

CREDIT CARD CRIMES:
INCOMPLETE CREDIT CARDS; INTENT TO COMPLETE WITHOUT CONSENT
N.J.S.A. 2C:21-6f

The defendant is charged in Count _____ of the indictment as follows:

(Read Count _____ of the Indictment)

The applicable section of the statute reads as follows:

A person other than the cardholder possessing two or more incomplete credit cards, with intent to complete them without the consent of the issuer . . . is guilty of a crime.

In order to find the defendant guilty, the State must prove the following elements beyond a reasonable doubt:

1. The defendant possessed two or more incomplete credit cards.
2. The defendant is not the cardholder.
3. The defendant acted knowingly.
4. The defendant had the intent to complete the credit cards without the consent of the issuer.

The first element that the State must prove beyond a reasonable doubt is that the defendant possessed two or more incomplete credit cards.

“Credit card” means any tangible or intangible instrument or device issued with or without a fee by an issuer that can be used, alone or in connection with another means of account access, in obtaining money, goods, services or anything else of value on credit, including credit cards, credit plates, account numbers, or any other means of account access.

A credit card is “incomplete” if part of the matter other than the signature of the cardholder, which an issuer requires to appear on the credit card, before it can be used by a cardholder, has not yet been stamped, embossed, imprinted or written on it.

“Issuer” means the business organization or financial institution which issues a credit

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card or its duly authorized agent.

“Possession” signifies a knowing, intentional control of a designated thing, accompanied by a knowledge of its character.

[Charge: Model Jury charge on Possession]

The second element that the State must prove beyond a reasonable doubt is that the defendant is not the cardholder.

“Cardholder” means the person or organization named on the face of a credit card to whom or for whose benefit the credit card is issued by an issuer.

The third element that the State must prove beyond a reasonable doubt is that the defendant acted knowingly.

A person acts “knowingly” with respect to a result of his/her conduct if he/she is aware that it is practically certain that his/her conduct will cause such a result. A person acts knowingly with respect to the nature of his/her conduct if he/she is aware that his/her conduct is of that nature. “Knowing,” “with knowledge” or equivalent terms have the same meaning.

Knowledge is a condition of the mind which cannot be seen and can only be determined by inferences from conduct, words or acts. It is not necessary for the State to produce a witness or witnesses who could testify that the defendant acted knowingly.

The fourth element that the State must prove beyond a reasonable doubt is that the defendant had the intent to complete the credit cards without the consent of the issuer.

A person acts “with intent” when he/she acts with purpose. A person acts purposely with respect to the nature of his/her conduct or a result thereof if it is his/her conscious objective to engage in conduct of that nature or to cause such a result. A person acts purposely with respect to attendant circumstances if he/she is aware of the existence of such circumstances or believes or hopes that they exist. One can be deemed to be acting purposely if he/she acts with design,

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with a purpose, with a particular objective, if the individual means to do what he/she does.

Purpose is a condition of the mind which cannot be seen and can only be determined by inferences from conduct, words, or acts. It is not necessary for the State to produce a witness or witnesses who could testify that the defendant acted purposely.

“Consent” is the voluntary agreement of the issuer to the completion of the credit card.

If you find that the State has proven all of the above elements beyond a reasonable doubt then you must find the defendant guilty of the crime charged.

If, however, you find that the State has failed to prove any of the elements of the crime beyond a reasonable doubt, you must then find the defendant not guilty.