



Frequently Asked Questions

Q: Who should file the police report?

A: A person or business should file a police report if they are taking the final financial loss. Usually this is not the individual that has the account, but the business that took the fraudulent credit card/check or their financial institution. The account holder will most likely be a witness for the case. If the person/business is reimbursed, they should not file the report as they are no longer the true forgery victim, but a witness in the case.

Q: What is an Affidavit of Forgery?

A: An Affidavit of Forgery is a notarized statement from the account holder stating that they did not sign or authorize specific charges to their account or did not write specific checks. Financial institutions usually have their own affidavit forms for their account holders to complete.

Q: If someone uses my credit card, is it considered Identity Theft?

A: No. If someone uses an existing credit card it is considered fraudulent use of a credit card, and the case is handled by the Financial Crimes Detective. If someone obtains a brand new credit card in another person's name, it is then considered Identity Theft and is handled by the Financial Crimes Detective.

Q: What if my name or business name is used on counterfeit checks but not my account number?

A: The account from which funds are drawn is the victim. You or your company is a witness. You can contact the companies where the checks were passed to advise them it is not your account and that you are willing to be a witness for them.

Q: What if my financial institution does not reimburse me?

A: Bring the letter stating your financial institution completed their investigation and is holding you financially responsible and a report will be filed listing you as the financial victim.

Q: What if my bank insists I file a police report?

A: The account number belongs to the bank/credit card company. Therefore, the bank or Credit Card Company must file a police report. A notarized Affidavit of Forgery when submitted to the financial institution becomes your legal court document and must be honored by the bank or credit card company as your testament of good faith.

Q: My spouse and I are getting divorced. My spouse has forged my name on checks from my personal account of which my spouse is not a signer. How do I file a police report?

A: You do not file a police report in this situation. Spouses who take money from each others accounts can only be held civilly liable. Washington is a common law state and what is his is hers, and what is hers is his. Conflicts like this are handled in civil court or during the divorce, not criminal court. Forgeries committed after the divorce is final can be reported to the police.