fraud department members involved)

Bank Name	
Contact Name	
Contact Number	

Identity Theft Data (If multiple accounts are involved, use a separate sheet for each)

Type of Theft (e.g., fraudulent tax returns, loans, or employment)	
Contact Name	
Contact Number	

Affidavit of Forgery

STATE OF MINNESOTA)

)SS

COUNTY OF DAKOTA)

I, _____, being of sound mind, depose and state I am of legal age, and have examined the following specific document(s).

(Print Name)

(1) An unauthorized deposit, draft, or withdrawal (signed front and/or endorsed back).

(2) A financial, debit, and/or credit card, or other transaction(s) described below.

Briefly list the transaction amount(s), transaction location(s), and transaction date(s)/time(s) below, write N/A in transaction amount if this section is not applicable:

Transaction Amount	Location of Transaction (Include Store Name and #, Address, City)	Date of Transaction	Transaction Time (Add Time Zone)

I also state as follows:

(1) I have not signed or altered the item(s) referred to above, and I have not authorized my signature on the item(s) or alteration of the item(s).

(2) I did not authorize anyone to use my name and/or identification to apply for or obtain credit in my name.

(3) This was an unauthorized withdrawal, use of a stolen/lost financial card (debit/credit), or use of financial account information.

(4) That I have received no payment or benefit (directly or indirectly) as a result of the payment of the transaction(s) referred to above.

(5) That I will provide any information I have as to the person who is responsible for signing my name on the item or altering the item.

(6) That all my statements above are true and that I will cooperate fully in the investigation and prosecution of this matter.

Signature: _____ Date: _____

*Only sign in the presence of a notary.

Notary: Subscribed and sworn to before me on this date:

Date: _____ Signature: _____