

WHAT ARE THE FACTS ABOUT FRAUD?

- Crimes involving fraud affect millions of people and billions of dollars annually. "The numbers are astronomical." (FBI)
- Anyone can be a victim of fraud. Certain groups tend to be targeted for particular schemes; but, there is a scam for every age, race, income, residence or circumstance.
- In 2003, for fraud complaints overall, Washington ranked 4th in the nation with 7,335 complaints filed at a rate of 119.6 per 100,000 population. (FTC report 2003)
- Seattle/Bellevue/Everett place second behind Washington DC for fraud-related complaints in metropolitan areas, with 3,254 complaints in 2003 at a per capita rate of 134.8 per 100,000 population. (FTC report 2003)
- The FBI estimates that only 15% of crimes involving fraud are reported.

Call to Get Help
1.866.751.7119



Program of

Lutheran Community Services

210 W. Sprague Ave., Spokane, WA 99201
Tel: 866.751.7119 (24 Hours)
Fax: 509.747.0690

Your Resource for Information and Assistance

Spokane Crime Victim Service Center
1.866.751.7119

National Credit Reporting Agencies

Equifax800.525.6285
P.O. Box 740256
Atlanta, GA 30374

Experian, Inc800.682.7654
P.O. Box 949
Allen, TX 75013

Trans Union Corp.800.680.7289
P.O. Box 6790
Fullerton, CA 92834

Credit Counseling Services

National Foundation for Consumer Credit
800.388.2227

National Hotlines to Report or File Complaints

Social Security Administration Fraud Hotline
800.269.0271

U.S. Dept. Health and Human Services
800.HHS.TIPS

U.S. Postal Service Crime Hotline
800.654.8896

National Fraud Information Center
800.876.7060

National Insurance Consumer Help Line
800.942.4242



Protecting the rights of crime victims



SPOKANE CRIME VICTIM
SERVICE CENTER

Your Resource for Information and Assistance

REPORTING FRAUD CRIMES
(Information for Victims and Witnesses)

VICTIMS & WITNESSES OF FINANCIAL CRIMES

Federal law enforcement professionals are concerned about victims and witnesses of financial crimes. As a victim or witness, you probably have questions about how your case will be investigated, what services and information will be available to you, and how you can begin to cope with your financial losses. This brochure was designed to provide you with general information to answer these concerns.

What Can I do About My Financial Loss?

The first thing to consider is to collect and save all paperwork that directly relates to your loss. If an arrest is made and a conviction is obtained, the judge will consider requiring the offender to pay you for your losses (this is called restitution).

Some losses are tax deductible. Because tax laws are complicated, you may want to consult a qualified tax advisor or the Internal Revenue Service to see if your losses qualify.

Finally, if you believe the fraud perpetrator has assets, you may be able to recover some losses through a civil lawsuit. Contact your state or local bar association for the names of attorneys who specialize in this area of law to determine if your case is appropriate for civil action.

If you have additional questions about recovering your financial losses, contact the Spokane Crime Victim Service Center.

What If I Am Contacted By Anyone Other Than Criminal Justice Professionals About My Case?

Although this rarely happens, if you receive harassing or other improper phone calls, mail, or actions from anyone as a result of your cooperation in the investigation of your case, contact your case agent immediately. Federal law provides for extra penalties for harassment or other threats against victims and witnesses.

If you are contacted by an individual claiming he or she can help you recover your losses, ask for the name of the person and the agency he or she claims to represent.

Then contact your case agent or Spokane Crime Victim Service Center immediately so he or she can help you verify the legitimacy of the individual or agency. Many fraud artists use this ploy to further victimize known victims, often using the names of official-sounding federal agencies.

How Will I Receive Information About My Case?

Federal crime victims have been granted a number of rights throughout their participation in the federal criminal justice system. As your case proceeds, each of your rights will be explained to you. Specifically, during the investigation of the case, you have the right to:

- Be treated with fairness and with respect for your dignity and privacy
- Be reasonably protected from the accused offender
- Be notified of court dates
- Be present at court hearings
- Speak with the government's attorney.
- Learn of the offender's conviction, sentence, and imprisonment
- Seek restitution

Some of these rights may only be available if your case is accepted for prosecution. To learn more about your rights, and at what stage in the justice process you are eligible to receive them, please contact Spokane Crime Victim Service Center or your case agent.

If you ask to be kept informed about the status of your case, you will receive periodic updates from the case agent or victim/witness coordinator.

The investigation of a possible fraud crime is often complex, especially if it involves several law enforcement agencies and many victims. Your case is important, and the professionals involved want to give it all the attention it deserves. If you have questions about how your case is progressing, contact your case agent or Spokane Crime Victim Service Center. It is important to keep the justice system representative advised of any changes in your address or contact information.

If an arrest is made, you will be notified as soon as possible. Spokane Crime Victim Service Center and victim/witness coordinators can answer your questions, describe your rights, and explain your role in the justice process.

Why Do I Feel the Way I Do?

Victims of financial crime experience varying degrees of emotional trauma. You may feel some or all of the following:

- Anger, resentment, and a sense of betrayal toward the offender for taking advantage of you
- Frustration with the criminal justice professionals
- Shame, embarrassment, and guilt if you feel you contributed to your victimization
- Fear for your financial security
- Increased concern about your personal safety or that of your family

Some victims find it helpful to seek the services of a counseling professional, clergy member, or the Spokane Crime Victim Service Center.

What Can I Do to Address Financial or Credit Problems?

If your losses were severe and you are unable to meet your financial obligations, your credit rating may be affected. Consider some of these options:

- Contact your creditors immediately. Creditors will often work with you to reduce or modify your payments.
- Consult a nonprofit consumer credit counseling service, which may be able to negotiate new payment arrangements or consolidate or reduce payments or interest.
- Submit a written statement to local and national credit reporting agencies about your victimization.