

1508 CRIMES AGAINST FINANCIAL INSTITUTIONS: §§ 943.80 - 943.92

Subchapter IV, Chapter 943, comprises statutes defining crimes against financial institutions. It was created by 2005 Wisconsin Act 212. Effective date: April 11, 2006.

There are published instructions for four offenses in this subchapter:

JI 1512 Fraud Against A Financial Institution – § 943.82(1)

JI 1470 Transfer Of Encumbered Property – § 943.84

NOTE: This is former § 943.25, renumbered by 2005 Wisconsin Act 212.

JI 1522 Robbery Of A Financial Institution – § 943.87

JI 1524-26 Money Laundering – § 943.895

Most of the other crimes in the subchapter define conduct directed at financial institutions that is also prohibited by general criminal statutes for which there are published instructions.

The following crimes against financial institutions have counterparts in the referenced general criminal statutes:

943.81	Theft from a financial institution	943.20(1)(a) Theft Wis JI-Criminal 1441
943.82(2)	Fraud to obtain another's personal Identifying information	943.201 "Identity theft" Wis JI-Criminal 1458, 1459
943.83	Loan fraud	943.20(1)(a) Theft by fraud Wis JI-Criminal 1453 A & B
943.85	Bribery involving a financial institution	946.10 Bribery of public officers a and employees

Wis JI-Criminal 1720, 1721, 1723

943.86 Extortion against a financial institution 943.30 Threat to injure or accuse of crime
Wis JI-Criminal 1473B

CAUTION: Before using any of the general instructions referenced above, compare carefully the elements of the general crimes and the elements of the financial institution crimes. There are significant differences in some of the crime definitions. Further, a different penalty structure applies to the financial institution crimes. See § 943.91.

There are three crimes against financial institutions for which instructions have not been drafted that do not have counterparts in the general criminal statutes:

943.88 Organizer of financial crimes

943.895 Money laundering

943.89 Mail fraud

943.90 Wire fraud

COMMENT

Wis JI-Criminal 1508 was originally published in 2008. This revision was approved by the Committee in October 2022. It reflects the addition of § 943.895 “money laundering” as created by 2019 Wisconsin Act 161 [effective date: March 5, 2020].