



# Policy and Procedure

Policy Number

11.15

Chapter Law Enforcement Operations

Article Identity Theft and Fraud Investigations

Approved By:  
Eric R. Stewart, Interim Chief of Police

Effective Date: April 22, 2022

## PURPOSE

To establish policy and procedure regarding the investigation of Identity Theft and Fraud related crimes.

## POLICY

It is the policy of the Department to thoroughly investigate and accurately document cases of reported Identity Theft and Fraud and to provide the citizens of Loveland with information to help prevent identity theft and fraud related crimes.

## DEFINITIONS

**Identity Theft** is a crime in which a subject knowingly uses the personal identifying information, financial identifying information, or financial device of another without permission or lawful authority for the purposes described in C.R.S 18-5-902.

**Financial Identifying Information** means any of the following that can be used, alone or in conjunction with any other information, to obtain cash, credit, property, services, or any other thing of value or to make a financial payment: a personal identification number, credit card number, banking card number, checking account number, debit card number, electronic fund transfer card number, guaranteed check card number, or routing number; or a number representing a financial account or a number affecting the financial interest, standing, or obligation of or to the account holder.

**Personal Identifying Information** means information that may be used, alone or in conjunction with any other information, to identify a specific individual, including but not limited to a name; a date of birth; a social security number; a password; a pass code; an official, government-issued driver's license or identification card number; a government passport number; biometric data; or an employer, student, or military identification number.

**Financial Device** means any instrument or device that can be used to obtain cash, credit, property, services, or any other thing of value or to make financial payments

## GENERAL GUIDELINES

### Reporting

A person who knows or reasonably suspects that his or her identifying information has been unlawfully used by another person may initiate a law enforcement investigation by contacting the local law enforcement agency that has jurisdiction over the victim's residence or over the place where a crime was committed. If the Loveland Police Department falls within either of the previously mentioned scenarios, an officer shall take a police report of the matter, provide the complainant with a police report case number, and begin an investigation of the facts. However, if the suspected crime was committed in a different jurisdiction, the officer may refer the matter to the local law enforcement agency where the suspected crime was committed for investigation of the facts.





The officer will make every attempt to determine where the actual crime occurred. If the location cannot be readily determined, the officer should list the location of occurrence as the victim's address.

If the victim incurred a financial loss associated with the crime, the officer should document this information where appropriate. The officer may request the victim provide bank or other financial information to document the crime and assist in the investigation. If applicable, the officer may request the victim obtain an affidavit of forgery from the victim's financial institution before proceeding with the criminal investigation.

The officer will inform the victim if the officer will be conducting follow up on the case or if it will be forwarded to the Criminal Investigation Unit for further investigation. If no investigative leads exist, the officer will explain to the victim that the case will be suspended unless further information is presented.

Cases of fraud/identity theft where the financial loss is less than \$2000 will be investigated by the patrol officer. Cases over \$2000 may be investigated at the patrol level, or forwarded to a detective as appropriate. The investigating officer should take steps to confirm the identity and/or location of suspect(s) prior to forwarding to the Criminal Investigation Unit.

### **Victim Assistance**

Officers may refer victims to the Department's website for victim assistance and links to other websites that contain information on how to protect against further incidents, how to get a credit report, as well as other beneficial information.

### **Coordination of Investigations**

Any officer assigned an identity theft case must determine the origination of the crime and if other law enforcement agencies should be included in the investigation. If the case falls under the purview of other agencies, the officer will coordinate or relinquish the investigation.

### **Public Education and Prevention of Identity Theft and Fraud Related Crime**

If the need to notify the public regarding a fraud/identity theft investigation arises, such notification will follow Department guidelines for release of confidential information contained in police records. The department may also provide education to the public on fraud/identity theft issues, including public service announcements and presentations by the Community Education and Safety Officer.

