

## Fraud Exercise Questionnaire

### Scenario 1:

A man in a suit knocked at Alice Wade's door. Alice was a 64-year-old widower. The man introduced himself as Mark Campbell from Pest Control Associates. He told the woman he was offering a special deal for pest inspection and treatment. She invited him in. He had a briefcase full of literature and convinced Alice to purchase an \$800 complete home inspection and pest treatment package which was normally priced at \$1300. Alice wrote a check on the spot. The man scheduled the inspection and treatment for the next afternoon.

The next morning, no one showed up for the appointment. By late afternoon, Alice called the company number listed in the literature. She got the recording that there was no such number. She tried to call "Mark's" cell phone number. Again, no such number. Alice suspected that she had been scammed. She checked the Internet and could not find any company named "Pest Control Associates." Alice called the bank and discovered that her \$800 check had been cashed that morning. Alice called 911. The police investigated and discovered that there was no record of a person named "Mark Campbell" and no record of a company by that name.

**Q: Was any crime committed? If so, what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**

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### Scenario 2:

Charles was a 72 year-old man who lived alone. His daughter Cheryl occasionally came over to the house to check up on Charles. Cheryl was having money troubles and having problems paying her bills. She knew that her father had a very large-value retirement account with a mutual fund company called Forester Whitney. Cheryl knew that Charles did not pay close attention to his finances because he had a monthly retirement check sent to him and everything was already set-up for him.

The last time Cheryl was over at Charles' house, she sneaked into his den. She found his retirement account paperwork and made notes about his account information and password. She also took a First Alliance Bank check from his checkbook. She went on-line, using her dad's computer and one of the passwords she found to log into the system. She went to the Forester Whitney Web site. She entered Charles' log-in information and used his account password. She was able to transfer \$15,000 from his retirement account into his checking account at First Alliance Bank. Cheryl wrote the First Alliance Bank check to herself for \$15,000 and signed Charles' name to it mimicking his signature and handwriting as best as she could. Cheryl went to her bank and had the check deposited into her personal checking account.

**Q: Was any crime committed? If so, what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**

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### Scenario 3:

Maude Smythe is in her early 80's. Since her husband's death 3 years ago, she has been very lonely and has searched for an active group of seniors with whom she could socialize. One day, Maude meets Carol Jenkins. Carol strikes up a conversation with Maude. Carol tells Maude that she has recently been hired by Kitsap County to run a day center for seniors in the community. Carol says this is a new program designed for people like Maude.

Carol invites Maude to join her group, and Maude agrees. Maude spends three days a week at Carol's home with several other regulars. While the older people play cards, watch movies or cook together, Carol offers to help them out with household management activities. Over time, Carol tells them that she once worked for Bank of America as an investment/portfolio manager. She offers to take over their banking and investment needs.

Six months later, Maude, who has just returned from a two-week trip to visit her daughter, is told by the others that Carol has not answered her door in a week and her phone has been disconnected. Maude goes through her stack of mail and discovers several documents from her bank and her investment broker notifying her that several accounts had been closed and over \$50,000 in total funds had been withdrawn. She called 911. The officer investigating her case advised that Bank of America had an ex-employee named Carol Jenkins who was a teller and got fired two years ago for stealing from her cash drawer.

**Q: Was any crime committed? If so what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**

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### Scenario 4:

Minnie is 70-years-old and was widowed three years ago. Recently, she has become lonely. One morning at Starbuck's, she meets Gloria. Gloria says that she is 40-years-old. Minnie tells Gloria about how lonely she has been. She says that she isn't interested in marriage, but would like someone with whom to travel and go do things.

Gloria tells her of a man that has apparently seen Minnie around town and has told Gloria that he is very interested in Minnie. Minnie is flattered. Gary is nearly 15 years younger than Minnie. Minnie cannot believe that this younger man is interested in her. Although Minnie isn't rich, Stan her beloved husband has left her comfortable and able to travel around the world.

Minnie and Gary discuss taking a romantic trip to Paris. Over the next two weeks, the couple pours over travel books and websites as they begin to plan their special vacation. Minnie decides to pay for the trip. After much cajoling, Gary agrees, but asks if he might be the one to make some of the arrangements on their behalf as a surprise for Minnie. Minnie writes Gary a check for the anticipated amount of hotel, airfare and tour costs. Minnie has estimated that the 3 week trip will cost roughly \$50,000. Gary leaves for a business trip promising to meet Minnie at the airport. When Minnie arrives at the airport, Gary is nowhere to be found. In a panic, she contacts the airlines. They confirm that they do not have any tickets or reservations under Gary's name or Minnie's. Minnie goes to her local police department to file a report.

**Q: Was any crime committed? Is what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**

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### Scenario 5:

While on patrol, you stop a motorist who was driving on the shoulder. You contact the driver, Alan Emmons. You notice that as he reaches into his wallet to get his driver's license, there is another driver's license. You can see the picture on the other license, and it does not look like Alan. You ask to see that other license, and he nervously shows it to you. The other license is for a Stephen S Brewer with an address of 3291 Ash Street, Bellevue, WA.

You ask Alan why he has another person's license. He tells you that he "found it on the street near his house about a month ago." But Alan cannot explain why he is carrying that license around with him. Alan also admits that he never attempted to return the license to Stephen, or to notify law enforcement.

**Q: Was any crime committed? If so, what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**

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### Scenario 6:

Donald Brophy attends a party at a friend's house. While at the party, Donald walks into the den when no one is paying attention. He starts snooping around the desk and finds bank statements and other financial documents for the homeowner, Wendell Earley. Donald finds an on-line ID and password written down for Wendell's Bank. He makes notes on a loose piece of paper and leaves the den with that piece of paper.

The next day, Donald goes on-line and logs into the bank Web site as Wendell. Donald transfers money into another on-line account he had set up. Donald is able to transfer \$12,400 into his account from Wendell's.

**Q: Was any crime committed? If so, what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**

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### Scenario 7:

Justin and Kimberly Worrell are married. They just opened up a new checking account with First Star Bank. They deposit \$1700 into the account. Justin and Kimberly decide to purchase a new HDTV from Costco for \$3500, paying with a check from the new account. They write the check for \$3500 and take the TV home. They know that there is not enough money in the account, but they really want that TV.

**Q: Was any crime committed? If so, what crime(s)?**

**A:**

**Q: Articulate how these suspects satisfied the elements of the crime(s).**

**A:**

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### Scenario 8:

Patricia Phan is stopped for speeding. She doesn't want this ticket to show up on her driving record, so she lies to the officer. Patricia tells the officer that she forgot her license at home. Patricia gives the officer the name and date of birth of a former roommate instead of her true name. The former roommate, Connie Yamoto, has a similar build to Patricia. So when the officer runs the name over radio, the physical descriptors appear to be correct. The officer writes the ticket for the name "Connie Yamoto" for the infractions of Speeding and No License on Person.

**Q: Was any crime committed? If so, what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**

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### Scenario 9:

You are doing a patrol walk-through of a local bar at 10:45 p.m. You notice a young-looking female sitting at a table with friends. You walk over, identify yourself as a police officer, and ask for her ID. She hands you an ID card with the name Carolyn Mickels. This ID shows "Carolyn" as 22 years old. You look closely and notice that the ID card picture does not match the girl you are speaking with. The eye color is different, and there are other inconsistencies. Also, this girl just looks substantially younger than 22 years old.

You start to question her more about it, and she then admits to using her older sister's ID to get into the bar. Her real name is Dorothy Mickels, and she's 18 years old. Dorothy tells you that she took her sister's ID from the house.

Dorothy has a glass of beer in front of her. She also has the odor of alcoholic beverages on her breath, and she admits to drinking two glasses of beer in the last hour.

**Q: Was any crime committed? If so, what crime(s)?**

**A:**

**Q: Articulate how this suspect satisfied the elements of the crime(s).**

**A:**