



COUNCILMEMBER CHRIS CATE

SIXTH DISTRICT
CITY OF SAN DIEGO

September 25, 2020

Honorable Xavier Becerra
Attorney General California Department of Justice
P.O. Box 944255
Sacramento, CA 94244-2550

Re: Predatory Check Scam Enforcement

Dear Attorney General Becerra:

While the COVID-19 pandemic continues to decimate California's economy with double-digit unemployment rates, predators are taking advantage of those who are out of work and desperate for household income.

It has come to my attention that rip-off attempts in the form of "fake check" deposits are becoming widespread in Southern California and are causing our most vulnerable to lose thousands of dollars they cannot afford. These operations target the young, and senior citizens by using sophisticated methods to appear as legitimate businesses when they are, in fact, fake.

Recently, a member of my staff received correspondence from a Los Angeles address which included a letter, a check for over three-thousand dollars, and instructions of deposit. The check looked real as it used the name of a legitimate financial institution. Also, the letter appeared to come from a large corporation. Unfortunately, this is an example of an all too common story that ends with many honest, hardworking Californians being defrauded out of money they don't have to begin with.

Under **Penal Code §476 PC**, California law makes it a crime to make, write, or pass a fake or fraudulent check and can be charged as either a misdemeanor or a felony. While, the State of California and Federal Trade Commission both offer education and complaint assistance for these types of scams, few of these crimes will get prosecuted and, in many instances, with little to no recourse. As a result, we continue to see fake check schemes in our state.

I propose that California adopt a zero-tolerance policy and remove the possibility of prosecuting this predatory conduct as a misdemeanor. I also request that California increase the fine amount and jail sentence to anyone found guilty of knowingly sending a check with the intent to defraud a consumer. Moreover, I request additional resources be allocated to the California Department of Justice so that complaints may be properly and expeditiously investigated.

Taken as a whole, these measures will send a clear message to those who would attempt to prey on the most vulnerable and susceptible in our society that California stands with consumers and will not tolerate this fraudulent conduct.

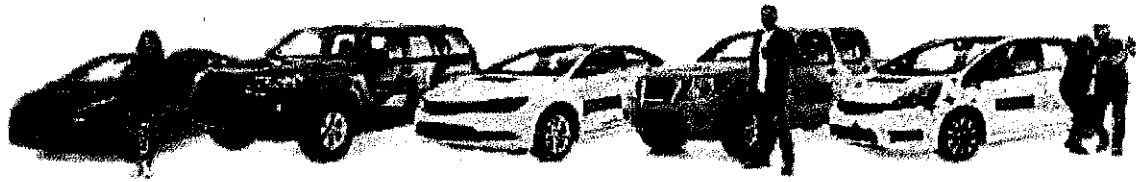
Sincerely,

A handwritten signature in blue ink, appearing to read "Chris Cate".

Chris Cate
Councilmember, Sixth District
City of San Diego

cc: Summer Stephan, San Diego County District Attorney
Jackie Lacey, Los Angeles County District Attorney

Enclosure (2)



Dear Applicants,

KINDLY READ THE GUIDELINES AND FOLLOW THE INSTRUCTIONS.

This is an instruction you will need to follow regarding the auto wrap campaign.

Payment regarding the installation of your Decal is inclusive with this letter and your weekly salary (\$800) is also added to the payment. Balance on the payment is for the Technician/Installer who will be coming over to install the wrap on your car.

STEPS TO FOLLOW: Upon receipt of the Check payment for your assignment, go straight to your bank deposit the check at your bank. You will need to ascertain from the bank when the funds will be available to you for withdrawal in 24 Hrs. (We remain sure the funds should clear in your account within 24-48 Hours). Kindly Email or text your coordinator as soon as you have the bank notifying you of when the funds will be available for withdrawal.

NOTE: It is important to notify your coordinator via text (847) 238-2759 upon receipt and deposit of payment. Contacting your coordinator should be strictly by TEXT because company needs to track and monitor all conversation between new agent and their assigned coordinator, that is why we insist you should put all questions in writing and we are sure our coordinators are competent enough to answer your questions. Also make sure you send confirmation of deposit by sending/attaching a copy of deposit slip to utzqualityfoods@net-shopping.com

VERY IMPORTANT: Kindly make sure your mobile phone is always available at all time for easy communication, also confirm which day of the week you prefer the installation company to come and install the wrap on your car.

SPECIAL OFFER: Submit your confirmation of deposit within 24 hours and receive extra \$200 Amazon gift card which would be posted to your address

Please note: kindly mark out any sensitive information about your account that will be revealed on the deposit slip, I look forward to hearing from you. Thank you and have a great day

Regards,

UTZ Quality Foods Auto Wrap
Co-Ordinator
Steve Hawkes

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER



CENTRAL BANK

WE MAKE IT HAPPEN
PO Box 578
Storm Lake IA 50588

279462

72-350/739
8211200

DATE September 9, 2020

PAY TO THE
ORDER OF



\$ 3,850.00

CENTRAL BANK 3,850 DOLS 00 CTS

DOLLARS Security Feature Includes Details on Back

REMITTER



TWO SIGNATURES REQUIRED ON AMOUNTS OVER \$3,850.00

Jenny S. Breeding

MP

CASHIER'S CHECK

THE BACK OF THIS DOCUMENT CONTAINS CHECK SECURITY WATERMARK AND QUIN REACTIVE INK



Details on back
Security Features Included