



# IDENTITY THEFT

**INDEX CODE: 1833**  
**EFFECTIVE DATE: 12-01-08**

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### **I. PURPOSE**

The purpose of this directive is to establish procedures for the handling and investigation of identity theft complaints.

### **II. POLICY**

The Anne Arundel County Police Department will take all necessary measures to record criminal complaints, assist victims with contacting other relevant investigative and consumer protection agencies, and work with other federal, state, and local law enforcement agencies to correctly identify and arrest identity theft perpetrators.

### **III. BACKGROUND**

The Federal Trade Commission (FTC) estimates that as many as nine (9) million Americans have their identities stolen each year. Individuals who are victimized by identity theft may be denied loans, purchases based on credit, or perhaps the most frightening of all scenarios, be arrested for a crime that they did not commit.

### **IV. DEFINITION**

Identity theft occurs when someone knowingly, willfully and with fraudulent intent, obtains or aids another person in obtaining the personal identifying information of another, without the consent of that individual, for the purpose of using, selling or transferring that information to obtain any benefit, credit, goods, service, or other item of value in the name of the said victim.

Personal identifying information includes:

- Name
- Address
- Telephone number
- Place of employment
- Employee identification number
- Social Security Number
- Mother's maiden name
- Bank or other financial institution account number
- Date of birth

- Personal identification number
- Credit card number of an individual or payment device number

**V. PROCEDURES**

A. As outlined in Maryland Criminal Law, CR-8-304: A person who knows or reasonably suspects that the person is a victim of identity fraud may contact a local law enforcement agency that has jurisdiction over:

1. Any part of the county in which the person lives; or
2. Any part of the county in which the crime occurred.

B. Responding officers will complete an Incident Report for any victim who knows or reasonably suspects that another has unlawfully used his/her personal identifying information, as listed above.

C. All other victims, not listed above, should be encouraged to promptly report the identity theft to the law enforcement agency where he/she resides.

D. If a portion of the identity theft scheme occurs outside the state of Maryland, every effort should be made to put the victim in contact with the proper agency in that state.

E. The types of unauthorized activities that have taken place will be classified in the report, such as:

- Credit card accounts opened or account address changed
- Establishment of a line of credit at a store or lending institution
- Goods or services purchased in their name

F. Determine the types of personal identifying information used to commit the crime(s).

G. Document any information concerning where the crime(s) took place, the financial institutions or related companies involved and the residence or whereabouts of the victim at the time of these events.

H. If the victim produces original or photocopied documents of any kind that were used in the commission of the identity theft scheme, they should be seized and submitted as evidence. Videotapes, surveillance photos, and e-mails should also be seized as evidence if available.

I. If the investigation is not closed by the responding patrol officer with a suspended, exception, or arrest status, the report shall be forwarded to the respective District *Detective* Unit. Credit card thefts that result in a more elaborate theft scheme, such as payment of financial obligations which can be traced (i.e., BGE, vehicle payments, transfer of funds or other charges linked directly to a specific and assigned account number) may be forwarded to CID *Major Crimes Section, Property Crime Unit, Financial Crimes Squad*.

J. Thefts of actual credit/debit cards and miscellaneous purchases (non-traceable not account number specific) will continue to be investigated, when feasible, at the district level (i.e., purchases at fuel stations, retail stores, and restaurants.)

**VI. PROVIDING INFORMATION AND ASSISTANCE TO VICTIMS**

Officers taking reports of identity theft should take those steps reasonably possible to help victims resolve their problem.

A. Provide the victim with the Case Number and advise how they can obtain a copy of the report.

B. Advise the victim, if applicable, to cancel each credit and charge card and request new cards with new account numbers.

C. If bank accounts are involved, advise the victim to report the loss to each financial institution, cancel existing accounts, and open new accounts with new account numbers. If deemed necessary, advise the victim to place stop payments on outstanding checks and contact the creditors to explain.

- D. If a driver's license is involved, advise the victim to notify the Motor Vehicle Administration.
- E. Advise the victim to contact the three credit reporting agencies and the Federal Trade Commission ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)):
1. Equifax 1-800-525-6285
  2. Experian 1-888-397-3742
  3. TransUnion 1-800-680-7289
  4. FTC 1-877-IDTHEFT
- F. Advise the victim to change the locks on their house and cars if there is any indication that the keys have been copied or otherwise compromised.

**VII. COORDINATION OF INVESTIGATIONS WITH OTHER AGENCIES**

The investigating officer/detective will coordinate the investigation with other applicable agencies as determined by the follow-up investigation. All efforts will be made to contact other involved or potentially involved law enforcement agencies for collaboration and avoidance of duplication.

**VIII. COMMUNITY AWARENESS AND PREVENTION**

Where reasonable and appropriate, officers engaged in public education/information forums, community crime prevention and awareness presentations, or similar speaking or information dissemination efforts shall provide the public with information on the nature and prevention of identity theft.

**IX. PROPONENT UNIT: CID *Major Crimes Section*.**

**X. CANCELLATION:** This directive cancels Index Code 1833, dated 03-30-07.