

434.655 Fraudulent use of credit or debit card after reporting it lost, as stolen, or not received.

- (1) A cardholder who fraudulently uses a credit or debit card to obtain money, goods, services, or anything else of value after said cardholder has reported to the issuer said credit or debit card lost, as stolen, or not received is deemed to have used said credit or debit card in order to defraud the issuer; and said cardholder shall be guilty of a Class A misdemeanor if the value of all money, goods, services, or other things of value furnished in violation of this section over a six (6) month period is less than five hundred dollars (\$500), a Class D felony if such value is five hundred dollars (\$500) or more but is less than ten thousand dollars (\$10,000), or a Class C felony if such value is ten thousand dollars (\$10,000) or more.
- (2) A cardholder who, after using a credit or debit card, fraudulently reports to the issuer that such usage or transaction was not made by said cardholder, or that said credit or debit card was lost, stolen, or not received at the time of such usage or transaction, in order to defraud the issuer, the cardholder, or any other person in connection with said usage, shall be guilty of a Class A misdemeanor if the value of all money, goods, services, or other things of value furnished in violation of this section over a six (6) month period is less than five hundred dollars (\$500), a Class D felony if such value is five hundred dollars (\$500) or more but is less than ten thousand dollars (\$10,000), or a Class C felony if such value is ten thousand dollars (\$10,000) or more.

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