

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 common concerns.

What can I do about my financial loss?

The first thing you should do is 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 (called restitution).

Some losses are tax deductible. Because tax laws are complicated, 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 victim/witness coordinator at the phone number provided.

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 victim/witness coordinator 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 your victim/witness coordinator or 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 victim/witness

coordinator. It is important to keep justice system representatives advised of any change in your address or contact information.

If an arrest is made, you will be notified as soon as possible. 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 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 advocacy organization. Contact your victim/witness coordinator if you need help in locating such services.

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.

Additional Assistance and Support

National Credit Reporting Agencies

Equifax800-525-6285
P.O. Box 740256
Atlanta, GA 30374

Experian, Inc.800-682-7654
P.O. Box 949
Allen, TX 75013

Trans Union Corporation800-680-7289
P.O. Box 6790
Fullerton, CA 92834

To find local credit reporting agencies, consult your local Better Business Bureau or phone directory.

Credit Counseling Services

National Foundation for Consumer Credit ..800-388-2227

For additional credit counseling services near you, contact your local Better Business Bureau.

Support Services

American Association of
Retired Persons202-434-2277

Community Elder Care Locator800-677-1116

Neighbors Who Care800-NWC-7770

U.S. Dept. of Housing and Urban Development, Office of
the Elderly and Handicapped202-755-5318

National Hotlines to Report or File Complaints of Fraudulent Practices

National Association of Securities Dealers 800-289-9999

National Consumer League Fraud Information
Hotline800-846-7661

National Fraud Information Center800-876-7060

National Insurance Consumer Help Line800-942-4242

Securities and Exchange Commission800-SEC-0330

Social Security Administration
Fraud Hotline800-269-0271

U.S. Dept. of Health and Human Services, Office of the
Inspector General800-HHS-TIPS

U.S. Postal Service Crime Hotline800-654-8896

The information above is only a partial list of reporting agencies. Please call the Federal Government Information Center (800-688-9889) for a list of additional government reporting and licensing agencies.

State and Local Reporting and Licensing Agencies

Please refer to your local phone directory to obtain these numbers. Some agencies provide victims with additional avenues for financial recovery, such as administrative hearings and reparation boards.

Important Case-Related Information

Investigative Agency _____

Case Agent _____

Phone () _____

Report Number _____

Victim/Witness Coordinator

Name _____

Phone () _____

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U.S. Department of Justice
Office of Justice Programs
Office for Victims of Crime

Information for Victims and Witnesses Who Report Fraud Crimes

