

FINANCIAL CRIMES

In Austin, Texas

By Detective Tyler Link
Austin Police Department

FINANCIAL CRIMES UNIT

APD's Financial Crime Team

5 Detectives

Central Texas Financial Crimes Task Force

2 Detectives

APD's White Collar Crime Team

3 Detectives



AUSTIN POLICE RETIREMENT SYSTEM



CITY OF AUSTIN
POLICE RETIREMENT SYSTEM



[MEMBER RESOURCES](#) [PUBLICATIONS](#) [EVENT CALENDAR](#) [NEWS](#) [ABOUT APRS](#) [CONTACT](#)

To serve the APRS membership and protect the retirement benefits for the past, present and future members of the System.

YOUR SOURCE FOR RETIREMENT PLANNING

The Austin Police Retirement System provides its members and beneficiaries with sound financial information on their eligible pension benefits.



Detective Tyler Link
Chairman



Ret. Sergeant Keith Harrison
Vice Chair



Sergeant Thomas Hugonnett
Police Member



Sergeant Scott Askew
Police Member



Sergeant Michael Cowden
Police Member

GONE IN

60

SECONDS







BREAKING NEWS

THREE SUSPECTS BREAK INTO POLICE IMPOUND LOT



FORECAST ST. PETERSBURG 8AM 82° 12PM 85° 4PM 86° 5:02 80°



VICTIM

AUSTIN POLICE RETIREMENT SYSTEM

CITY OF AUSTIN
POLICE RETIREMENT SYSTEM



MEMBER RESOURCES PUBLICATIONS EVENT CALENDAR NEWS ABOUT APRS CONTACT

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FINANCIAL CRIME TEAM

Austin Police Department

Receives Over 4,000 Cases a Year

FINANCIAL CRIME TEAM RESOURCES

- 5 Austin Police Department Detectives
- 1 Sergeant (Supervisor)

- Primarily handle all financial and fraud cases in the City of Austin that are under \$50,000



CENTRAL TEXAS FINANCIAL CRIMES TASK FORCE

Task Force Officers with the United States Secret Service

CTFCTF RESOURCES

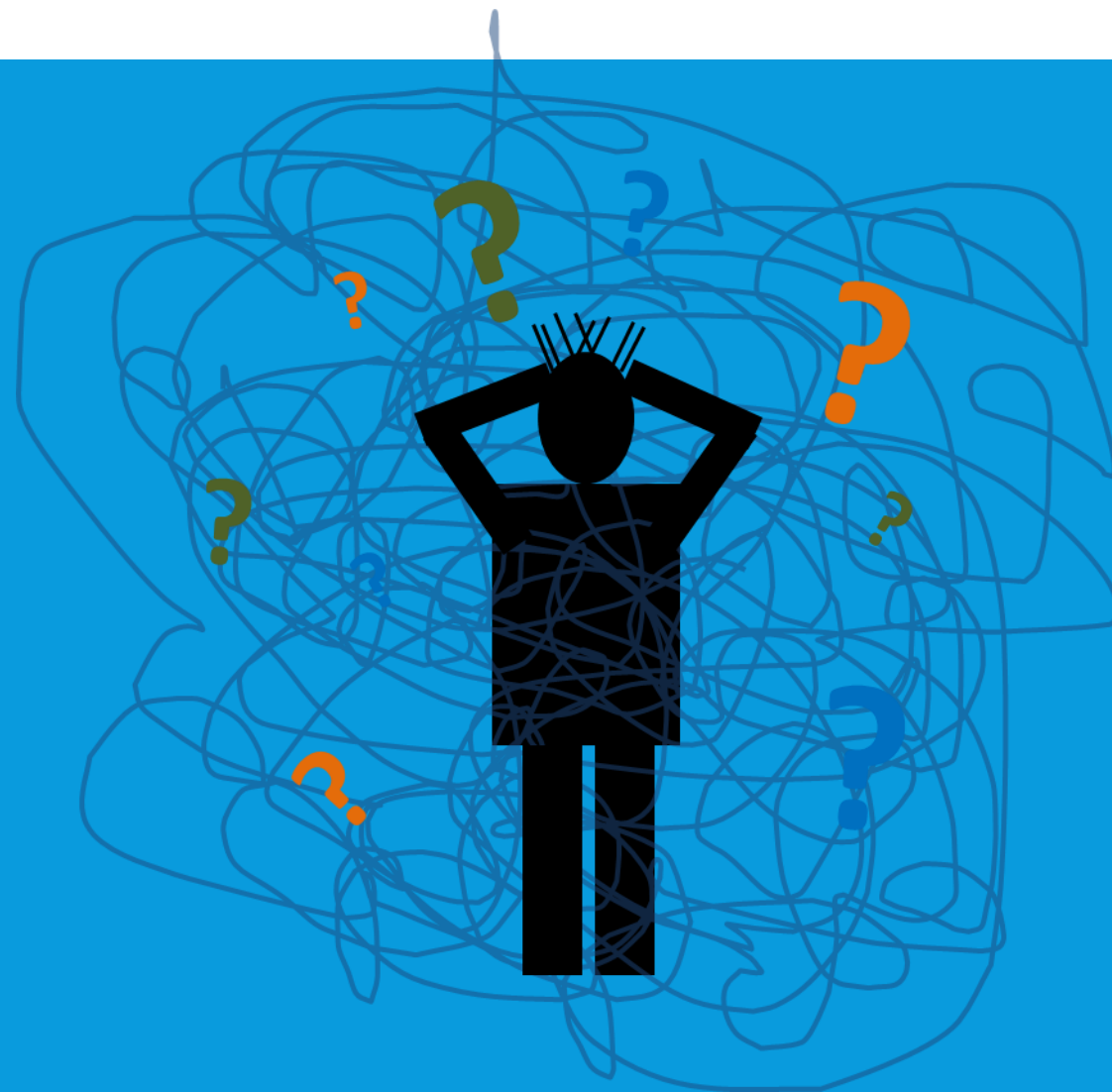
- 17 County District
- Run by the USSS Austin Resident Office
- 2 APD Detectives
- Along with Hays County, Travis County, and other County Deputies
- Detectives are deputized as federal agents by the US Marshals Service so that we can swear out federal arrest and search warrants.



CTFCTF DIFFERENCE

- Work with the US Attorney's Office to prosecute federal fraud cases, which are typically related to street-level offenders

2019 – Seized approximately \$600,000 in stolen funds which were returned to the victims of fraud



WHITE COLLAR CRIME TEAM

Travis County District Attorney's Office

Austin Police Department / Travis County Sheriff's Office

Vertical Prosecution

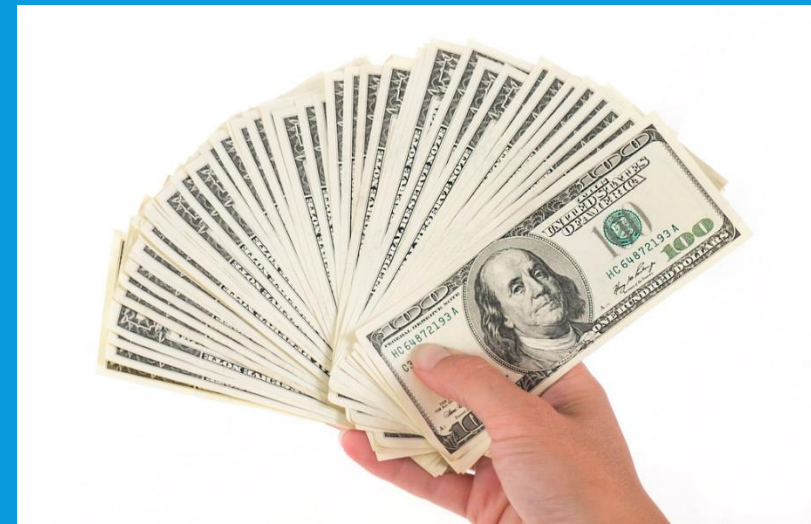
And

Effective Fraud Case Referrals

WHITE COLLAR CRIME UNIT

- **Background**

- Formed 1995, population ↑, after late 1980s economy ↓
 - Prosecutorial staff, protracted investigations
 - Professional support staff, specialized skills
 - Multidisciplinary approach, document intensive crimes
 - Interagency participation, APD & TCSO embedded
- Part of Special Prosecutions Division



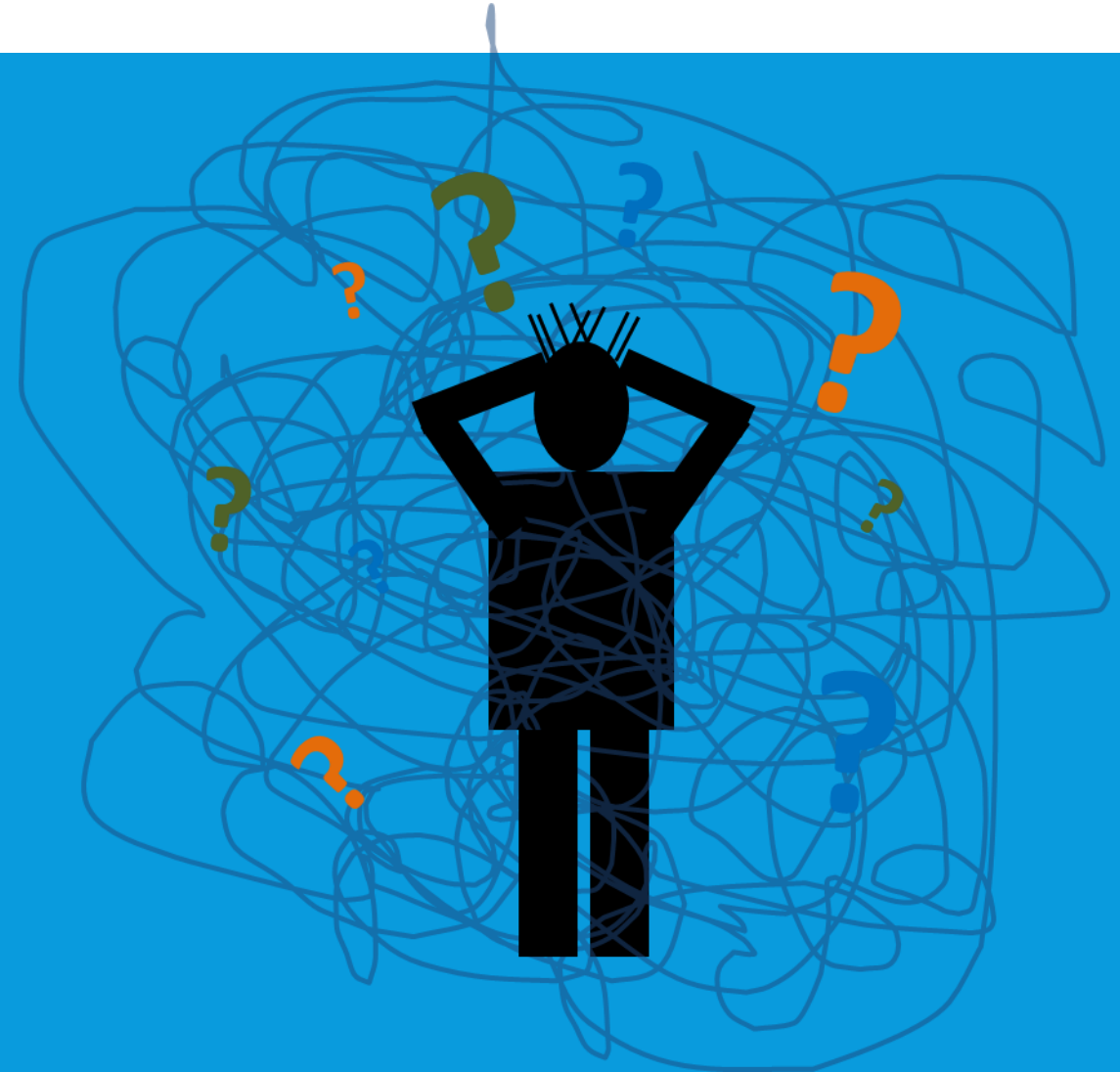
WCCU PERSONNEL RESOURCES

- Division director - wrote authoritative text for asset forfeitures in Texas
- 3 ADAs - white collar crimes and asset forfeiture
- 2 Senior Forensic Accountants - each 25 years complex investigations
- 1 DA Investigator
- 1 Legal Secretary - transmit subpoenas, document control
- 3 APD Detectives who are Certified Fraud Examiners
- 1 TCSO Detective



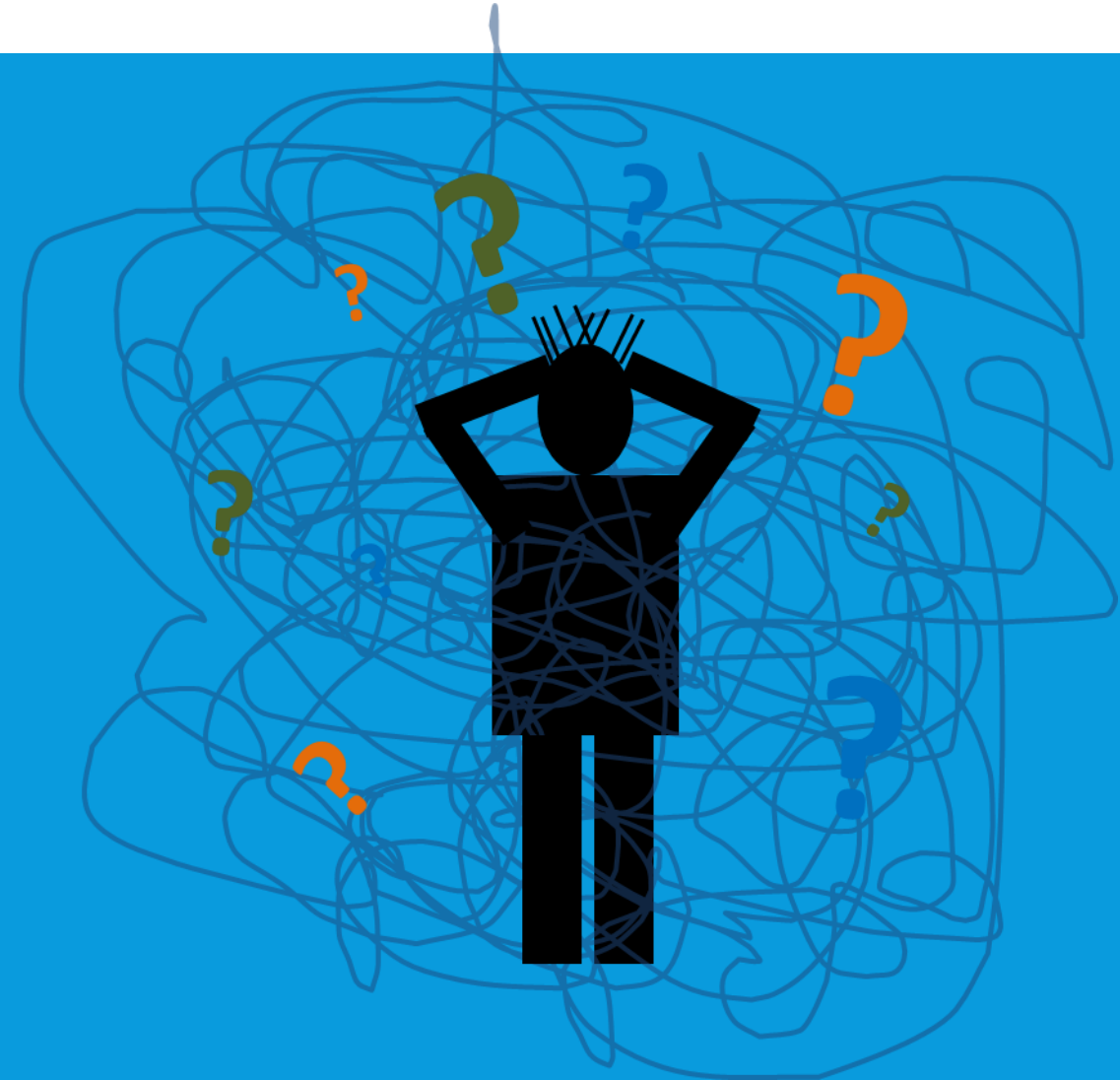
WCCU DIFFERENCE

- Case has to have a minimum of \$50,000 loss
- Case has to be complex
- Cannot be one transaction, etc.



COMPLEXITY FACTORS MAY INCLUDE:

- Number of suspects
- Number of victims
- Number of witnesses
- Number of transactions or accounts
- Number of subpoenas issued
- Geographic diversity of involved parties
- Competency of elderly victim
- Civil remedy component



VERTICAL PROSECUTION CONCEPT

- Request to Investigate (RTI) form
- ADA participates in investigation
- Same ADA presents case for indictment
- Same ADA takes case to trial
- Original detective remains involved
- Document control



WHAT IS A WHITE COLLAR CRIME?

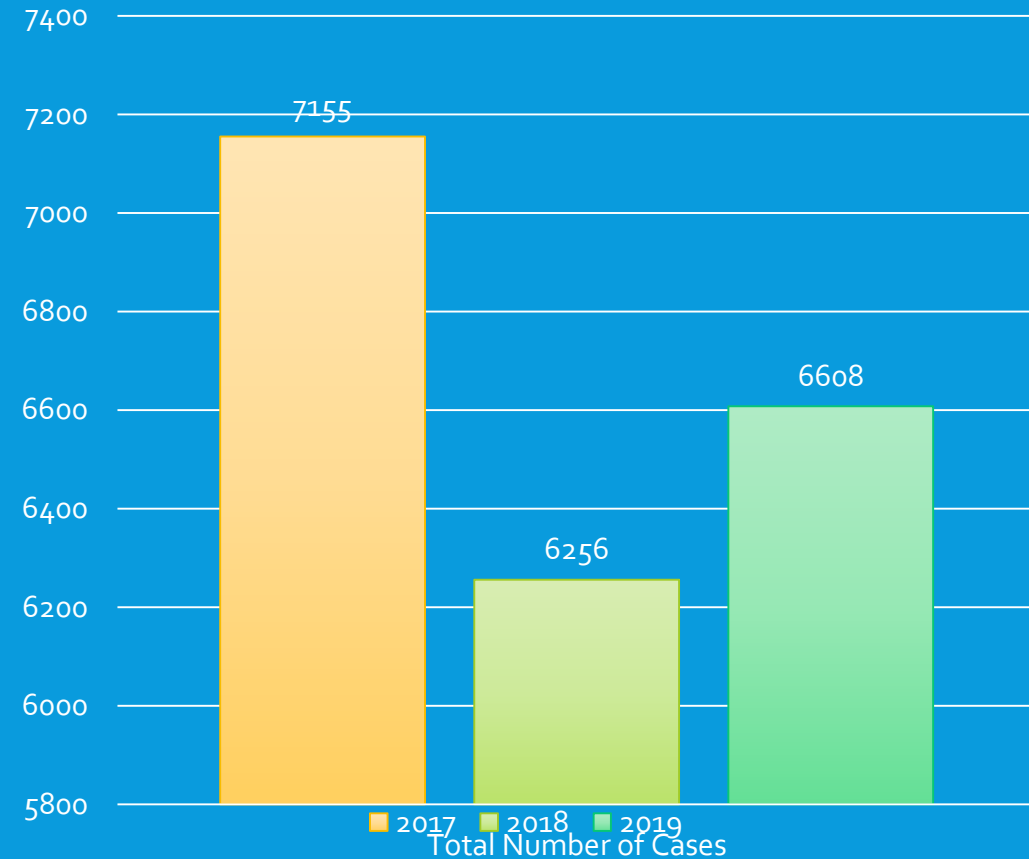
- Theft (Sec. 31.03) (by embezzlement, deception, etc.)
- Misapplication of Fiduciary Property (Sec. 32.45)
- Securing Execution of Document by Deception (Sec. 32.46)



FINANCIAL CRIME STATS

In 2019, these 3 Units combined to receive and work 6,608 cases.
In 2018, these 3 Units combined to receive and work 6,256 cases.
In 2017, these 3 Units combined to receive and work 7,155 cases.

Total Number of Cases



FINANCIAL CRIME STATS 2019

Forgery and Passing	710
Forgery by Alteration	22
Forgery by Making	60
Forgery of Identification	14
Credit Card Abuse by Forgery	91
Counterfeiting	88
Forgery - Certificate of Title	5
Forgery - Other	67
False Statement to Obtain Credit	52
False ID as a Peace Officer	1

FINANCIAL CRIME STATS 2019

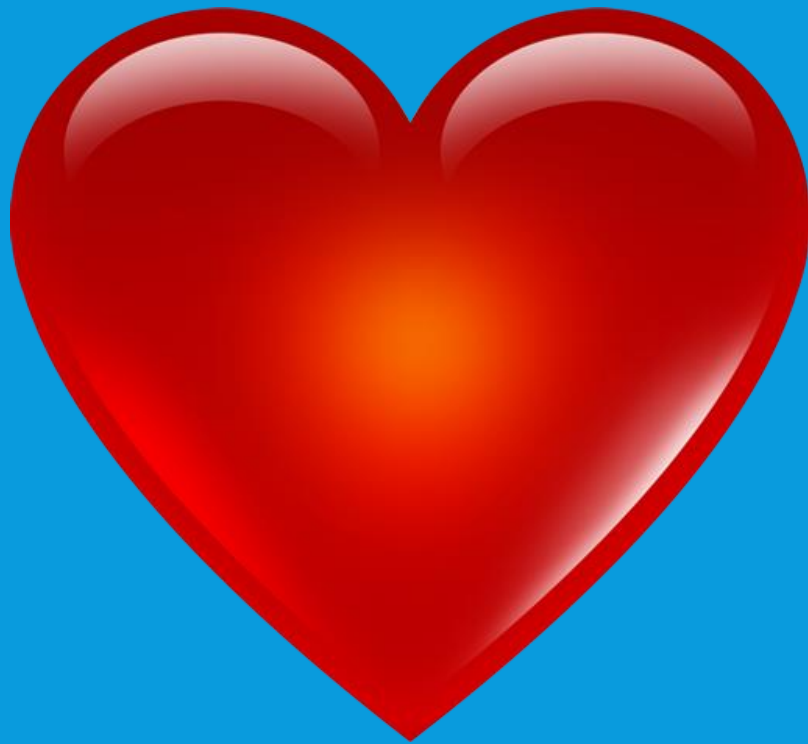
Theft by Embezzlement	5
Theft by Public Servant	2
Theft - Appropriate Stolen Property	20
Theft by False Pretext/Bunco	5

FINANCIAL CRIME STATS 2019

Fraud Destruction of Writing	26
Securing Execution of Document	6
Fraud Filing Finance Statement	2
Bank Kiting	2
Fraud-Card Skimmer	63
Pigeon Drop	2
Fraud-Other	1566
Money Laundering	18
Obtain Controller Substance by Fraud	40

FRAUD TITLE CODE

- Love and Greed



FINANCIAL CRIME STATS 2019

Online Impersonation	68
Impersonating Public Servant	18
Exploitation of Child/Elderly	18
Identity Theft	961
Identity Theft - Tax Returns	4
Hindering Secured Creditors	8

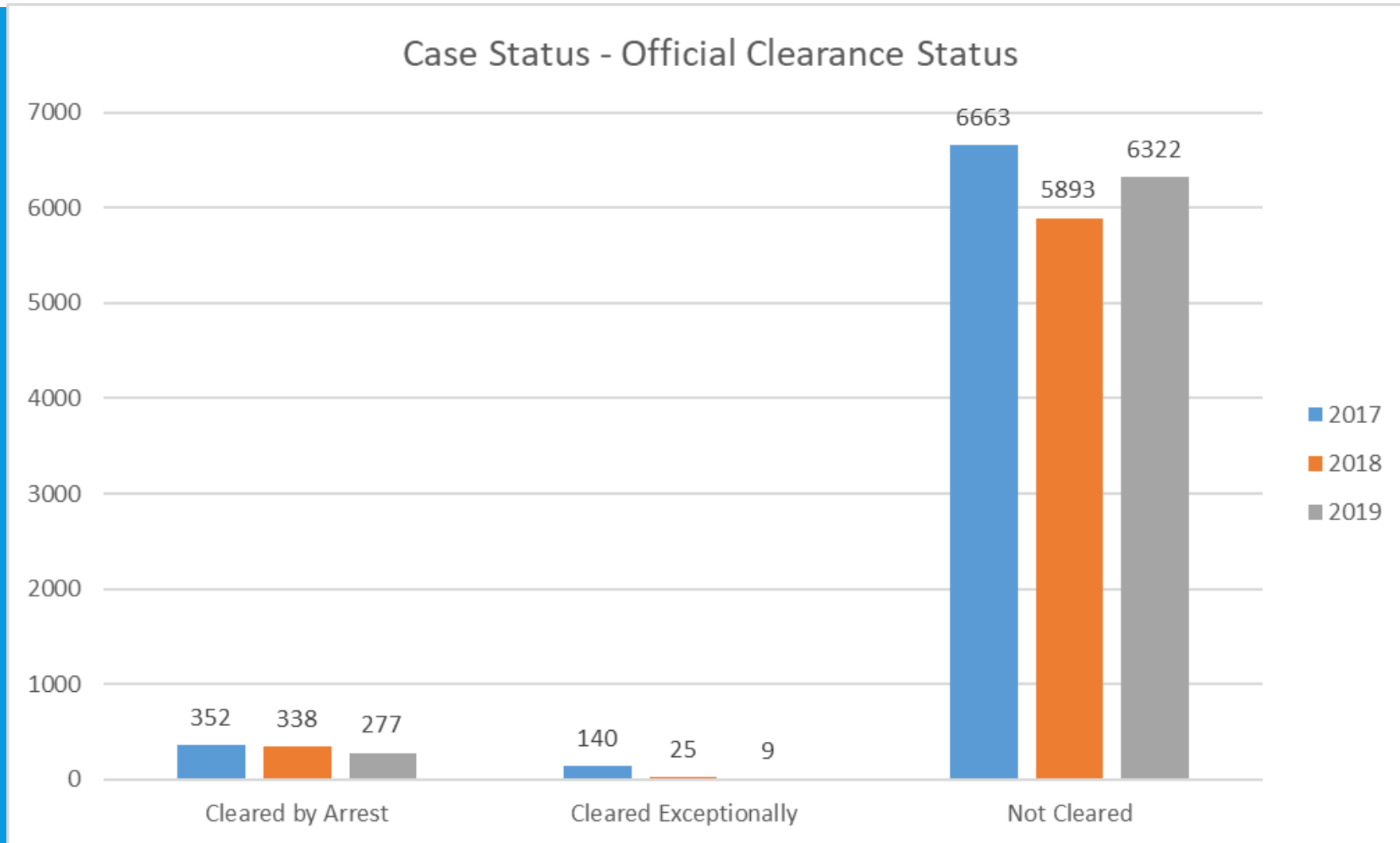
FINANCIAL CRIME STATS 2019

Credit Card Abuse - Expir/Cancel	15
Credit Card Abuse - Other	1480
Debit Card Abuse	1169

DO YOU? I DON'T.

- Does the public report it every time their credit/debit card has an unauthorized transaction?
- How many true, unauthorized charges occur everyday?

FINANCIAL CRIME STATS



REAL LIFE CASE EXAMPLES

From the Austin Police Department's Financial Crimes Unit

Police: Woman forged power of attorney document to sell dead woman's home



Securing Execution of Document by Deception

AUSTIN (KXAN) — A woman who allegedly used a dead woman's name and Social Security Number to sell her house has been arrested.

Panvrla Kay White, 50, is accused of creating a power of attorney document for Marney Brown, more than a year and a half after Brown died.

According to an arrest affidavit, White then used the document to sell the house that belonged to Brown on South Brook Drive in southwest Austin.

She allegedly contacted house-flipping company We Buy Ugly Homes, claiming she was the power of attorney for Brown and wanted to sell the house.

The owner of the company told police that he agreed to buy the home from White for \$140,000 cash.

The affidavit states that White used a durable power of attorney document with Brown listed as the principal. The document included Brown's signature and SSN, and was dated June 28, 2019.

Brown died on Nov. 9, 2017. Police had been unable to locate her next of kin.

A woman listed as the notary acknowledgement on the document told police that she did not sign it. She also alleged that White had previously forged her signature and notary stamp when her company was trying to evict White, who was squatting at one of their real estate buildings.

Police said that White has a number of previous convictions including burglary, credit card abuse, and organized retail theft. White is charged with securing execution of document by deception. She remains in the Travis County Jail on a \$42,000 bond.

CATHLEEN
ECLARINAL



More Videos

00:11 / 00:28

LOCAL

Former Hyde Park principal charged after allegedly stealing more than \$100K from school

The woman has since resigned and been arrested, according to letters from the schools.

Theft by Deception

KVUE – Austin, Texas – A former Hyde Park principal has been accused of stealing more than \$100,000 from Hyde Park Schools before leaving to work at a different school where she reportedly had a “breach of trust with the school’s finances.”

According to an arrest affidavit obtained by KVUE, Cathleen Adam-Eclarinal was employed by Hyde Park Schools from July 2014 to June 2019 before she became the Head of School at the Girl’s School of Austin in July 2019.

On Nov. 13, Leanne Messer, the head of school at Hyde Park Schools, was in a yearly budget meeting when one of Adam-Eclarinal’s previous expenditures was questioned.

Upon further investigation, it was revealed that Hyde Park Schools was defrauded out of more than \$100,000 over the course of five years, according to documents.

“We first discovered evidence of this during a routine budget meeting in mid-November and immediately notified the board, then engaged a forensic accountant to help us investigate and confirm the facts,” Messer wrote in a letter sent to parents.

Police said Adam-Eclarinal was able to deceive her employer through 24 different reimbursement checks totaling \$107,068.99.

Messer added in the letter that Adam-Eclarinal was able to steal from the school through a “carefully concealed, sophisticated scheme of fake invoices, fraudulent claims and unearned reimbursements.”

Police said Adam-Eclarinal was given a Frost Bank credit card for school purchases, but she claimed to be an ACSD member, which allowed her to get various discounts at different vendors.

“In order to use the ACSD membership discount, Eclarinal represented to Hyde Park that she needed to use her personal credit card to purchase the various items,” police said in the affidavit. “Therefore, Eclarinal would use her personal credit card to purchase items and submit a Hyde Park purchase order form for a check reimbursement along with the corresponding invoice. Once Eclarinal submitted the required documentation, Hyde Park Schools would then issue Eclarinal a physical check for reimbursement.”

Bank restores funds to 112-year-old stolen identity victim

By Associated Press

July 6, 2018 | 3:17am | Updated



Richard Overton

Richard Overton

Austin, Texas – Bank of America has credited the account of a Texas resident who is believed to be the oldest man in the US after his family reported that thieves had stolen his identity and drained the account.

Richard Overton's family said Social Security and bank account numbers for the 112-year-old Austin man were used to make seven withdrawals over the past several months. The family filed a police report Friday.

Cousin Volma Overton said the family was shocked when the bank asked them to come in and sign for the restored funds. He declined to say how much money was stolen, but said it was a "significant amount."

"Man, I teared up," Volma Overton said. "I couldn't believe it. They made it happen. The executive of the company said he'd take care of this, and he took care of it."

Bank spokeswoman Colleen Haggerty said the bank is investigating and the family said Austin police and federal authorities are also looking into it.

"Everyone wants to get to the bottom of this. I don't think it's going to be long before we know," Volma Overton said.

The money was separate from a 2015 online campaign that raised more than \$300,000 to provide around-the-clock, in-home care for Richard Overton. He is the nation's oldest World War II veteran and was at Pearl Harbor just after the Japanese Attack.

Austin Man Sentenced to Federal Prison for Felon in Possession and Fraud Conspiracy

In Austin today, U.S. District Judge Lee Yeakel sentenced 28-year-old Austin resident Douglas Ryan Dahl to 51 months of imprisonment followed by three years of supervised release for being a felon in possession of a firearm and conspiring to commit mail and wire fraud using information obtained from stolen mail, announced U.S. Attorney John F. Bash and Inspector in Charge Adrian Gonzalez, U.S. Postal Inspection Service, Houston Division. Dahl also was ordered to pay \$3,559.78 in restitution.

According to court documents, between about January 1, and December 25, 2018, Dahl conspired with others to obtain money and goods through fraudulent use of stolen and fraudulently obtained PII. Dahl obtained mail stolen by other individuals who pried open mail receptacles in the Austin, Texas area. Dahl was found with thousands of pieces of mail from hundreds of different victims. With a laptop and laser printer, Dahl used the personally identifying information taken from the victims of the stolen mail to create fake, temporary driver's licenses bearing Dahl's photograph. Dahl was found driving a 2014 Ford Taurus in December 2018 that he purchased after obtaining \$25,000 in financing using stolen personal identification information. A temporary Texas Driver's License was found in the car in the victim's name but bearing Dahl's photo. At the time, Dahl, a convicted felon, possessed a Glock Model 19 9mm handgun and a Remington 12 gauge shotgun.

The U. S. Secret Service, U. S. Postal Inspection Service, and Task Force Officers with the Austin Police Department conducted this investigation. Assistant U.S. Attorney Michael C. Galdo prosecuted this case on behalf of the Government.

Woman charged with fraud coached by fellow jail inmate, police say

By Riane Roldan

Posted Oct 24, 2019 at 1:08 PM

Updated Oct 24, 2019 at 3:39 PM



WOMAN CHARGED WITH FRAUD COACHED BY FELLOW JAIL INMATE

- Austin police say a woman was coached by a fellow inmate in the county jail on how to steal personal information, according to court documents.
- Jennifer Dawn Zavala, 39, was charged with fraud after police found more than 50 pieces of personal identifying information, like Social Security and credit card numbers, in her apartment, an arrest affidavit said.
- Officers responded to Zavala's home on Oct. 23, after an identity theft victim alerted police that an Austin Energy account had been falsely opened in her name, the affidavit said. Police discovered that Zavala's apartment in South Austin also had been leased in the victim's name.
- According to Austin police, Zavala was coached by another woman whom she met while detained at the Travis County Criminal Complex.
- The other woman, Sara Elizabeth Goldman, had been jailed after being booked on fraud charges. Police said they arrested Goldman in July, after finding dozens of pieces of personal identifying information in her apartment.
- Both Goldman and Zavala had targeted the same victim, both times leasing her apartment and opening Austin Energy accounts in her name, the affidavit said.
- Zavala, who was charged with two counts of fraud and one count of possessing a controlled substance, was in the Travis County Jail on Thursday with a combined bail set at \$38,000.

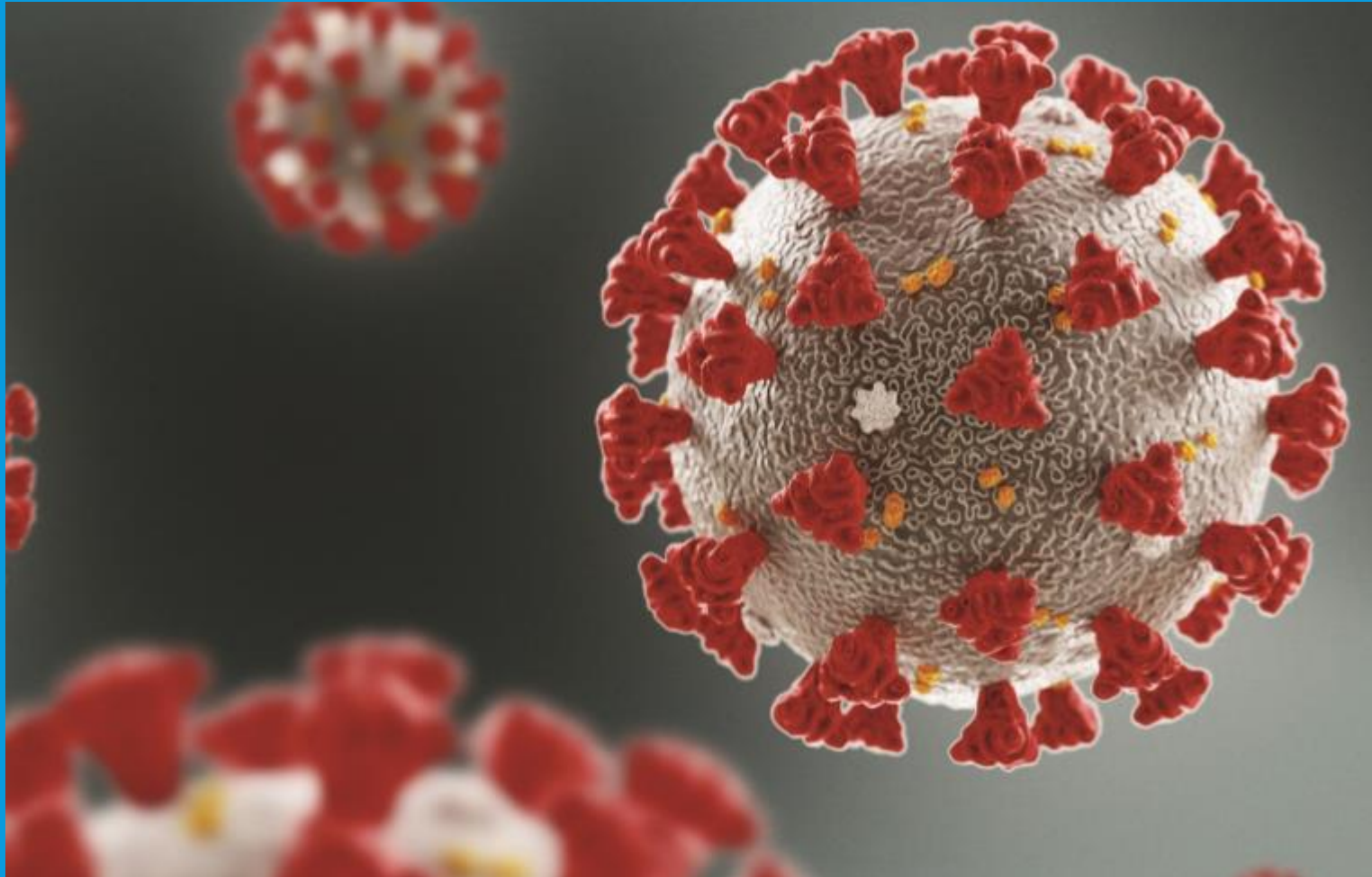
HOW TO PREVENT FRAUD/THEFT?

- Utilize Technology
- Log into Bank Accounts regularly and check transactions
- Get Text Messages each time your card is swiped
- Watch out for shoulder surfing when using Debit Cards
- Don't give out SSN
- Immediately report lost or stolen cards
- Utilize two-factor authentication when available
- Protect your smart phone

HOW TO PREVENT FRAUD/THEFT?

- Verify emails that instruct movement of money
- Verify emails that change bank accounts

COVID-19



COVID-19 SCAMS TO BE AWARE OF

- Expected increase in mail theft
 - Check mail daily if you are expecting a paper check from the IRS
- Increase in SMS phishing
 - The IRS will not be contacting you for your banking information
- Increase in robocalls claiming to be IRS
- Fake remote employment opportunities
- Ignore online offers for vaccinations and home test kits
- Research before you make a donation

THANK YOU

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QUESTIONS

