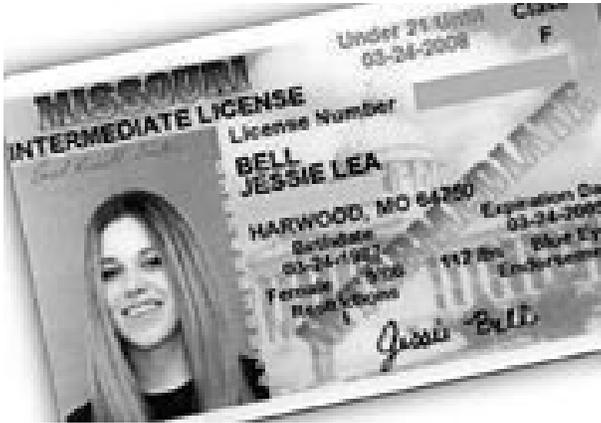




Investigating Identity Theft



- They steal wallets and purses containing identification and credit and bank cards.
- They steal mail, including bank and credit card statements, preapproved credit offers, new checks, or tax information.
- They complete a “change of address form” to divert your mail to another location.

- MORTGAGE FRAUD
- BANK/ LOAN FRAUD

Often there is familiarity between the victim and the offender (relatives, coworkers), this provides insider opportunities for identity theft. According to the 1999–2001 FTC complaint files, close to 11 percent of the complainants knew the offender. However, other sources claim closer to 60 percent of victims knew or had some information about the offender. Investigators should start their look for suspects here.

HOW THE BAD GUYS DO IT

According to the U.S. Federal Trade Commission, identity thieves use a variety of methods to gain access to your personal information. For example:

- They get information from businesses or other institutions by:
 - stealing records from their employer,
 - bribing an employee who has access to these records, or
 - hacking into the organization’s computers.
- They rummage through your trash or the trash of businesses or dumps in a practice known as dumpster diving.
- They obtain credit reports by abusing their employer’s authorized access to credit reports or by posing as a landlord, employer, or someone else who may have a legal right to the information.
- They steal credit and debit card numbers as your card is processed by using a special information storage device in a practice known as skimming.

- They steal personal information from your home.
- They scam information by posing as a legitimate business person or government official.

New methods of identity theft continue to appear. During 2003 and early 2004, for example, a form of identity theft called phishing gained prominence. Phishing involves creating and using e-mails and Web sites designed to look like those of well-known, legitimate businesses, financial institutions, and government agencies to deceive Internet users into disclosing their personal information.

Check fraud and credit card fraud remain the most popular forms of ID theft. Here is a list of common headings:

- CHECK COUNTERFEITING
- CREDIT/ CREDIT CARD FRAUD
- FALSE CERTIFICATION/ SECRETARY OF STATE FRAUD (OPS/TITLES/REGISTRATION FRAUDS)
- PASSPORT & VISA FRAUD (ALIEN SMUGGLING)
- COMPUTER CRIME FRAUD

HOW TO GET THE INVESTIGATION STARTED

ID theft victims need to assist police by contacting all the credit bureaus, businesses, and ordering credit reports. The pamphlet called, “When Bad Things Happen To Your Good Name,” will furnish victims with the information they need to get started (available on the web). The victim will also need to fill out an “Authorization for Release of Information.” In some cases, the police agency will need to seek Investigative Subpoenas and Search Warrants to obtain institutional records. When requesting bank records, a notarized “Records Certification Form” will save bank employees from testifying.

TIMELINE OF FRAUDULENT TRANSACTIONS

The U.S. Secret Service, along with the IACP, has developed an outstanding 11-page questionnaire that investigators can give to the victim to fill out. This document is called, “**Identity Crime Incident Detail Form.**” The goal is to obtain a chronological log of all thievery occurrences, or a timeline of fraudulent

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lent transactions. (This form is also available on the web.)

DOCUMENT RESEARCH

The next step taken by the investigator is to examine all financial and credit bureau documents, after the victim has obtained them. It is usually much easier for the victim to obtain these documents, and it saves police valuable time. Copies of all documents supporting the allegation (credit reports, invoices, demand letters, affidavits of forgery, and so on) should be included as part of the report. Also, attach a copy of the victim's identification as a report page. Include all notifications made by the victim to any financial institutions or credit reporting agencies in the narrative portion of the report.

LOOK FOR PATTERNS TO DEVELOP LEADS

After reviewing the evidence covered so far, the officer can begin looking for patterns that will indicate potential leads:

- **Identify The Criminal's Favorite M.O.:** Do any of the crimes related to identity theft—wallet thefts, check and card fraud, account takeovers, use of fake driver's licenses—occur in a specific area, on a particular day, and/or at a particular time?
- **Follow The Suspect's Shopping Trail:** Can cases of identity theft be traced back to particular supermarkets, electronics stores, retail chains, restaurants, online stores, or even car dealerships? The security people for these businesses can provide valuable information.
- **The Druggy Connection:** Do muggings or thefts from cars that entail theft of credit cards and other personal documents occur in neighborhoods where drug dealing is common?
- **The Store Employee Connection:** Does fraud occur at checkout in local stores? Are the suspects using a store employee to help them obtain stolen identities, or maybe a particular teller is an accomplice who readily accepts the stolen credit.
- **Travel Patterns:** Do thieves use methods that require them to travel

to and from specific places? Some identity thieves, once they have the necessary information, may open several bank accounts in a short period of time, write several large checks, then quickly leave the area. They may use a "drop house" as a mail address. Identity theft crimes will typically not be contained in one jurisdiction, but fortunately, as of March 1, 2005, Michigan Public Act 453 (2004) allows for prosecution in either the jurisdiction the offense occurred, the jurisdiction in which the information was illegally used, or the jurisdiction in which the victim resides.

- **Look for Phone and Internet Leads:** Do thieves use the telephone or Internet to convert their stolen identities into cash? Do they call stores from home, or from public phones? Do they access online stores from home computers, or from those available in public places (e.g., college campuses, public libraries, Internet cafes)?

Lucky investigators might even follow leads to the suspect's residence – where they can conduct a search warrant, or do a dumpster dive themselves.

DEVELOP INFORMANTS

It will sometimes be easier for investigators to identify informants than to identify the main culprit. Typical informants include those accomplices who participated in some capacity in the identity theft, such as a store employee who sold goods knowing the suspect was using someone else's identity. This will be obvious if store records consistently show the same clerk at every fraudulent sale.

Informants can also be developed from the intelligence, or arrests, of other law enforcement agencies. Many of the buyers using false credit are mules, and don't have inside knowledge if there's a larger ring, but there is usually a lookout sitting outside in a car – this guy is your best lead if you can catch him. Cops on patrol can also pick up suspects and informants by watching for "dumpster diving," one of the preferred methods of ID theft.

GROWING LINK BETWEEN ID THEFT AND METH

Damon Mosler, the chief of the narcotics division of the San Diego County District Attorney's Office, said when

he first started noticing that people being prosecuted on drug charges – particularly meth – were also facing charges related to identity theft, he thought it might be a coincidence. But the numbers changed his mind. More than half the fraud and forgery cases prosecuted in San Diego County are linked to methamphetamine users, he said. This West Coast trend could be moving East.

Identity theft and other forms of fraud are attractive because they are much less risky and have greater profit than the other kinds of crimes that addicts have traditionally turned to for money. So cops that work drugs should be looking for evidence of ID theft, and cops that work ID theft should be looking for evidence of drugs.

IDENTIFYING ADDITIONAL VICTIMS

There are many reasons why an investigator should locate and identify additional victims, but among the most important is to ascertain if there is a larger, organized ring victimizing the community. One way of doing this is by querying the FTC Clearinghouse for other reported complaints that may be related to the case. Investigators can also contact local agencies or specialized ID theft teams to determine if there have been similar crimes reported and possibly connected. If that is the case, these agencies can combine resources and personnel into a task force to combat the crime.

ID THEFT AND THE SMUGGLING OF ILLEGAL ALIENS

INTERPOL states that "People smuggling has become the preferred trade of a growing number of criminal networks worldwide...at higher profits than ever." And criminal networks that smuggle human beings for financial gain are increasingly using Michigan as a route for Polish, Ukraine, Slovakia and the Czech aliens.

Once the illegal alien has made it into the United States, they are immediately set up with a false identity to prevent their detection and arrest. Some illegal aliens use their false identities to commit criminal acts. Yes, you guessed it, usually fraud.

EXAMPLES OF CASES

- A recent case in Michigan was uncovered because illegal aliens

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were trying to apply for Michigan Drivers Licenses by using the address information of legitimate Michigan residents who caught on to the scheme.

- The Philadelphia police department arrested two individuals using stolen credit card numbers. In the perpetrators car, the police found an employee list containing some 60 names, addresses, and Social Security numbers that the suspect stole from his place of employment.
- A Sprint cellular bill appeared at a victim's home for an account they never opened. After obtaining a copy of the Sprint statement showing all calls that had been made, 352 calls were tracked to develop leads. A 17-year-old from Maryland was eventually charged.
- A 21-year-old suspect fraudulently obtained the military ID of a retired Army captain, then somehow convinced five banks, motorcycle and auto dealers, that he was in fact the retired captain. The suspect also opened over 65 credit accounts before police arrested him.
- The victim was hired by a local retailer, and the manager uses her application and tax information to steal her identity, using a PO Box to try to avoid detection.
- The victim was rejected for a Discover card because of bad credit. She obtained an Experian credit report and learned of two "Charge Off" accounts totaling \$2238. She immediately called Experian and learned that a Capital One account had been taken out in her name from her own mother's address in another state. Her mother confessed to the fraud.

Sources: Michigan State Police ID Theft Team; International Association of Chiefs of Police; U.S. Secret Service; Police Chief Magazine; ABC News; Privacy Rights Clearinghouse.

If you are a police officer and you need assistance with your investigation, contact the Detroit Metro ID Fraud Task Force (248) 594-5254, or the Michigan State Police Region 1 ID Theft Team in Lansing, 517-336-6240.



A CHILD IS MISSING: The First Few Hours Are Critical!

According to a study conducted by the National Incident Based Reporting System (NIBRS), there are three distinct classes of kidnapper: kidnapping by a relative of a victim or "family kidnapping" (49%), kidnapping by an acquaintance of the victim or "acquaintance kidnapping" (27%), and kidnapping by a stranger to the victim or "stranger kidnapping" (24%).

- Family kidnapping is primarily committed by parents, involves a larger percentage of female perpetrators (43%) than other types of kidnapping offenses, occurs more frequently to children under the age of six, equally victimizes juveniles of both sexes, and most often originates in the home.
- Acquaintance kidnapping involves a high percentage of juvenile perpetrators, has the largest percentage of female and teenage victims, and is more often associated with other crimes like sexual and physical assault. Acquaintance kidnapping occurs in homes and residences, and has the highest percentage of injured victims.
- Stranger kidnapping victimizes more females than males, occurs primarily at outdoor locations, victimizes both teenagers and school-aged children, is associated with sexual assaults in the case of female victims and robberies in the case of male victims (although not exclusively so), and is the type of kidnapping most likely to involve the use of a firearm.

Research by the State of Washington's Office of the Attorney General indicates, "the murder of a child who is abducted.... is a rare event. There are estimated to be about 100 such incidents in the United States each year, less than one-half of one percent of the murders committed"; however, **"74% of abducted children who are murdered are dead within 3 hours of the abduction."** This underscores the urgency that when law enforcement officers are investigating incidents of missing children, **the first few hours of the investigation are very critical.** The first responder should always treat



Cops are for kids!

the investigation as a kidnapping until enough information is developed to suggest that he is investigating another type of incident.

First Responders need to quickly decide if circumstances of a child's disappearance meet the protocol for activation of an **AMBER Alert** and/or other immediate community notification (Amber Alert is usually not appropriate for runaways or civil disputes).

- Determine if additional personnel are needed to assist in the investigation.
- Establish a command post away from the child's residence.
- Determine if additional assistance is necessary from
 - State Police.
 - State Missing Children's Clearinghouse.
 - FBI.
 - Specialized Units.
 - Victim-Witness Services.
 - NCMC's Project ALERT/Team Adam.

For More Information:

www.AChildIsMissing.org (A Child Is Missing website)

www.missingkids.com (National Center for Missing Children website)

www.theyaremissd.org (National Center for Missing Adults)

www.amecoinc.org (Association of Missing and Exploited Children Organizations)

Michigan State Police Prevention Services Section, 517-333-4006.

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- Plastic tubing
- Glass jars
- Cooking bowls with white powder or residue

Meth labs are highly volatile areas that can very quickly turn explosive. Although you may not see a complete lab set-up, remaining alert to seemingly small indicators of a lab in the area can be life-saving.

Once you suspect that you have surfaced a lab setting, here are some things **NOT TO DO**:

- Do not smoke or allow anyone in the area to smoke.
- Do not open or move any chemical containers.
- Do not touch any unknown substances with your bare skin.
- Do not smell the contents of ANY container or enter a confined air space.
- Do not use your firearm inside if at all possible. Firing inside a lab can result in explosion.
- Do not plug in or unplug any electric devices.
- Do not flip light switches.
- If involved with photographing evidence, do not use standard flashbulbs. Instead use special photographic strobe equipment that has no possibility of generating any type of spark.
- Refrain from activities that may generate friction (i.e., using friction-producing tools).

An investigator who suspects exposure to toxic chemicals should shower and change clothes immediately. If you feel difficulty breathing; dizziness; confusion; burning of the skin, lungs or other mucous membranes; do not stay in the area. Leave immediately and seek medical treatment promptly. Note: Dangerous inhalation threats can exist long before you smell them.

INTELLIGENCE GATHERING FROM PEOPLE IN THE AREA:

Neighbors in the area and those familiar with the building which is suspect to housing a Meth lab can yield valuable intelligence. Some of the kinds of

information you can glean from those in the know:

- Landlords who get paid in cash. The drug business is typically run with cash-based transactions.
- Information on heavy foot and vehicular traffic to the location, particularly at night.
- Information on strange chemical odors in the area.
- Notice of lab ware and chemical containers being brought to and removed from the location.
- Information on strange behaviors of those who live at or frequent the scene, like violent outbursts, no noticeable hours of sleep, demonstration of noticeably anxious or paranoid behavior, etc.



USER SIGNS:

One of the best ways to determine whether you may have hit on a Meth lab setting can be the behavior of those whom you encounter early on. Some key indicators of Meth use are:

- Agitation
- Excited speech
- Inability to stay still
- Sexual promiscuity
- Paranoia
- Preoccupied with obtaining more meth
- Signs of insomnia (Users can go for many days without sleep. Ask: "When was the last time you slept?" This may yield some valuable insight into the possibility that the individual is involved with Meth.)
- Severe anxiety

- Confusion
- Hallucinations
- Irritable and potentially violent
- "Pounding heart"
- Dry mouth
- Pupil dilation
- Gaunt appearance
- Signs of chemical burns from contact with caustic precursor chemicals and signs of burns on fingers suffered while covering a vent hole on a Meth pipe.

After a "binge" or high, which can last for days, abusers will "crash," a period that can last for months, during which time the probability of reuse is high. Symptoms of a crash include:

- Sleeping for days
- Increased feelings of depression
- Lethargy and loss of energy
- Ignoring parental duties
- Suicidal feelings

If you find indications that a person may be using Meth, or you have reason to believe that he or she may be involved with its production, immediately treat the situation as though a lab is on site, even if you haven't found it yet. A strong dose of precaution can save your life. Now you must be prepared, not only for a violent assault, but also for dangerous chemical exposure. And only a specially equipped and trained team should process the site.

SUCH A SLIPPERY SLOPE

Despite the efforts of police and the heartwrenching tales of the destruction and pain that result from meth addiction, more and more people are abusing the drug. About 5 percent of the population, or 12 million people, said they had used the drug, according to the Office of National Drug Control Policy report published in 2002.

In the Atlanta area, methamphetamine users account for the fastest-growing segment of addicts seeking treatment. In the Fort Lauderdale and Miami rave scene, crystal meth is often more sought after than Ecstasy and cocaine. In Chicago, meth use has been associated with gay men and the increase in sexually transmitted diseases, includ-

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Provided by the Drug Enforcement Administration

This series of photos graphically illustrates the deterioration of a methamphetamine user over the course of 10 years.

ing HIV. Some rehabilitation centers are reporting an alarming number of women users and kids younger than 18.

The populations of meth users appears to be diversifying. While meth users have traditionally been white, there are early signs that meth is making its way into all segments of society. Young women are using methamphetamine as a way to lose weight and feel good about themselves.

At first, meth users see the drug as a “brightener” – one that helps them concentrate, stay up for hours and feel in control. In time, however, users become increasingly paranoid and aggressive. It’s also highly addictive – such a slippery slope. You can’t just dabble in crystal meth.

BABIES AND CHILDREN: VICTIMS TO METH

Perhaps most tragic, the danger to children living with addict parents and toxic

home labs is so great that many prosecutors have added child endangerment to the potential charges that addicts and meth producers now face.

According to the El Paso Intelligence Center, during calendar year 2003, a total of 3,419 children were affected by meth making, or by the meth use of their parents. Nearly 1,300 incidents involved a child being exposed to toxic chemicals. Some of the concerns for children exposed to meth making and use include:

- Effects of mother's drug use on the developing fetus
- Exposure to meth after birth, through inhalation of smoke or in breast milk
- Abuse, neglect and endangerment of children living with dangerous and unpredictable meth users
- Increased sexual arousal from meth use increases the risk that children

will be sexually abused

- Inhalation, touching/absorbing, and ingestion exposure to chemical and biological contamination in homes where meth is made
- Health effects to children living in former lab sites that have not been properly cleaned
- Separation trauma to children who must be removed from their homes

The American Prosecutors Research Institute recommend that children at the scene of a methamphetamine laboratory be considered potentially exposed and examined by medical personnel as quickly as possible. The children’s personal items should be left at the scene to minimize the chance of contaminating other areas or people. If there is possible contamination of the children’s clothing, they should also be removed. Chronic exposure to the chemicals typically used in making meth can cause cancer, and damage to brain, liver, kidneys, spleen, and immunology.



Sources: American Prosecutors Research Institute; Drug Enforcement Administration; El Paso Intelligence Center; National clandestine Laboratory Database; Office of National Drug Control Policy; PoliceOne; and the Michigan State Police Meth Team.

Police can contact the Michigan State Police Meth Team at: (517) 336-2657, or (517) 336-6481.

The Public Tip-Line is: 1 866-METH TIP.

	2000	2001	2002	2003
Children affected by meth	1,803	2,191	3,167	3,419

President’s Office of National Drug Control Policy

VIDEO AVAILABLE – LEGAL UPDATE – FEB 2005:
 By F/Lt. Dave Greydanus, Michigan State Police
 To order a copy, contact Francine Mitchell, MSP Training Academy, (517) 322-5906