
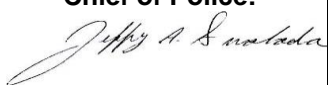
	ELGIN POLICE DEPARTMENT 151 Douglas Avenue Elgin, Illinois 60120	
Effective Date: 02/13/09	STANDARD OPERATING PROCEDURE	Revised Date: 03/13/09
Chief of Police: 	Financial Crimes, 42.6	
Cross Reference:	Policy Sections: 42.6.1 Financial Crimes Unit 42.6.2 Forgery 42.6.3 Deceptive Practice 42.6.4 Identity Theft / Credit Card Fraud 42.6.5 General Procedures	

PURPOSE

The purpose of this policy is to establish guidelines for handling financial crimes. The Department recognizes that a large majority of financial crimes can be prevented by proper business practices.

POLICY STATEMENT

It is the policy of the Elgin Police Department to aggressively pursue financial crimes that occur within the City of Elgin. The Elgin Police Department is committed to provide education and resources to Elgin residents and Businesses on proper business practices and crime prevention. This policy will guide officers in obtaining information and initially investigating financial crimes.

DEFINITIONS

Financial Crime: Any of the following crimes: Forgery, Deceptive Practice, Identity Theft, Credit Card Fraud, or theft by electronic means.

PROCEDURES

42.6.1 FINANCIAL CRIMES UNIT

- A. The Elgin Police Department shall assign members of the Adult Investigations Unit to specialize in the investigation of financial crimes. These detectives shall constitute the Financial Crimes unit.
- B. Members of the Financial Crimes Unit shall receive specialized training in the investigation of financial crimes.
- C. Members of the Financial Crimes Unit shall work with area Banks and other financial institutions in order to prevent and better investigate financial crimes.
- D. The Financial Crimes Unit shall work with the Crime Prevention Unit to provide education on proper business practices and prevention of financial crimes to citizens, area businesses and merchants.
- E. The Financial Crimes Unit shall ensure the Identity Theft information provided on the City of Elgin Website is current.

46.6.2 FORGERY

- A. The Elgin Police Department shall only investigate Forgery incidents where the transaction occurred at a location within the city limits.
- B. In cases where the victim of the crime is a business or merchant, the crime will only be investigated under the following circumstances:

1. The date, time, and location of each transaction are provided at the time of the report.
2. The name of the clerk that conducted the transaction is provided at the time of the report.
3. In the case of a check, the complainant must provide the State Driver's License, State Identification Card number or some other positive identification of the suspect or the crime will not be investigated. If the suspect was allowed to write in the Driver's License or Identification number, the crime will not be investigated.
4. In the case of a credit card, one of the following must be provided at the time of the report:
 - a. The original signed charge slip.
 - b. The State Driver's License or State Identification card number of the suspect.
 - c. Video surveillance or other photographic record of the transaction.
 - d. Inked fingerprints of the suspect.
 - e. Any other identification method that positively identifies the suspect.

42.6.3 DECEPTIVE PRACTICE

- A. All citizens making deceptive practice reports shall be given information about the Cook and Kane County State's Attorney's Bad Check Program.
- B. The Department will not take Deceptive Practice reports unless the total dollar loss from one check or multiple checks from the same account totals more than \$1,000.
- C. If a citizen decides to report the case to the State's Attorney's Bad Check Program, he/she shall be advised that the case will not be investigated by the Department.
- D. The merchant/bank must have submitted the check at least twice (not less than seven days apart) without payment before a report will be taken.
- E. The following information must be provided at the time of the report:
 1. The date, time, and location of each transaction.
 2. The name of the clerk that conducted the transaction.
 3. The State Driver's License or State Identification Card number from the suspect. If the suspect was allowed to write in the Driver's License or Identification number, the crime will not be investigated.
 4. The original documents from the transaction.
- F. In a case where a financial institution is the victim of a deceptive practice, the case will not be investigated if the account has been open for less than six months.

42.6.4 IDENTITY THEFT / CREDIT CARD FRAUD

- A. Identity theft is generally the appropriate charge when the case involves the unlawful use of a person's personal identifying information to fraudulently obtain credit, money, goods, services, property or engage in other unlawful activity.

- B. Credit card fraud is the appropriate charge generally in cases where a fraudulent credit card transaction occurs without receiving a signature by the suspect. However, if the credit card number used was never issued to the victim, the appropriate charge is identity theft.
- C. Credit card fraud and identity theft reports will be taken if the alleged crime occurred in the City of Elgin or the victim is a resident of the City of Elgin.
- D. The victims of credit card fraud or identity theft shall be given information on obtaining and correcting credit history information.
- E. If an Elgin Resident has been reimbursed for a credit card fraud or identity theft where the transaction occurred out of the Elgin City Limits, the case will not be investigated unless the financial institution initiates a report with the Department.
- F. In cases where the transactions occurred out of the Elgin City Limits shall be forwarded to the appropriate agencies by a member of the Financial Crimes Unit.
- G. The Financial Crimes Unit shall coordinate investigations with other agencies when the need arises.

42.6.5 GENERAL PROCEDURES

- A. No report shall be taken or an investigation conducted if the victim received partial or full restitution from the suspect.
- B. A supervisor may approve the intake or investigation of any case which does not meet the provisions as described previously.