

# DO YOU KNOW WHAT TO LOOK FOR WHEN IT COMES TO FINANCIAL FRAUD?

Familiarizing your entire team with what to look for when questionable situations arise is a great start to deterring things like identity theft and financial fraud. The Federal Trade Commission (FTC) has outlined many of the most common items to watch for, including those listed below:

- » Fraud or active duty alert present on applicant's credit report
- » Applicant's loan application demographics do not match their credit report
- » Credit report indicating pattern inconsistent with person's credit history:
  - Increase in volume of inquiries to obtain credit over 90-day period
  - Unusual number of recently established credit relationships
  - Account(s) closed because of abuse of account privileges
- » Applicant's government-issued identification looks altered or forged and photo does not match person
- » Identified trend that unrelated applicants are using same addresses or telephone numbers on loan applications
- » Person purposefully omits required information on application and does not respond to calls regarding incomplete application
- » Person who cannot provide authenticating information beyond what is generally available from wallet or credit report — i.e., cannot answer identity challenge question or provide paystub

**For further information visit [www.FTC.gov](http://www.FTC.gov), contact the Chrysler Capital Fraud Risk Department at 855-541-7716 or talk to your Dealer Relationship Manager.**