

## State Coordinator's Case Example (Identity Theft)

In early 2012, FinCEN conducted outreach to all of its state and local law enforcement partners, and asked for cases where FinCEN data played a useful role in their investigations. Below, in their own words, is an example of how FinCEN's stakeholders use FinCEN data. It has been edited only for confidentiality and privacy concerns.

The following example is from a state coordinator's case. State coordinators are the primary contact points for local and state law enforcement agencies to obtain FinCEN records. Depending on the state, the coordinator could be the attorney general, state police, or the department of public safety. Frequently, the state coordinators are the primary contact point for a variety of resources that can benefit law enforcement agencies.

*"A local credit union began receiving online applications in January of 2010 for new accounts allegedly from females residing in a major metropolitan area. Similarities in the online account applications started becoming apparent after fictitious checks were deposited via ATMs shortly after the accounts were opened. It was discovered that each account was opened with a fictitious driver's license (the names and personal identifying information were real), included previous addresses in another state, and came from IP addresses that were from the same location and provider. One last application was received for a business account with a local address, but the business owner resided out of state. The application came from an IP address in the same location as the previous applications. Surveillance video from the ATM deposits into the accounts appeared to be the same person, sometimes carrying a small dog with a white car in the background which matched the business owner's Facebook photos of herself, her dog, and her new car. The females, whose names appeared on the previous online accounts, were contacted and it was verified that they were identity theft victims. One of the victims had previously worked for the suspect.*

*The credit union investigator requested the assistance of a state law enforcement unit and a federal agency. Numerous SARs were found and helped to identify other financial institutions having similar activity with the same suspect, identified more identity theft victims, and pointed to other ongoing criminal investigations throughout the metro area. Further investigation identified associated persons and the identity theft ring was tied to several other criminal investigations involving the use of stolen personal and financial information to open credit accounts in several local jewelry stores where the members of the organization purchased several high-end pieces on credit which were later pawned for cash.*

*A grand jury indicted the group consisting of the ring leader and four others. The ring leader was sentenced to 20 years in prison."*

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