

Resources

Report Financial Crime To These National Databases (In Addition To Your Local Law Enforcement)

Federal Trade Commission (FTC)
Collects information about ongoing scams to share with law enforcement.
1-877-382-4357 | www.ftccomplaintassistant.org

Internet Crime Complaint Center (FBI)
To report internet related crimes
www.IC3.gov/complaint

General Help and Reporting

Victim Connect Resource Center
Provides service referrals to crime victims in need
1-855-484-2846

National Suicide Prevention Lifeline
Free confidential support 24/7 for people in distress
1-800-273-8255 | <https://suicidepreventionlifeline.org>

Do Not Call Registry (FTC)
1-888-382-1222 | www.donotcall.gov

Medicare/Medicaid Fraud Tipline | 1-800-447-8477 | <https://oig.hhs.gov/fraud/report-fraud/index.asp>

National Association of Attorneys General
Locating and filing complaints with state consumer protection services
1-202-326-6000 | www.naag.org

For Identity Theft Related Crimes

FTC ID theft Hotline and To File Complaint
1-877-438-4338 | www.identitytheft.gov

National Credit Reporting Agencies
Contact one to place a temporary fraud alert for all three

- **Equifax:** 1-800-525-6285 | www.equifax.com
- **Experian:** 1-888-397-3743 | www.experian.com
- **Trans Union:** 1-800-680-7289 | www.transunion.com

Annualcreditreport.com
Request free credit reports annually at this website

Identity Theft Resource Center
Free online and phone support for victims
1-888-400-5530 | www.idtheftcenter.org

IRS identity theft related guidance
<https://www.irs.gov/identity-theft-fraud-scams>

For Older & Vulnerable Adults

U.S. Dept. Justice
Online resource for guidance on older adult abuse/exploitation
www.justice.gov/elderjustice

US. Admin. Aging Eldercare Locator
To find local Adult Protective Services and other resources
1-800-677-1116 | <https://eldercare.acl.gov>

Financial Industry Regulatory Authority (FINRA) Securities Helpline for Seniors | 844-574-3577 | <http://www.finra.org/investors/finra-securities-helpline-seniors>

Senate Subcommittee on Aging Fraud Hotline
1-855-303-9470 | <https://www.aging.senate.gov/fraud-hotline>

Computer Safety Tips For All Ages

National Cyber Security Alliance
www.staysafeonline.org | www.stopthinkconnect.org

For Financial and Credit Assistance

Taxpayer Advocate (IRS)
Assistance with federal tax issues you can't resolve on your own
1-877-777-4778 | <https://taxpayeradvocates.irs.gov>

Consumer Financial Protection Bureau
Assists to resolve complaints involving financial institutions or products such as credit card issues, mortgages, credit reporting agencies, student loans, payday lenders
855-411-2372 | www.consumerfinance.gov

U.S. Commodity Futures Trading Commission
File a complaint or for remissions if you were defrauded by a company
<http://www.cftc.gov/ConsumerProtection>

U.S. Courts
General information about federal bankruptcy laws and the process.
www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics

Making Home Affordable
Difficulty paying your mortgage? Find options and tips to avoid foreclosure
1-888-995-4673 | www.makinghomeaffordable.gov

Your FBI Victim Specialist

The FBI Victim Specialist assigned to your case is there to make sure you have information and support to help you get through this process. She or he will explain the criminal justice process, listen to your concerns, help you find counseling and other forms of assistance, and keep you updated on the status of the case. The Victim Specialist works for the FBI but is not an Agent. Instead, the Victim Specialist is often someone with a social work or counseling degree and experience working with young people and adults who have been victims of violent crime.

The Victim Specialist works as part of a team with the FBI Agent and employees from the U.S. Attorney's Office. While most of the discussions that you have with your Victim Specialist are confidential, there may be times when the Victim Specialist will need to share information you provide with other team members. If you have questions about limited confidentiality, you may contact your Victim Specialist for clarification. Generally, the Victim Specialist and the Agent will make every effort to protect your privacy.

Important FBI Contacts

FBI Victim Specialist: _____

Phone: _____

FBI Special Agent: _____

Phone: _____



Federal Bureau of Investigation
Victim Services Division
J. Edgar Hoover Building
935 Pennsylvania Ave. NW
Washington D.C. 20535
(202) 324-3000

www.fbi.gov/resources/victim-services

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U.S. Department of Justice
Federal Bureau of Investigation
Victim Services Division



Financial Crime and You



The Impact of Financial Crime

The impact of a financial crime may have serious and long-term consequences. Individuals who experience financial crimes report feeling isolated, hopeless, and betrayed, but there is help.

The FBI realizes that you will most likely have questions about how your case will be handled and what services and information will be available to you.

The Investigation

Although the months or years ahead may be difficult for you and your family, your cooperation is important to ensure that justice is fully achieved.

The investigation of a possible financial crime can be lengthy and complex and often involves several law enforcement agencies. Some investigations may involve hundreds of victims in one case. During this process, your case agent or Victim Specialist will remain your principle contact. If you learn of or remember anything additional about the crime, contact the case agent. Due to the sensitive nature of an ongoing federal investigation, information available to you will be limited.

For information on your rights during the investigation, please refer to the FBI Help for Victims of Crime brochure.

How Will I Obtain Information?

Federal crime victims have a number of rights during their participation in the criminal justice system, including the right to limited information about the status of the case.

You may either receive periodic updates through our Victim Notification System or you may contact the case agent or agency's Victim Specialists on an ongoing basis.

It is very important that you report any address changes or changes in contact information during the criminal investigation, prosecution, and incarceration of the defendant.

What Can I Do About My Financial Losses?

Collect and save all documents and electronic transmissions that directly relate to your loss, including expenses incurred during your participation in the investigation or prosecution. If an arrest is made and a conviction is obtained, the judge may require the offender to pay restitution. This means the sentencing judge may order a convicted defendant to pay identified victims for certain losses suffered as a result of the crime. You may be asked to provide verification of your loss amount.

In addition, some losses may be tax-deductible. Tax laws are complicated, so consult a qualified tax advisor or the Internal Revenue Service to see if your losses qualify.

There may also be federal or state agencies that have remission or compensation funds depending on the license of an individual or business that committed the fraud.

Finally, if you believe the fraud perpetrator had assets, you may be able to recover 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.

What Can I Do to Address Financial and Credit Problems?

Some victims have losses so severe that they are unable to meet current financial obligations. If personal information was stolen, credit may be affected which can impact your immediate financial situation. In both of these situations, consider these options:

- Contact creditors and/or a nonprofit credit counseling service to help you to reduce or modify your payments or help you to limit access to your accounts.
- Submit a written statement to local and national credit reporting agencies about your victimization. Provide supporting documentation such as a copy of the criminal judgment.
- Be alert. Many fraud artists contact victims claiming they can help recover your losses for a fee or may sell your name to others committing financial scams. If called, contact the case agent or your state's Consumer Protection Agency to verify the company's legitimacy.

Many victims feel anger, resentment, frustration, shame, embarrassment, and guilt, as well as fear for financial security and personal safety. Some victims find it helpful to seek services from a counselor, clergy member, or advocacy program.

Contact your Victim Specialist for resources in your area. Additional national resources for financial and credit assistance are located in the resources section of this brochure.

Will I Get My Money Back?

Victims often want to know if they will get their money back through restitution. Many federal crimes require payment of restitution; however, the reality is that convicted defendants with no money or limited potential to make money may be unlikely to ever make meaningful restitution, particularly in financial crime cases with many victims.

Restitution may also be awarded to the victim's estate in the event of the victim's death.

Be assured that the federal government will work earnestly to ensure that any assets owned by a sentenced defendant can be considered for payment of court-ordered restitution. An order of restitution is enforceable for 20 years from the date a criminal judgment requiring restitution is filed or for 20 years after the convicted defendant's release from prison.

To ensure the proper receipt of any ordered restitution, it is especially important that you notify your Victim Services Program or the Victim Notification System of any changes in contact information.

