

Sample Investigative Report

This sample investigative report was created by [BOL Guru Dana Turner](#). It is designed to illustrate the proper method for documenting an incident being investigated. The "facts" themselves are fictional. Names, characters, places and incidents are products of the author's vivid imagination. Any resemblance to actual events or locales or persons, living or dead, is merely coincidental.

Sample Investigative Report

Report # 047-99-019

Initial report information

Report type

- 470 PC: Fraudulent endorsement of a negotiable instrument drawn upon a financial institution, and passing of a forged document
- 487 PC: Grand theft
- 504 PC: Embezzlement by an employee from a corporation or association

Dollar loss, if any

\$ 14,712.19

Original Yes

Supplement No

Day/date of offense

Tuesday, May 26, 1999

Location

Last National Bank, Santa Rosa Office

2500 Vallejo Street

Santa Rosa, CA 95405 707-555-1212

Branch # 019

Account number #1

875-5946: CONPLAS, Inc. (Wine Country National Bank)

Account number #2

18-495-9744: KITZER, Marcella Jo (Last National Bank)

Investigators

Evan HARRIS, Security Director

Jeff DENTSIN, Auditor

Law enforcement agency for follow up

Santa Rosa Police Department

Report number

99-097-0311

Investigator

Susan TONKEN, Detective

Telephone

707-555-1213

Date reported

Thursday, July 1, 1999

Disposition

- Employee terminated
- Referred for criminal complaint
- Form 1099 filed with IRS
- SAR filed with FINCEN
- Lien requested on suspect's pending income tax refund
- Press release issued

Persons involved

Victim #1

CONPLAS, Inc.

Home address: N/A

City/State/ZIP:

Telephone:

Account number: 18-875-5946 (Wine Country National Bank)

Work address: 7689 Stewart Way

City/State/ZIP: Santa Rosa, CA 95401

Telephone: 707-555-1234

Victim #2

HARRISTON, Judith J.

Home address: 9732 Pebbles Way

City/State/ZIP: San Rafael, CA 94949

Telephone: 415-555-1212

Account number: N/A

Employer: CONPLAS, Inc.

Work address: 7689 Stewart Way

City/State/ZIP: Santa Rosa, CA 95401

Telephone: 707-555-1234

Victim #3

Last National Bank (BANK), Santa Rosa Office

Home address: N/A

City/State/ZIP:

Telephone:

Account number: 18-495-9744 (KITZER, Marcella Jo)

Work address: 2500 Vallejo Street

City/State/ZIP: Santa Rosa, CA 95405

Telephone: 707-555-1212

Witness #1

PANNEMAN, Michael G.

Employer: Vice President and Controller, CONPLAS, Inc.

Work address: 7689 Stewart Way

City/State/ZIP: Santa Rosa, CA 95401

Telephone: 707-555-1234

Suspect #1

KITZER, Marcella Jo

Home address: 1275 Fourth Street, Apt. 12-D

City/State/ZIP: Santa Rosa, CA 95401

Telephone: 707-555-1221

Account #1: 18-495-9744 (KITZER, Marcella Jo)

Employer: Last National Bank, Branch #19

Position: Assistant Vice President and Branch Manager

Work address: 2500 Vallejo Street

City/State/ZIP: Santa Rosa, CA 95405

Telephone: 707-555-1212

Suspect #1 identifiers

Birth date: 4-16-50

Physical description:

Race: W Age: 42 Height: 5-6 Weight: 125 Hair: Brown

Eyes: Brown Other: Glasses

Also known as

- KITZER, Marcella Jo (Married name, second)

DDL#: 0123456 SS#: 022-28-1852

- JOHNSTON, Marcie (Maiden name)

DDL#: 0123456 SS#: 042-10-3580

- HUNER, Marcella Jo (Married name, first)

DDL#: 0123457 SS#: 062-36-0749

Suspect #2

None

Overview and analysis

Michael G. PANNEMAN, Vice President and Controller for CONPLAS, Inc. reported that a profit-sharing check in the amount of \$ 14,712.19 and issued to Judith J. HARRISTON, had been reported by HARRISTON to be stolen and forged. PANNEMAN stated that according to the information written on the reverse of the stolen check, the check had been endorsed by an unknown person, and deposited into account number 18-495-9744 at the Santa Rosa Branch, Branch # 019, of Last National Bank.

Subsequent investigation indicates that a Bank employee, Marcella Jo (Marcie) KITZER, endorsed the stolen check and deposited it into her personal checking account at the branch where she was employed as the Branch Manager.

Investigation

I was contacted by PANNEMAN by telephone on 06-30-99 at 1:05 PM, and he related the following information as paraphrased below:

On the morning of 06-30-99 he was contacted by an employee, HARRISTON, who stated that she had not received her profit-sharing check which should have been issued on May 22, 1999. HARRISTON stated that she had moved to another residence on 05-15-99 and forgot to notify the Personnel Department of her new address. HARRISTON believed that the check may have been sent to her prior address.

PANNEMAN contacted CONPLAS's Personnel Department, and was advised that the profit-sharing check had been issued on 05-22-99, and mailed to HARRISTON's address of record: 1275 Fourth Street, Apt. 12-D, Santa Rosa, CA 95401.

PANNEMAN then contacted CONPLAS's Bookkeeping Department, and was advised that CONPLAS's check # 17887 drawn on its account at Wine Country National Bank in the amount of \$ 14,712.19 and made payable to HARRISTON, had been successfully negotiated on 05-26-99 and returned in the monthly business checking statement.

PANNEMAN examined the canceled check, and observed that the name "Judith Harriston" had been signed as an endorsement on the reverse of the check. PANNEMAN also noted that the words "FOR DEPOSIT ONLY" were hand-printed below the signature with the numbers "18-495-9744", and that "Last National Bank - Branch # 019" was stamped below.

PANNEMAN then compared the endorsement signature on the reverse of the check with HARRISTON's known signature, and determined that the two (2) signatures were not reasonably similar. HARRISTON then viewed the endorsement, and stated to PANNEMAN that she had not signed the endorsement. HARRISTON provided PANNEMAN with a written statement stating that she did not give anyone permission to possess or negotiate the check.

I went to PANNEMAN'S office on 06-30-99 at 1:30 PM. PANNEMAN delivered to me the original canceled check (evidence item #1) and retained a photocopy of the check. I interviewed HARRISTON and confirmed her statements to PANNEMAN, and received HARRISTON'S written and signed statement (evidence item #2) and an affidavit of forgery (evidence item #3).

Returning from PANNEMAN'S office, I contacted the Bank's Operations Department and learned that account 18-495-9744 is a sole tenant account in the name of Marcella Jo (Marcie) KITZER. KITZER's place of employment as listed on the account application is Branch # 019. I know from personal

knowledge that KITZER has been employed by the Bank for several years, and since 1983 as the Branch Manager of Branch # 019.

I then received KITZER's original checking account signature card (evidence item #4) and statement (evidence item #5) for the month of May, 1999 showing a deposit dated 05-26-99 for \$ 14,712.19. I also retrieved the original deposit slip involved with that transaction (evidence item #6).

I then contacted the Bank's Personnel Department, and received photocopies of KITZER's personnel records including her signed acknowledgement from the employee handbook (evidence item #7) and requested an updated credit report (evidence item #8). KITZER's personnel records indicate that she has been continuously employed by the Bank since 1979, and I noted no adverse comments in her employment records.

KITZER's updated credit report yielded the multiple names, Social Security numbers and driver's license numbers. This credit report also indicates that KITZER has applied for several personal loans with several lenders during the past 90 days, and that each lender declined the requested loan. This credit report also indicates that most of KITZER's credit accounts and loans are currently in the collection process.

I then reviewed Branch # 019's daily operations records for the past 90 days. Those records indicate that an item in the amount of \$ 14,712.19 was deposited to account 18-495-9744 on 05-26-99 at teller station #3.

I then went to Branch # 019 to view the facility's videotape records for 05-26-99. The videotape at 2:00 PM on 05-26-99 depicts KITZER operating teller terminal #3, and reveals that KITZER is acting alone, with no witnesses. KITZER appears to place a deposit slip and another paper item into the top drawer of teller station #3, and then returns to her desk.

I then made photocopies of KITZER's original signature card; monthly statement for May, 1999; the check; and the deposit slip. These photocopies were made for investigative purposes (evidence item #9).

After reviewing the videotape, I contacted the Bank's Auditor, Jeff DENTSIN, for assistance. DENTSIN and I contacted KITZER at Branch # 019 on 06-30-99 at 4:30 PM, escorted her to a private office. Without explaining the purpose of the investigation I asked KITZER, "Do you know why we're here?" KITZER immediately replied, "I know what this is about. You're here because of that big check, aren't you?"

I presented KITZER with a photocopy of her position description as a Branch Manager, and read her a statement of her employee rights and obligations, which she acknowledged and signed (evidence item #6).

I then requested that KITZER provide handwriting and hand-printing exemplars, which I dictated from the original check and deposit slip. I did not allow KITZER to view the documents to be compared until after she had completed the exemplars (evidence item #10). I then presented KITZER with the photocopies of her signature card for account 18-495-9744 and the monthly statement for May, 1999. KITZER initialed each photocopy (evidence item #9) indicating that this is her account.

After validating information contained in her personnel records, KITZER related the following information as paraphrased below, in the interview conducted on 06-30-99 from 4:30 PM to 6:45 PM:

She recently separated from her husband, and retains sole custody of her two (2) children. Her husband refuses to provide her or their children with any financial support, and she must provide for her family solely on her salary as a Branch Manager. She has no other source of income, and is experiencing extreme financial difficulties. Most of her credit accounts and loans are currently in the collection

process, and she has been denied several loans she requested to consolidate her debts.

Because she could not afford to continue renting the large house she formerly shared with her husband, she moved into an apartment located at 1275 Fourth Street, Apt. 12-D, Santa Rosa, on 05-16-99.

She retrieved the daily mail on 05-23-99 and found an envelope containing a check from a local company named CONPLAS, Inc. The envelope was addressed to a "Judith J. Harriston", who was the previous resident of Apt. 12-D.

Because she was desperate for money to pay her bills, she opened the envelope and removed the check. She then forged the endorsement of "Judith J. Harriston"; printed "FOR DEPOSIT ONLY" and "18-495-9744" on the reverse of the check; and deposited the check to her account at the Branch teller station #3 on 05-26-99. She has since paid off all her debts, but is sorry that she resorted to theft to do so.

I then presented KITZER with the photocopies of CONPLAS's check # 17888 and her deposit slip dated 05-26-99 for account number 18-495-9744. KITZER initialed each photocopy (evidence item #9) indicating that she did forge the signature; did enter the information on the reverse of the check; and did deposit the check into her account. She acted alone, and did not involve any family member or another employee.

On 06-30-99 at 6:45 PM I terminated KITZER and relieved her of her duties as Branch Manager of Branch # 019, and collected all keys and access codes belonging to the Bank. While DENTSIN conducted a full and complete audit of the Branch, I escorted KITZER as she collected her personal belongings, and then off the Bank's premises. DENTSIN then contacted Bank Administration and arranged for a temporary Branch Manager to be assigned.

Evidence and disposition

Item/ID# Serial # and/or description Comments

01 CONPLAS, Inc. profit-sharing check made payable to Judith J. HARRISTON
17887

02 Written statement dated 06-30-99 issued by V- HARRISTON
None

03 Affidavit of forgery dated 06-30-99 issued by V- HARRISTON
None

04 S-KITZER's checking account signature card
18-495-9744

05 S-KITZER's checking account statement for the month of May, 1999
18-495-9744

06 S-KITZER's deposit slip dated 05-26-99 for \$ 14,712.19
18-495-9744

07 Package containing photocopies of S-KITZER's personnel data
EH/JD

08 S-KITZER's credit report dated 06-30-99
TRW

09 Branch # 019 videotape dated 05-26-99

019

10 Photocopies of S-KITZER's original signature card; monthly statement for May, 1999; the check; and the deposit slip

EH/JD

11 Package of twelve (12) handwriting exemplars furnished by S-KITZER

EH/JD

12 Written statement dated 06-30-99 by S- KITZER

None

13 SRPD receipt for all original evidence items

09086 -- issued by Det. Susan TONKEN. Photocopies of all evidence items are stored in a locked storage cabinet in the Security Office

Actions taken

DENTSIN's audit on 06-30-99 revealed no other irregularities, and he arranged for KITZER's replacement to manage the Branch on a temporary basis. DENTSIN also arranged for all locks, combinations and access codes to be changed immediately, and will conduct a confirming audit again on 07-01-99 after the Branch's close of business operations.

On 07-01-99 8:00 AM I advised the Bank's president, Janine REINE, of the investigation. REINE will advise the Bank's board of directors, and issue a press release.

On 07-01-99 at 8:15 I contacted the Bank's legal counsel, Francis STATCH, of the investigation. STATCH will identify any of KITZER's assets capable of satisfying the Bank's loss. STATCH also advised that he will notify the Bank's insurance agent of the investigation.

On 07-01-99 at 9:00 AM DENTSIN and I contacted SRPD Det. Susan TONKEN with all evidence items and a preliminary report. TONKEN wrote SRPD report # 99-097-0311, and arranged to have a criminal complaint issued against KITZER for the indicated state violation , with a copy of this report and her complaint to be forwarded to the FBI office in Santa Rosa. Evidence items #1-11 were delivered to TONKEN, who issued SRPD receipt # 09086 (evidence item #12) to DENTSIN.

On 07-01-99 at 10:30 AM I contacted representatives of Wine County Bank and advised that Bank of the investigation. Last National Bank's Operations Department will be responsible for any reclamation action initiated by Wine Country Bank.

On 07-01-99 at 11:30 AM I filed a Suspicious Activity Report (SAR) with FINCEN and a 1099 Form with the Internal Revenue Service.

On 07-01-99 at 1:00 PM I confirmed that all locks, combinations and access codes to Branch # 019 had been changed.

On 07-01-99 at 2:00 PM I confirmed that the Bank's insurance representative had been notified.

Investigative summary and recommendations

Based upon observation and interview it is apparent that KITZER, while employed by the Bank and acting alone, fraudulently obtained a check and forged the signature of a real person to that check, which she then deposited into her personal checking account and received full value. KITZER has been

cooperative, and has admitted her participation in the offense, and other evidence supports her admission.

All appropriate persons and agencies have been notified of the investigation, and efforts have been instituted to recover the Bank's loss. I recommend that KITZER be prosecuted simultaneously in both civil and criminal proceedings, to be coordinated by STATCH.

As the monetary loss is significant and because KITZER has admitted to all elements of the offense, this investigation should be presented to the Santa Rosa office of the United States Attorney for prosecution in the "fast-track" program.

This investigation is closed on 07-01-99 at 5:00 PM pending the identification of additional offenses or suspects.

Attachments

- Photocopies of all evidence;
- Contact log;
- Investigator's checklist; and
- Press release.

Route to

- Security Director, main files;
- Auditor, main files;
- Legal representative;
- Operations Administrator; and
- Personnel Department.

Press Release

To:

Media Representatives

From:

Janine Reine, President and CEO -- Last National Bank

Date:

July 1, 1999

Subject:

Forgery investigation

On June 30, 1999 the Bank discovered that a stolen and forged check had been negotiated at the Santa Rosa office of Last National Bank. No customer accounts were affected, and all customer accounts are safe.

An investigation was conducted by the Bank's Security Director, Evan Harris, and Auditor, Jeff Dentsin. This investigation indicates that the Branch Manager negotiated a stolen check, reported missing from a local resident. The Branch Manager had been employed by the Bank since 1979.

Based upon Mr. Harris' investigation, the Branch Manager was terminated and arrangements were made for the recovery of all stolen funds. The follow up investigation was referred to Santa Rosa Police Department Detective Susan Tonken. Mr. Harris is the only Bank employee authorized to issue additional statements, and he may be contacted at 707-555-1212.

Note: This article is derived from **Security Education Systems' *Conducting Investigations Manual***.
The complete manual is available for purchase in the [BankersOnline store](#)

Author: Dana Turner

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