



# Consumer Fraud and Identity Theft Complaint Data January - December 2006

Federal Trade Commission  
February 2007

Data from Consumer Sentinel and the Identity Theft Data Clearinghouse



**TABLE OF CONTENTS**

<u><b>Report Subject</b></u>	<u><b>Page No.</b></u>
Introduction .....	2
Executive Summary .....	3
 Sentinel Complaints by Calendar Year .....	 4
Sentinel Top Complaint Categories .....	5
 <i>Sentinel Fraud Complaints</i>	
Total Number of Fraud Complaints & Amount Paid .....	6
Methods of Payment Reported by Consumers .....	7
Company's Method of Contacting Consumers .....	8
Fraud Complaints by Consumer Age .....	9
Total Number of Internet-Related Fraud Complaints & Amount Paid .....	10
Methods of Payment Reported by Consumers for Internet-Related Fraud .....	11
Internet-Related Fraud Complaints by Consumer Age .....	12
 <i>Sentinel Identity Theft Complaints</i>	
How Identity Theft Victims' Information Is Misused .....	13
Law Enforcement Contact for Identity Theft Victims .....	14
Identity Theft Complaints by Victim Age .....	15
 Largest Metropolitan Areas Ranking for Fraud Complaints .....	 16
Largest Metropolitan Areas Ranking for Identity Theft Complaints .....	17
Fraud Complaints and Identity Theft Victims by State .....	18
 <i>Detailed State Complaint Figures</i>	
One page per State and the District of Columbia .....	19
 Each detailed State report contains the following information:	
<ul style="list-style-type: none"> <li>▪ Top Fraud Complaint Categories for Consumers</li> <li>▪ Amount Paid Reported by Consumers</li> <li>▪ Identity Theft Types Reported by Victims</li> </ul>	
 <u>Appendices</u>	
Appendix A1: Description of the Sentinel Network .....	71
Appendix A2: Sentinel Major Data Contributors .....	72
Appendix A3: Other Sentinel Data Contributors .....	73
Appendix B: Description of the Sentinel Complaint Categories .....	74
Appendix C1: Fraud Complaints for Largest Metropolitan Areas .....	75
Appendix C2: Identity Theft Complaints for Largest Metropolitan Areas .....	83

# INTRODUCTION

## Consumer Sentinel Leading Partners & Data Contributors

Between January and December 2006, Consumer Sentinel, the complaint database developed and maintained by the Federal Trade Commission (FTC), received over **670,000** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$1.1 billion. The reports in this booklet analyze those complaints.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 115 other organizations and makes it available to law enforcement partners across the nation and throughout the world for use in their investigations. Launched in 1997, the Sentinel database now includes over 3.5 million complaints. Some future data transfers from other organizations will contain complaints from 2006 but have not yet been received. Accordingly, the total number of complaints reflected in this report may increase over the course of the next few months. The addition of complaints from other data contributors is also reflected in the larger totals from previous years than were reported in earlier FTC reports.

For more information about Consumer Sentinel, as well as information about consumer fraud and identity theft, visit the Consumer Sentinel public website at [www.consumer.gov/sentinel](http://www.consumer.gov/sentinel). If you represent a law enforcement organization, call (202) 326-3196 or e-mail [sentinel@ftc.gov](mailto:sentinel@ftc.gov) for membership information.

 Australian Competition and Consumer Commission	 Better Business Bureaus
 Department of Defense	 Federal Bureau of Investigation
 Federal Trade Commission	 Internet Crime Complaint Center
 National Association of Attorneys General	 National Consumers League
 Canada's Phonebusters	 Social Security Administration
 U.S. Postal Inspection Service	 U.S. Secret Service

*The Consumer Sentinel Network (For detailed description and data contributors, see Appendices A1 through A3)*



**Executive Summary**  
**Consumer Fraud and Identity Theft Complaint Data**  
**January – December 2006**

- Consumer Sentinel now contains over 3.5 million fraud and identity theft complaints and is accessible to over 1,600 law enforcement agencies – including every state attorney general in the U.S. and consumer protection agencies in 19 nations.
- The FTC received over 670,000 Consumer Sentinel complaints during calendar year 2006 - 36% were identity theft complaints and 64% were related to other types of fraud.

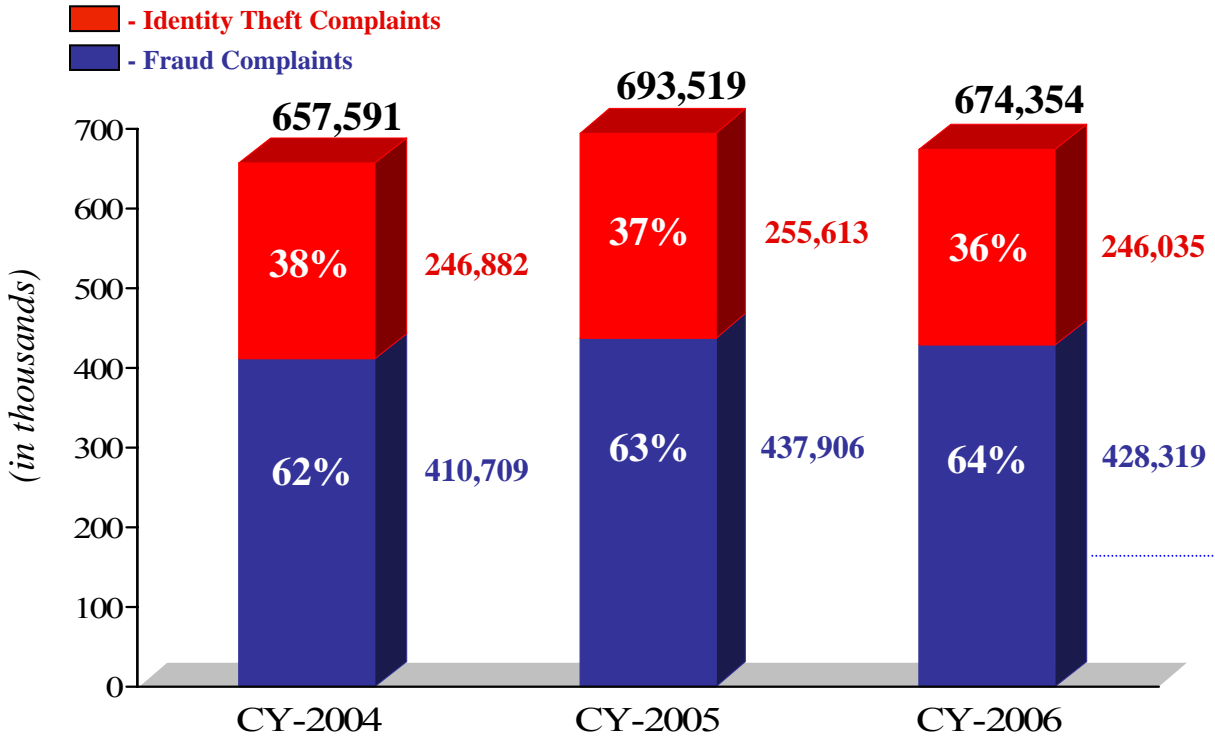
***Fraud***

- A total of 428,319 of the Consumer Sentinel complaints were fraud-related. Shop-at-Home/Catalog Sales was the leading complaint category with 7% of the overall complaints, followed by Prizes/Sweepstakes and Lotteries (7%), Internet Services and Computer Complaints (6%), Internet Auctions (5%), Foreign Money Offers (3%), and Advance-Fee Loans and Credit Protection/Repair (2%).
- Consumers reported fraud losses of over \$1.1 billion; the median monetary loss was \$500. Eighty-five percent of the consumers reporting fraud also reported an amount paid.
- The percentage of fraud complaints with wire transfer as the reported payment method continues to increase. Twenty-three percent of the consumers reported wire transfer as the payment method, an increase of 8 percentage points from calendar year 2005.
- Some 60% of fraud complaints where the company's method of initial contact was reported indicate Internet solicitations - electronic mail at 45% and web at 15%. Seventy-two percent of all fraud complaints reported the method of initial contact.
- The metropolitan areas with the highest per capita rates of reported consumer fraud complaints are Greeley, Colorado; Albany-Lebanon, Oregon; and Napa, California.

***Identity Theft***

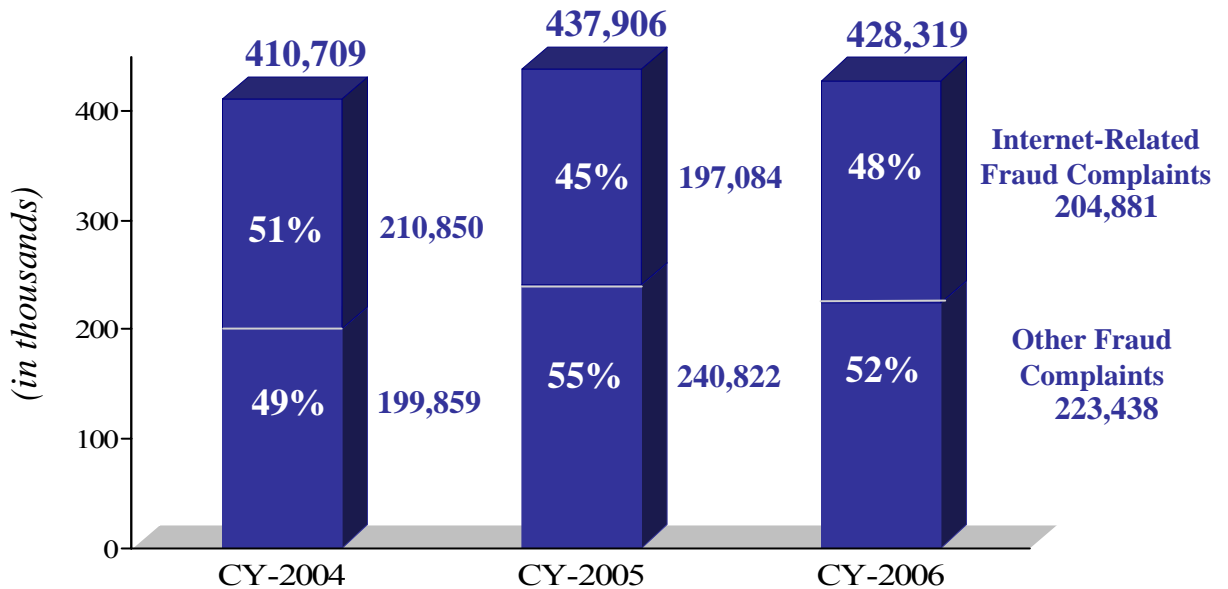
- Credit card fraud (25%) was the most common form of reported identity theft followed by phone or utilities fraud (16%), bank fraud (16%), and employment fraud (14%). Other significant categories of identity theft reported by victims were government documents/benefits fraud (10%) and loan fraud (5%).
- Electronic fund transfer-related identity theft continues to be the most frequently reported type of identity theft bank fraud during calendar year 2006.
- The metropolitan areas with the highest per capita rates of reported identity theft are Napa, California; Madera, California; and McAllen-Edinburg-Mission, Texas.

## Sentinel Complaints by Calendar Year<sup>1</sup>



<sup>1</sup>Percentages are based on the total number of Sentinel complaints by calendar year. These figures exclude National Do Not Call Registry complaints.

## Fraud Complaints by Calendar Year<sup>2</sup> (Excluding Identity Theft)



<sup>2</sup>Percentages are based on the total number of Sentinel fraud complaints by calendar year.

## Sentinel Top Complaint Categories<sup>1</sup>

January 1 – December 31, 2006

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Identity Theft	246,035	36%
2	Shop-at-Home/Catalog Sales	46,995	7%
3	Prizes/Sweepstakes and Lotteries	45,587	7%
4	Internet Services and Computer Complaints	41,243	6%
5	Internet Auctions	32,832	5%
6	Foreign Money Offers	20,411	3%
7	Advance-Fee Loans and Credit Protection/Repair	10,857	2%
8	Magazines and Buyers Clubs	8,924	1%
9	Telephone Services	8,165	1%
10	Health Care	7,467	1%
11	Business Opps and Work-at-Home Plans	7,460	1%
12	Travel, Vacations and Timeshare	6,712	1%
13	Office Supplies and Services	5,723	1%
14	Grants: Scholarships/Educational & Non-Educational	5,310	1%
15	Employ Agencies/Job Counsel/Overseas Work	4,485	1%
16	Investments	3,630	1%
	Other Coded Complaints	12,399	2%

<sup>1</sup>Percentages are based on the total number of Sentinel complaints (674,354) received by the FTC between January 1 and December 31, 2006. Twenty-four percent (160,399) of the Sentinel complaints received by the FTC did not contain specific product service codes. For Sentinel category descriptions, see Appendix B.

## Total Number of Fraud Complaints & Amount Paid *Calendar Years 2004 through 2006*

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid <sup>1</sup>	Median Amount Paid <sup>2</sup>
2004	410,709	310,299	76%	\$568,702,566	\$1,833	\$262
2005	437,906	285,255	65%	\$683,484,366	\$2,396	\$349
2006	428,319	364,500	85%	\$1,187,305,506	\$3,257	\$500

<sup>1</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 310,299; CY-2005 = 285,255 ; and CY-2006 = 364,500. One hundred eighty-four consumers reported an amount paid of \$1 million or more during CY-2006; 42 and 49 consumers for CY-2004 and CY-2005, respectively.

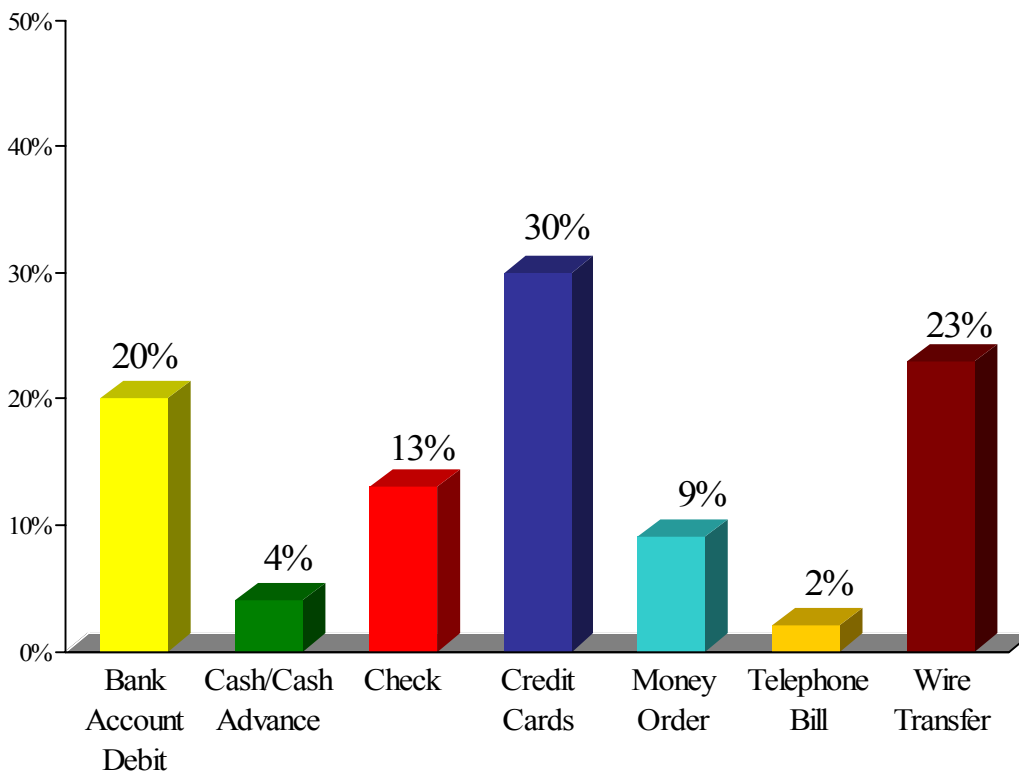
<sup>2</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Distribution of Fraud Complaints by Reported Amount Paid *Calendar Years 2004 through 2006*

Amount Paid	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>
\$0	93,913	30%	91,028	32%	154,157	42%
\$1 - 25	21,529	7%	17,053	6%	15,133	4%
\$26 - 50	21,602	7%	17,635	6%	15,845	4%
\$51 - 75	13,539	4%	9,816	3%	9,128	3%
\$76 - 100	12,185	4%	9,453	3%	9,222	3%
\$101 - 250	37,811	12%	30,383	11%	28,633	8%
\$251 - 500	34,488	11%	27,443	10%	28,382	8%
\$501 - 1,000	25,232	8%	23,420	8%	29,591	8%
\$1,001 - 5,000	38,860	13%	45,109	16%	58,253	16%
More than \$5,000	11,140	4%	13,915	5%	16,156	4%

<sup>3</sup>Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 310,299; CY-2005 = 285,255; and CY-2006 = 364,500.

## Methods of Payment Reported by Consumers<sup>1</sup> January 1 - December 31, 2006



## Methods of Payment Reported by Consumers Calendar Years 2004 through 2006

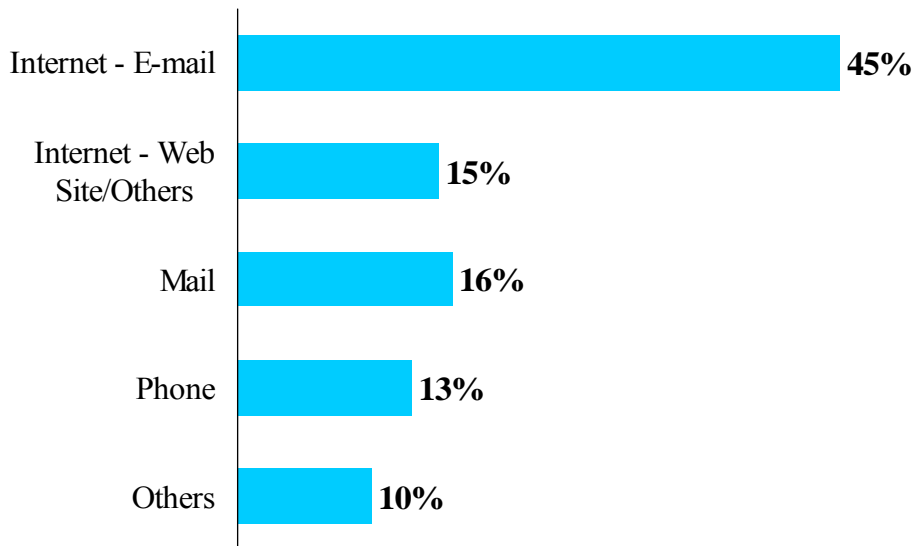
Payment Method	CY - 2004			CY - 2005			CY - 2006		
	Complaints	Percentages <sup>1</sup>	Amount Paid	Complaints	Percentages <sup>1</sup>	Amount Paid	Complaints	Percentages <sup>1</sup>	Amount Paid
Bank Account Debit	18,293	25%	\$29,018,295	14,800	23%	\$26,448,149	13,158	20%	\$37,730,151
Cash/Cash Advance	2,703	4%	\$12,875,063	2,383	4%	\$17,210,216	2,443	4%	\$13,245,181
Check	12,242	16%	\$67,784,762	10,432	16%	\$75,249,254	8,627	13%	\$96,381,891
Credit Cards	20,617	28%	\$25,143,016	19,366	30%	\$37,174,388	20,477	30%	\$40,668,000
Money Order	10,812	15%	\$17,456,243	7,193	11%	\$12,537,883	5,912	9%	\$20,365,907
Telephone Bill	1,707	2%	\$436,364	1,175	2%	\$491,499	1,267	2%	\$418,295
Wire Transfer	7,890	11%	\$88,602,827	9,486	15%	\$86,588,141	15,464	23%	\$149,642,547
<i>Total Reporting Payment Method</i>	<i>74,264</i>			<i>64,835</i>			<i>67,348</i>		

<sup>1</sup>Percentages are based on the total number of fraud complaints for each calendar year where consumers reported the method of payment: CY-2004 = 74,264; CY-2005 = 64,835; and CY-2006 = 67,348. 16% of the consumers reported this information during CY-2006, 18% and 15% for CY-2004 and CY-2005, respectively.



## Company's Method of Contacting Consumers<sup>1</sup>

*January 1 - December 31, 2006*



## Company's Method of Contacting Consumers

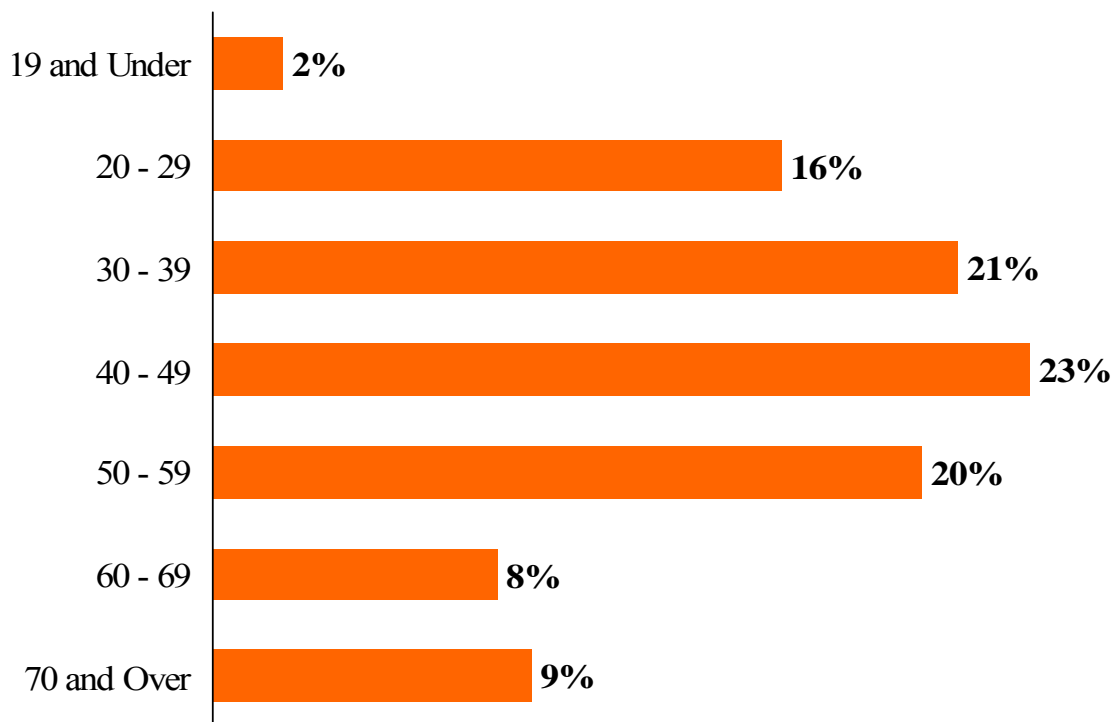
*Calendar Years 2004 through 2006*

Contact Method	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
Internet - E-mail	109,333	33%	111,479	34%	138,160	45%
Internet - Web Site/Others	72,437	22%	64,040	20%	46,698	15%
Mail	46,688	14%	59,695	18%	50,340	16%
Phone	54,777	17%	53,531	17%	39,414	13%
Others	45,141	14%	34,832	11%	31,749	10%
<i>Total Reporting Contact Method</i>	<i>328,376</i>		<i>323,577</i>		<i>306,361</i>	

<sup>1</sup>Percentages are based on the total number of fraud complaints for each calendar year where company's method of initial contact was reported by consumers: CY-2004 = 328,376; CY-2005 = 323,577; and CY-2006 = 306,361. 72% of consumers reported this information during CY-2006, 80% and 74% for CY-2004 and CY-2005, respectively.

## Fraud Complaints by Consumer Age<sup>1</sup>

*January 1 - December 31, 2006*



## Fraud Complaints by Consumer Age

*Calendar Years 2004 through 2006*

Consumer Age Range	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
19 and Under	9,076	3%	8,028	3%	2,663	2%
20-29	66,134	20%	65,343	20%	23,372	16%
30-39	76,757	24%	72,341	23%	29,117	21%
40-49	74,872	23%	74,379	23%	33,060	23%
50-59	57,302	18%	59,094	18%	28,868	20%
60-69	22,484	7%	23,767	7%	11,710	8%
70 and Over	16,882	5%	16,948	5%	12,897	9%
<i>Total Reporting Age</i>	<i>323,507</i>		<i>319,900</i>		<i>141,687</i>	

<sup>1</sup>Percentages are based on the total number of consumers reporting their age in fraud complaints for each calendar year: CY-2004 = 323,507; CY-2005 = 319,900; and CY-2006 = 141,687. 33% of consumers reported this information during CY-2006, 79% and 73% for CY-2004 and CY-2005, respectively.

**Definition of "Internet-related":** A fraud complaint is "Internet-related" if it concerns an Internet product or service, the company initially contacts the consumer via the Internet, or the consumer responds via the Internet.

## Total Number of Internet-Related Fraud Complaints & Amount Paid *Calendar Years 2004 through 2006*

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid <sup>1</sup>	Median Amount Paid <sup>2</sup>
2004	210,850	188,757	90%	\$271,345,207	\$1,438	\$215
2005	197,084	160,574	81%	\$336,559,907	\$2,096	\$342
2006	204,881	176,847	86%	\$590,310,461	\$3,338	\$500

<sup>1</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 188,757; CY-2005 = 160,574; and CY-2006 = 176,847. Eighty-five consumers reported an amount paid of \$1 million or more during CY-2006; 15 and 24 consumers for CY-2004 and CY-2005, respectively.

<sup>2</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Distribution of Internet-Related Fraud Complaints by Reported Amount Paid *Calendar Years 2004 through 2006*

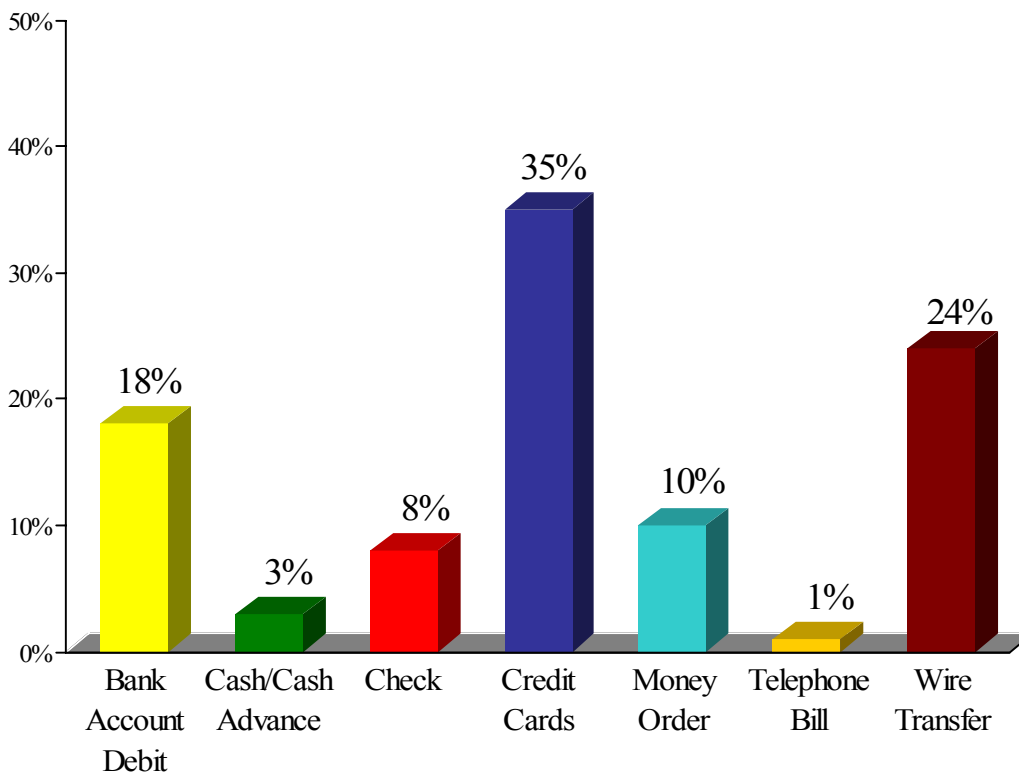
Amount Paid	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>
\$0	45,402	24%	35,969	22%	75,558	43%
\$1 - 25	15,374	8%	10,241	6%	6,711	4%
\$26 - 50	15,297	8%	11,344	7%	7,186	4%
\$51 - 75	10,192	5%	6,844	4%	4,500	3%
\$76 - 100	8,540	5%	6,311	4%	4,544	3%
\$101 - 250	26,922	14%	20,245	13%	14,077	8%
\$251 - 500	20,915	11%	17,596	11%	14,015	8%
\$501 - 1,000	17,231	9%	16,487	10%	15,714	9%
\$1,001 - 5,000	23,457	12%	28,189	18%	26,854	15%
More than \$5,000	5,427	3%	7,348	5%	7,688	4%

<sup>3</sup>Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 188,757; CY-2005 = 160,574; and CY-2006 = 176,847.

**Definition of "Internet-related":** A fraud complaint is "Internet-related" if it concerns an Internet product or service, the company initially contacts the consumer via the Internet, or the consumer responds via the Internet.

## Methods of Payment Reported by Consumers For Internet-Related Fraud Complaints<sup>1</sup>

*January 1 - December 31, 2006*



## Methods of Payment Reported by Consumers For Internet-Related Fraud Complaints

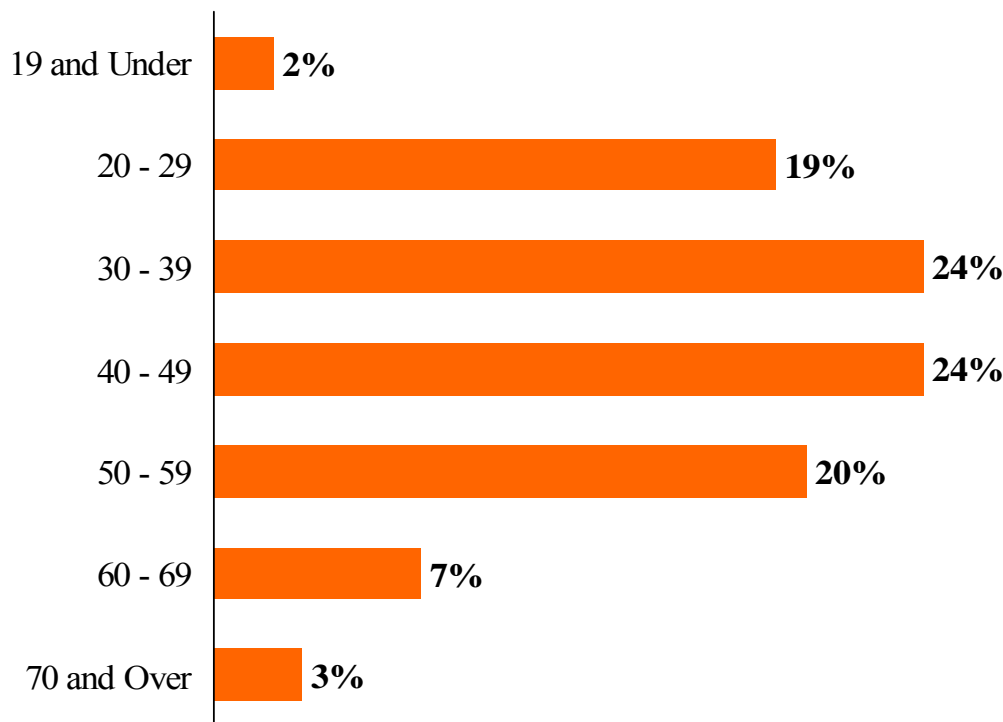
*Calendar Years 2004 through 2006*

Payment Method	CY - 2004			CY - 2005			CY - 2006		
	Complaints	Percentages <sup>1</sup>	Amount Paid	Complaints	Percentages <sup>1</sup>	Amount Paid	Complaints	Percentages <sup>1</sup>	Amount Paid
Bank Account Debit	6,054	18%	\$12,296,656	6,153	19%	\$11,181,306	6,643	18%	\$21,797,896
Cash/Cash Advance	963	3%	\$4,798,767	1,039	3%	\$11,164,636	1,168	3%	\$7,648,114
Check	3,738	11%	\$16,896,006	3,437	10%	\$21,804,907	2,851	8%	\$60,130,995
Credit Cards	12,104	37%	\$10,574,233	12,207	37%	\$19,225,091	12,927	35%	\$24,765,306
Money Order	4,717	14%	\$9,302,494	3,994	12%	\$7,839,486	3,659	10%	\$16,664,885
Telephone Bill	1,032	3%	\$338,338	424	1%	\$96,364	429	1%	\$259,659
Wire Transfer	4,121	13%	\$50,342,056	5,557	17%	\$41,786,350	8,771	24%	\$91,623,098
<i>Total Reporting Payment Method</i>	32,729			32,811			36,448		

<sup>1</sup>Percentages are based on the total number of Internet-related fraud complaints for each calendar year where consumers reported the method of payment: CY-2004 = 32,729; CY-2005 = 32,811; and CY-2006 = 36,448. 18% of the consumers reported this information during CY-2006, 16% and 17% for CY-2004 and CY-2005, respectively.

**Definition of "Internet-related":** A fraud complaint is "Internet-related" if it concerns an Internet product or service, the company initially contacts the consumer via the Internet, or the consumer responds via the Internet.

## Internet-Related Fraud Complaints by Consumer Age<sup>1</sup> *January 1 - December 31, 2006*



## Internet-Related Fraud Complaints by Consumer Age *Calendar Years 2004 through 2006*

Consumer Age Range	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
19 and Under	6,325	4%	5,503	3%	1,498	2%
20-29	42,232	24%	40,043	25%	11,904	19%
30-39	45,230	26%	39,804	25%	14,418	24%
40-49	42,182	24%	37,573	24%	14,966	24%
50-59	27,605	16%	25,838	16%	12,043	20%
60-69	8,992	5%	8,462	5%	4,537	7%
70 and Over	2,602	1%	2,590	2%	1,802	3%
<i>Total Reporting Age</i>	<i>175,168</i>		<i>159,813</i>		<i>61,168</i>	

<sup>1</sup>Percentages are based on the total number of consumers reporting their age in Internet-related fraud complaints for each calendar year: CY-2004 = 175,168; CY-2005 = 159,813; and CY-2006 = 61,168. 30% of consumers reported this information during CY-2006, 83% and 81% for CY-2004 and CY-2005, respectively.



# How Victims' Information is Misused<sup>1</sup>

## Calendar Years 2004 through 2006

### Credit Card Fraud

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
New Accounts	16.6%	15.6%	15.2%
Existing Account	11.9%	11.4%	10.7%
Unspecified	0.1%	0.2%	0.2%
<b>Total</b>	<b>28%</b>	<b>26%</b>	<b>25%</b>

### Phone or Utilities Fraud

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
Wireless - New Accounts	10.0%	9.0%	7.2%
Utilities - New Accounts	4.3%	5.2%	5.8%
Telephone - New Accounts	6.0%	5.5%	4.4%
Unauthorized Charges to Existing Accounts	0.7%	0.7%	0.7%
Unspecified	0.3%	0.4%	0.5%
<b>Total</b>	<b>19%</b>	<b>18%</b>	<b>16%</b>

### Bank Fraud<sup>2</sup>

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
Electronic Fund Transfer	6.6%	7.9%	8.0%
Existing Accounts	8.5%	7.5%	5.8%
New Accounts	3.6%	3.3%	3.1%
Unspecified	0.1%	0.1%	0.1%
<b>Total</b>	<b>18%</b>	<b>18%</b>	<b>16%</b>

### Employment-Related Fraud

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
Employment-Related Fraud	<b>13%</b>	<b>12%</b>	<b>14%</b>

### Loan Fraud

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
Business / Personal / Student Loan	2.6%	2.6%	2.5%
Auto Loan / Lease	1.9%	1.8%	1.7%
Real Estate Loan	1.2%	1.2%	1.3%
Unspecified	0.2%	0.2%	0.2%
<b>Total</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>

### Other Identity Theft

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
Uncertain <sup>3</sup>	—	—	12.0%
Miscellaneous <sup>3</sup>	—	—	4.6%
Internet / Email	1.8%	2.0%	2.2%
Evading the Law	2.4%	2.2%	2.1%
Medical	1.8%	1.9%	1.9%
Apartment or House Rented	0.9%	0.9%	0.9%
Insurance	0.4%	0.4%	0.4%
Property Rental Fraud	0.3%	0.3%	0.3%
Securities / Other Investments	0.1%	0.2%	0.2%
Child Support	0.3%	0.2%	0.2%
Bankruptcy	0.3%	0.3%	0.2%
Magazines	0.2%	0.2%	0.2%
Other <sup>3</sup>	14.4%	17.5%	—
<b>Total</b>	<b>22%</b>	<b>25%</b>	<b>24%</b>

### Attempted Identity Theft

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
Attempted Identity Theft	<b>6%</b>	<b>6%</b>	<b>6%</b>

### Government Documents or Benefits Fraud

	Percentages CY-2004	Percentages CY-2005	Percentages CY-2006
<b>Theft Subtype</b>			
Fraudulent Tax Return Filed	3.9%	4.8%	6.2%
Driver's License Issued / Forged	2.3%	1.8%	1.4%
Government Benefits Applied For / Received	1.4%	1.5%	1.3%
Other Government Documents Issued / Forged <sup>4</sup>	0.7%	0.6%	0.9%
Social Security Card Issued / Forged <sup>4</sup>	0.5%	0.2%	—
Unspecified	<0.1%	<0.1%	<0.1%
<b>Total</b>	<b>8%</b>	<b>9%</b>	<b>10%</b>

<sup>1</sup>Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2004 = 246,882; CY-2005 = 255,613; and CY-2006 = 246,035. Note that 18% of identity theft complaints include more than one type of identity theft in CY-2006, 20% in each year for CY-2004 and CY-2005.

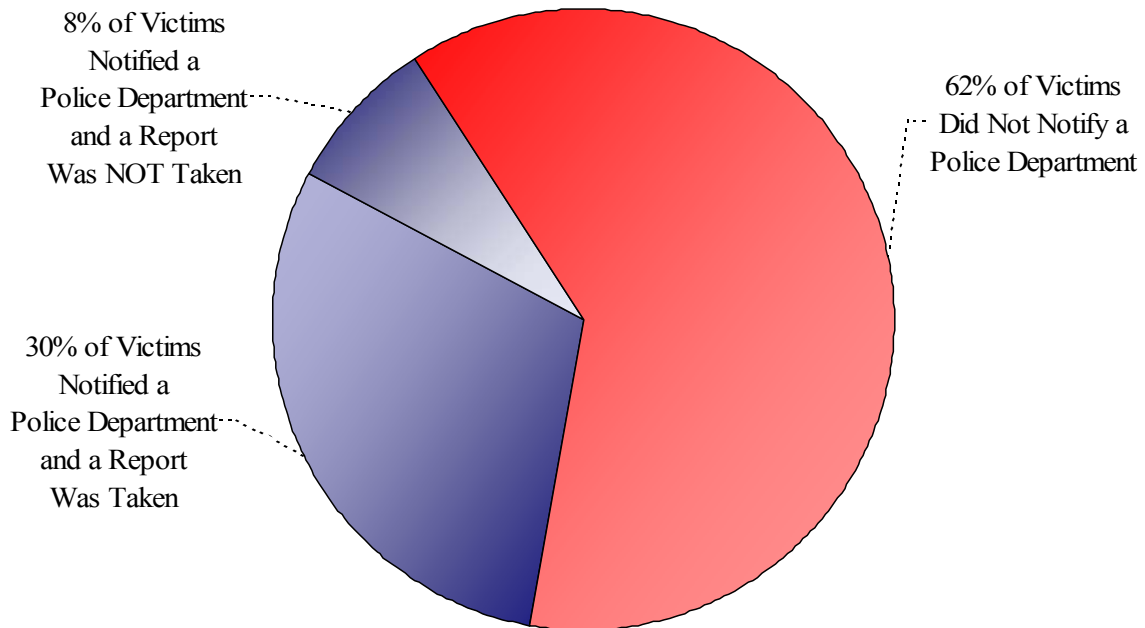
<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

<sup>3</sup>Theft subtype "Other" was replaced by theft subtypes "Miscellaneous" and "Uncertain" in CY-2006.

<sup>4</sup>Theft subtype "Social Security Card Issued/Forged" was combined with theft subtype "Other Government Documents Issued/Forged" in CY-2006.



## Law Enforcement Contact<sup>1</sup> *January 1 – December 31, 2006*



<sup>1</sup>Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (233,509). 98% of the identity theft victims who contacted the FTC directly reported law enforcement contact information. Less than one percent of victims who informed the FTC that they had contacted a police department did not indicate if a report was taken.

## Law Enforcement Contact *Calendar Years 2004 through 2006*

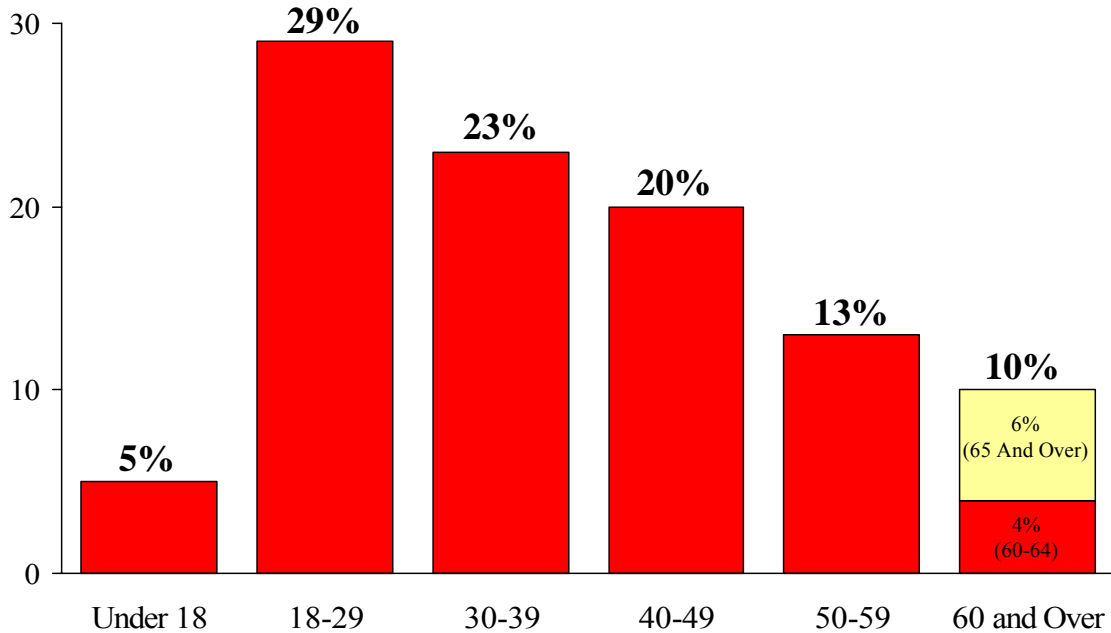
If the victim notified a police department, was a report taken?	CY-2004		CY-2005		CY-2006	
	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>
Yes	73,593	31%	74,613	30%	68,760	30%
No	19,096	8%	21,314	9%	18,484	8%
Not Reported	1,217	<1%	1,207	<1%	1,079	<1%
<i>Total Who Notified a Police Department</i>	<i>93,906</i>	<i>39%</i>	<i>97,134</i>	<i>39%</i>	<i>88,323</i>	<i>38%</i>
<i>Total Who Did Not Notify a Police Department</i>	<i>146,222</i>	<i>61%</i>	<i>148,832</i>	<i>61%</i>	<i>145,186</i>	<i>62%</i>
Total Reporting Law Enforcement Contact Information	240,128		245,966		233,509	

<sup>2</sup>Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department: CY-2004 = 240,128; CY-2005 = 245,966; and CY-2006 = 233,509. 98% of identity theft victims who contacted the FTC directly reported law enforcement contact information in CY-2006, as well as in CY-2004 and CY-2005.



# Identity Theft Complaints by Victim Age<sup>1</sup>

January 1 – December 31, 2006



<sup>1</sup>Percentages are based on the total number of identity theft complaints where victims reported their age (225,532). 94% of the victims who contacted the FTC directly reported their age.

# Identity Theft Complaints by Victim Age

Calendar Years 2004 through 2006

Consumer Age Range	CY-2004		CY-2005		CY-2006	
	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>
Under 18	9,595	4%	11,602	5%	10,835	5%
18 - 29	68,409	29%	70,266	29%	65,734	29%
30 - 39	57,823	25%	56,523	24%	52,612	23%
40 - 49	47,110	20%	47,606	20%	44,689	20%
50 - 59	29,249	12%	30,309	13%	29,367	13%
60 and Over	22,219	9%	23,034	9%	22,295	10%
60 - 64	8,031	3%	8,131	3%	7,987	4%
65+	14,188	6%	14,903	6%	14,308	6%
<b>Total Reporting Age</b>	<b>234,405</b>		<b>239,340</b>		<b>225,532</b>	

<sup>2</sup>Percentages are based on the total number of identity theft complaints where victims reported their age: CY-2004 = 234,405; CY-2005 = 239,340; and CY-2006 = 225,532. 94% of the victims who contacted the FTC directly reported their age in CY-2006, 95% in each year for CY-2004 and CY-2005.



# Largest Metropolitan Areas Ranking for Fraud Consumer Complaints<sup>1</sup> *January 1 – December 31, 2006*

Rank	Metropolitan Area	Complaints Per 100,000	
		Complaints	Population
1	Greeley, CO Metropolitan Statistical Area	1,023	466.6
2	Albany-Lebanon, OR Micropolitan Statistical Area	442	411.5
3	Napa, CA Metropolitan Statistical Area	524	396.0
4	Provo-Orem, UT Metropolitan Statistical Area	1,471	356.7
5	Willimantic, CT Micropolitan Statistical Area	399	349.0
6	Dunn, NC Micropolitan Statistical Area	353	347.6
7	Torrington, CT Micropolitan Statistical Area	655	346.1
8	Prescott, AZ Metropolitan Statistical Area	655	343.6
9	Chambersburg, PA Micropolitan Statistical Area	463	343.3
10	Thomasville-Lexington, NC Micropolitan Statistical Area	516	335.6
11	Punta Gorda, FL Metropolitan Statistical Area	526	334.7
12	Allegan, MI Micropolitan Statistical Area	375	333.4
13	Lebanon, PA Metropolitan Statistical Area	413	331.8
14	Winchester, VA-WV Metropolitan Statistical Area	367	325.0
15	Yuba City, CA Metropolitan Statistical Area	489	323.0
16	Springfield, OH Metropolitan Statistical Area	457	320.4
17	Roseburg, OR Micropolitan Statistical Area	328	318.0
18	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	570	316.7
19	Salisbury, NC Micropolitan Statistical Area	425	316.4
20	Gainesville, GA Metropolitan Statistical Area	509	316.3
21	Michigan City-La Porte, IN Metropolitan Statistical Area	343	312.5
22	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	342	307.9
23	Boulder, CO Metropolitan Statistical Area	857	307.3
24	East Stroudsburg, PA Micropolitan Statistical Area	476	299.5
25	Pottsville, PA Micropolitan Statistical Area	442	299.3
26	Hanford-Corcoran, CA Metropolitan Statistical Area	416	291.8
27	Concord, NH Micropolitan Statistical Area	423	290.6
28	Flagstaff, AZ Metropolitan Statistical Area	352	286.8
29	Olympia, WA Metropolitan Statistical Area	644	286.6
30	Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	695	283.9
31	Monroe, MI Metropolitan Statistical Area	433	283.8
32	Macon, GA Metropolitan Statistical Area	644	282.2
33	Madera, CA Metropolitan Statistical Area	382	274.9
34	Statesville-Mooresville, NC Micropolitan Statistical Area	374	273.1
35	Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	495	272.8
36	Vallejo-Fairfield, CA Metropolitan Statistical Area	1,115	270.0
37	Warner Robins, GA Metropolitan Statistical Area	334	269.9
38	Ann Arbor, MI Metropolitan Statistical Area	904	266.5
39	Niles-Benton Harbor, MI Metropolitan Statistical Area	433	265.4
40	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	660	263.3
41	St. George, UT Metropolitan Statistical Area	287	261.1
42	Morgantown, WV Metropolitan Statistical Area	297	261.0
43	Reno-Sparks, NV Metropolitan Statistical Area	999	259.8
44	New Bern, NC Micropolitan Statistical Area	295	256.9
45	Durham, NC Metropolitan Statistical Area	1,157	256.4
46	Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	399	254.3
47	Elizabethtown, KY Metropolitan Statistical Area	276	251.9
48	Racine, WI Metropolitan Statistical Area	488	251.3
49	Jefferson City, MO Metropolitan Statistical Area	355	249.2
50	Fort Collins-Loveland, CO Metropolitan Statistical Area	669	248.8

<sup>1</sup>Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See fraud figures for all Metropolitan Areas with a population of 100,000 or more in Appendix C1. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



# Largest Metropolitan Areas Ranking for Identity Theft Consumer Complaints<sup>1</sup>

January 1 – December 31, 2006

Rank	Metropolitan Area	Complaints Per 100,000	
		Complaints	Population
1	Napa, CA Metropolitan Statistical Area	403	304.5
2	Madera, CA Metropolitan Statistical Area	394	283.6
3	McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,693	257.2
4	Greeley, CO Metropolitan Statistical Area	537	244.9
5	Yuba City, CA Metropolitan Statistical Area	358	236.5
6	Brownsville-Harlingen, TX Metropolitan Statistical Area	873	234.8
7	Hanford-Corcoran, CA Metropolitan Statistical Area	324	227.3
8	Albany-Lebanon, OR Micropolitan Statistical Area	230	214.1
9	Vallejo-Fairfield, CA Metropolitan Statistical Area	875	211.9
10	Laredo, TX Metropolitan Statistical Area	464	211.4
11	Flagstaff, AZ Metropolitan Statistical Area	257	209.4
12	Thomasville-Lexington, NC Micropolitan Statistical Area	301	195.7
13	Prescott, AZ Metropolitan Statistical Area	354	185.7
14	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	229	184.7
15	Gainesville, GA Metropolitan Statistical Area	297	184.6
16	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	319	177.2
17	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,533	175.8
18	Monroe, MI Metropolitan Statistical Area	267	175.0
19	Dunn, NC Micropolitan Statistical Area	177	174.3
20	Tucson, AZ Metropolitan Statistical Area	1,573	173.4
21	Yuma, AZ Metropolitan Statistical Area	304	172.6
22	Stockton, CA Metropolitan Statistical Area	1,118	172.0
23	Bakersfield, CA Metropolitan Statistical Area	1,245	169.4
24	Las Cruces, NM Metropolitan Statistical Area	298	160.1
25	Fresno, CA Metropolitan Statistical Area	1,386	159.9
26	Modesto, CA Metropolitan Statistical Area	774	155.3
27	Vero Beach, FL Metropolitan Statistical Area	183	147.4
28	Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,176	147.4
29	Corpus Christi, TX Metropolitan Statistical Area	603	147.2
30	Merced, CA Metropolitan Statistical Area	347	146.4
31	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	5,536	145.9
32	Durham, NC Metropolitan Statistical Area	657	145.6
33	Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	529	145.0
34	Las Vegas-Paradise, NV Metropolitan Statistical Area	2,376	143.9
35	Hammond, LA Micropolitan Statistical Area	150	142.6
36	Macon, GA Metropolitan Statistical Area	325	142.4
37	Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	7,557	140.9
38	Ann Arbor, MI Metropolitan Statistical Area	478	140.9
39	Salisbury, NC Micropolitan Statistical Area	189	140.7
40	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	351	140.0
41	Visalia-Porterville, CA Metropolitan Statistical Area	558	139.0
42	Goldsboro, NC Metropolitan Statistical Area	158	138.3
43	Yakima, WA Metropolitan Statistical Area	314	137.1
44	Roseburg, OR Micropolitan Statistical Area	140	135.7
45	Lakeland, FL Metropolitan Statistical Area	705	134.4
46	Olympia, WA Metropolitan Statistical Area	301	134.0
47	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	7,594	133.2
48	Niles-Benton Harbor, MI Metropolitan Statistical Area	216	132.4
49	Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	2,667	132.2
50	South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	420	132.0

<sup>1</sup>Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See identity theft figures for all Metropolitan Areas with a population of 100,000 or more in Appendix C2. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

**FRAUD COMPLAINTS BY CONSUMER STATE**

**IDENTITY THEFT VICTIMS BY STATE**

January 1 - December 31, 2006

Rank	Consumer State	Population	Complaints
1	Utah	178.9	4,563
2	Nevada	169.2	4,222
3	Washington	163.4	10,451
4	Colorado	161.1	7,657
5	Alaska	161.0	1,079
6	Virginia	157.5	12,039
7	Hawaii	157.1	2,020
8	Maryland	154.1	8,653
9	Oregon	150.9	5,583
10	Arizona	149.6	9,222
11	New Hampshire	149.4	1,964
12	Florida	143.2	25,902
13	Idaho	137.2	2,012
14	Montana	136.5	1,289
15	Maine	135.5	1,791
16	California	134.6	49,070
17	Connecticut	134.0	4,695
18	Delaware	131.1	1,119
19	Pennsylvania	130.6	16,242
20	New Jersey	129.3	11,284
21	Wyoming	127.6	657
22	Georgia	127.5	11,941
23	Missouri	125.5	7,331
24	Indiana	124.5	7,863
25	Ohio	124.1	14,241
26	New Mexico	123.1	2,406
27	Wisconsin	121.0	6,724
28	North Carolina	116.3	10,300
29	Michigan	115.5	11,665
30	Vermont	115.1	718
31	Massachusetts	113.9	7,333
32	Tennessee	113.8	6,871
33	Minnesota	113.4	5,860
34	West Virginia	113.2	2,058
35	South Carolina	112.0	4,841
36	Nebraska	111.3	1,968
37	Kansas	111.0	3,068
38	New York	109.4	21,129
39	Illinois	108.4	13,908
40	Texas	108.2	25,425
41	Rhode Island	108.0	1,153
42	Kentucky	106.4	4,477
43	Oklahoma	103.7	3,711
44	Alabama	102.4	4,708
45	Louisiana	92.8	3,981
46	Iowa	89.4	2,666
47	Arkansas	86.4	2,428
48	North Dakota	85.6	544
49	Mississippi	79.6	2,318
50	South Dakota	79.0	618

Rank	Victim State	Population	Complaints
1	Arizona	147.8	9,113
2	Nevada	120.0	2,994
3	California	113.5	41,396
4	Texas	110.6	26,006
5	Florida	98.3	17,780
6	Colorado	92.5	4,395
7	Georgia	86.3	8,084
8	New York	85.2	16,452
9	Washington	83.4	5,336
10	New Mexico	82.9	1,621
11	Maryland	82.9	4,656
12	Illinois	78.6	10,080
13	Oregon	76.1	2,815
14	New Jersey	73.3	6,394
15	Virginia	67.2	5,137
16	Michigan	67.2	6,784
17	Delaware	66.7	569
18	Connecticut	65.8	2,305
19	Pennsylvania	64.9	8,080
20	North Carolina	64.9	5,748
21	Missouri	64.2	3,753
22	Massachusetts	63.7	4,102
23	Oklahoma	63.0	2,254
24	Indiana	62.2	3,928
25	Utah	61.8	1,577
26	Tennessee	61.3	3,700
27	Alabama	60.3	2,774
28	Ohio	59.9	6,878
29	Kansas	58.8	1,626
30	Rhode Island	57.6	615
31	Alaska	57.3	384
32	South Carolina	55.7	2,408
33	Minnesota	55.6	2,872
34	Arkansas	54.7	1,537
35	Louisiana	52.6	2,256
36	Mississippi	51.3	1,494
37	Nebraska	49.1	868
38	Idaho	49.0	718
39	Hawaii	47.8	615
40	New Hampshire	46.1	606
41	Montana	45.9	434
42	Wisconsin	45.6	2,536
43	Wyoming	42.3	218
44	Kentucky	42.0	1,766
45	Maine	39.7	525
46	West Virginia	39.3	715
47	Iowa	34.9	1,041
48	South Dakota	30.2	236
49	North Dakota	29.7	189
50	Vermont	28.5	178

Note: Per 100,000 unit of population estimates are based on the 2006 U.S. Census population estimates (Table NST-EST2006-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2006). Numbers for the District of Columbia are: Fraud = 1,139 complaints and 195.9 complaints per 100,000 population; Identity Theft = 765 victims and 131.5 victims per 100,000 population.

# Detailed State Information

(one page per state and the District of Columbia)

## Fraud Complaints

- ▶ Top Fraud Complaint Categories for Consumers
- ▶ Amount Paid Reported by Consumers

## Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims

# ALABAMA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 7,482**



### Fraud Complaints from Alabama Consumers = 4,708

#### *Top Fraud Complaint Categories for Alabama Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	693	15%
2	Shop-at-Home/Catalog Sales	485	10%
3	Internet Services and Computer Complaints	417	9%
4	Internet Auctions	359	8%
5	Foreign Money Offers	207	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Alabama consumers (4,708).

#### *Amount Paid Reported by Alabama Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
4,708	\$7,008,744	4,107	87%	\$1,707

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (4,107). One consumer reported an amount paid of \$1.7 million.



### Identity Theft Complaints from Alabama Victims = 2,774

#### *Identity Theft Types Reported by Alabama Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	655	24%
2	Phone or Utilities Fraud	501	18%
3	Government Documents or Benefits Fraud	486	18%
4	Bank Fraud <sup>2</sup>	387	14%
5	Employment-Related Fraud	217	8%
6	Loan Fraud	141	5%
	Other	679	24%
	Attempted Identity Theft	139	5%

<sup>1</sup>Percentages are based on the 2,774 victims reporting from Alabama. Percentages add to more than 100 because approximately 17% of victims from Alabama reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# ALASKA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 1,463**



### Fraud Complaints from Alaska Consumers = 1,079

#### *Top Fraud Complaint Categories for Alaska Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Services and Computer Complaints	286	27%
2	Prizes/Sweepstakes and Lotteries	109	10%
3	Shop-at-Home/Catalog Sales	104	10%
4	Internet Auctions	92	9%
5	Foreign Money Offers	62	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Alaska consumers (1,079).

#### *Amount Paid Reported by Alaska Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,079	\$3,577,633	930	86%	\$3,847

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (930). One consumer reported an amount paid of \$1.7 million.



### Identity Theft Complaints from Alaska Victims = 384

#### *Identity Theft Types Reported by Alaska Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	99	26%
2	Phone or Utilities Fraud	60	16%
3	Bank Fraud <sup>2</sup>	56	15%
4	Employment-Related Fraud	43	11%
5	Government Documents or Benefits Fraud	29	8%
6	Loan Fraud	21	5%
	Other	103	27%
	Attempted Identity Theft	21	5%

<sup>1</sup>Percentages are based on the 384 victims reporting from Alaska. Percentages add to more than 100 because approximately 15% of victims from Alaska reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# ARIZONA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 18,335**



### Fraud Complaints from Arizona Consumers = 9,222

#### *Top Fraud Complaint Categories for Arizona Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	973	11%
2	Shop-at-Home/Catalog Sales	957	10%
3	Internet Services and Computer Complaints	952	10%
4	Internet Auctions	654	7%
5	Foreign Money Offers	370	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Arizona consumers (9,222).

#### *Amount Paid Reported by Arizona Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
9,222	\$14,825,240	7,860	85%	\$1,886

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (7,860). One consumer reported an amount paid of \$1 million.



### Identity Theft Complaints from Arizona Victims = 9,113

#### *Identity Theft Types Reported by Arizona Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Employment-Related Fraud	3,579	39%
2	Credit Card Fraud	1,404	15%
3	Bank Fraud <sup>2</sup>	1,192	13%
4	Phone or Utilities Fraud	1,045	11%
5	Government Documents or Benefits Fraud	532	6%
6	Loan Fraud	372	4%
	Other	1,984	22%
	Attempted Identity Theft	381	4%

<sup>1</sup>Percentages are based on the 9,113 victims reporting from Arizona. Percentages add to more than 100 because approximately 16% of victims from Arizona reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# ARKANSAS

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 3,965**



### Fraud Complaints from Arkansas Consumers = 2,428

#### *Top Fraud Complaint Categories for Arkansas Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	289	12%
2	Internet Services and Computer Complaints	224	9%
3	Internet Auctions	219	9%
4	Prizes/Sweepstakes and Lotteries	211	9%
5	Foreign Money Offers	109	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Arkansas consumers (2,428).

#### *Amount Paid Reported by Arkansas Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
2,428	\$4,814,170	2,143	88%	\$2,246

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (2,143). One consumer reported an amount paid of \$1.6 million.



### Identity Theft Complaints from Arkansas Victims = 1,537

#### *Identity Theft Types Reported by Arkansas Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	375	24%
2	Phone or Utilities Fraud	294	19%
3	Bank Fraud <sup>2</sup>	263	17%
4	Government Documents or Benefits Fraud	148	10%
5	Employment-Related Fraud	144	9%
6	Loan Fraud	88	6%
	Other	404	26%
	Attempted Identity Theft	79	5%

<sup>1</sup>Percentages are based on the 1,537 victims reporting from Arkansas. Percentages add to more than 100 because approximately 19% of victims from Arkansas reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.



# CALIFORNIA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 90,466**



### Fraud Complaints from California Consumers = 49,070

#### *Top Fraud Complaint Categories for California Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Services and Computer Complaints	5,324	11%
2	Shop-at-Home/Catalog Sales	5,230	11%
3	Prizes/Sweepstakes and Lotteries	4,707	10%
4	Internet Auctions	3,439	7%
5	Foreign Money Offers	2,677	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from California consumers (49,070).

#### *Amount Paid Reported by California Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
49,070	\$121,814,681	41,810	85%	\$2,914

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (41,810). Nineteen consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from California Victims = 41,396

#### *Identity Theft Types Reported by California Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	10,489	25%
2	Employment-Related Fraud	7,223	17%
3	Bank Fraud <sup>2</sup>	7,026	17%
4	Phone or Utilities Fraud	6,423	16%
5	Government Documents or Benefits Fraud	3,350	8%
6	Loan Fraud	2,106	5%
	Other	10,046	24%
	Attempted Identity Theft	2,325	6%

<sup>1</sup>Percentages are based on the 41,396 victims reporting from California. Percentages add to more than 100 because approximately 19% of victims from California reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# COLORADO

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 12,052**



### Fraud Complaints from Colorado Consumers = 7,657

#### *Top Fraud Complaint Categories for Colorado Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	818	11%
2	Internet Services and Computer Complaints	723	9%
3	Internet Auctions	682	9%
4	Prizes/Sweepstakes and Lotteries	640	8%
5	Foreign Money Offers	427	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Colorado consumers (7,657).

#### *Amount Paid Reported by Colorado Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
7,657	\$37,247,896	6,531	85%	\$5,703

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (6,531). One consumer reported an amount paid of \$28 million.



### Identity Theft Complaints from Colorado Victims = 4,395

#### *Identity Theft Types Reported by Colorado Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,006	23%
2	Bank Fraud <sup>2</sup>	732	17%
3	Employment-Related Fraud	730	17%
4	Phone or Utilities Fraud	624	14%
5	Government Documents or Benefits Fraud	283	6%
6	Loan Fraud	218	5%
	Other	1,199	27%
	Attempted Identity Theft	282	6%

<sup>1</sup>Percentages are based on the 4,395 victims reporting from Colorado. Percentages add to more than 100 because approximately 17% of victims from Colorado reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# CONNECTICUT

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 7,000**



### Fraud Complaints from Connecticut Consumers = 4,695

#### *Top Fraud Complaint Categories for Connecticut Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	616	13%
2	Shop-at-Home/Catalog Sales	569	12%
3	Internet Services and Computer Complaints	499	11%
4	Internet Auctions	409	9%
5	Foreign Money Offers	188	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Connecticut consumers (4,695).

#### *Amount Paid Reported by Connecticut Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
4,695	\$5,828,659	4,121	88%	\$1,414

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (4,121).



### Identity Theft Complaints from Connecticut Victims = 2,305

#### *Identity Theft Types Reported by Connecticut Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	706	31%
2	Phone or Utilities Fraud	442	19%
3	Bank Fraud <sup>2</sup>	306	13%
4	Employment-Related Fraud	201	9%
5	Government Documents or Benefits Fraud	149	6%
6	Loan Fraud	117	5%
	Other	581	25%
	Attempted Identity Theft	180	8%

<sup>1</sup>Percentages are based on the 2,305 victims reporting from Connecticut. Percentages add to more than 100 because approximately 17% of victims from Connecticut reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# DELAWARE

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 1,688**



### Fraud Complaints from Delaware Consumers = 1,119

#### *Top Fraud Complaint Categories for Delaware Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	145	13%
2	Internet Services and Computer Complaints	129	12%
3	Shop-at-Home/Catalog Sales	128	11%
4	Internet Auctions	78	7%
5	Advance-Fee Loans and Credit Protection/Repair	57	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Delaware consumers (1,119).

#### *Amount Paid Reported by Delaware Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,119	\$1,769,654	977	87%	\$1,811

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Delaware consumers (977).



### Identity Theft Complaints from Delaware Victims = 569

#### *Identity Theft Types Reported by Delaware Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	165	29%
2	Phone or Utilities Fraud	90	16%
3	Bank Fraud <sup>2</sup>	80	14%
4	Employment-Related Fraud	80	14%
5	Government Documents or Benefits Fraud	43	8%
6	Loan Fraud	32	6%
	Other	138	24%
	Attempted Identity Theft	47	8%

<sup>1</sup>Percentages are based on the 569 victims reporting from Delaware. Percentages add to more than 100 because approximately 20% of victims from Delaware reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# DISTRICT OF COLUMBIA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 1,904**



### Fraud Complaints from District of Columbia Consumers = 1,139

#### *Top Fraud Complaint Categories for District of Columbia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Services and Computer Complaints	174	15%
2	Prizes/Sweepstakes and Lotteries	127	11%
3	Shop-at-Home/Catalog Sales	116	10%
4	Foreign Money Offers	60	5%
5	Internet Auctions	55	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from District of Columbia consumers (1,139).

#### *Amount Paid Reported by District of Columbia Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,139	\$822,439	957	84%	\$859

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by District of Columbia consumers (957).



### Identity Theft Complaints from District of Columbia Victims = 765

#### *Identity Theft Types Reported by District of Columbia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	230	30%
2	Bank Fraud <sup>2</sup>	159	21%
3	Phone or Utilities Fraud	123	16%
4	Government Documents or Benefits Fraud	109	14%
5	Loan Fraud	59	8%
6	Employment-Related Fraud	38	5%
	Other	193	25%
	Attempted Identity Theft	35	5%

<sup>1</sup>Percentages are based on the 765 victims reporting from the District of Columbia. Percentages add to more than 100 because approximately 22% of victims from the District of Columbia reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# FLORIDA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 43,682**



### Fraud Complaints from Florida Consumers = 25,902

#### *Top Fraud Complaint Categories for Florida Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	2,875	11%
2	Internet Services and Computer Complaints	2,601	10%
3	Prizes/Sweepstakes and Lotteries	2,559	10%
4	Internet Auctions	2,343	9%
5	Foreign Money Offers	1,396	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Florida consumers (25,902).

#### *Amount Paid Reported by Florida Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
25,902	\$61,981,108	22,239	86%	\$2,787

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (22,239). Fourteen consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Florida Victims = 17,780

#### *Identity Theft Types Reported by Florida Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	4,614	26%
2	Bank Fraud <sup>2</sup>	3,071	17%
3	Phone or Utilities Fraud	2,591	15%
4	Government Documents or Benefits Fraud	2,248	13%
5	Employment-Related Fraud	1,652	9%
6	Loan Fraud	968	5%
	Other	4,654	26%
	Attempted Identity Theft	1,138	6%

<sup>1</sup>Percentages are based on the 17,780 victims reporting from Florida. Percentages add to more than 100 because approximately 19% of victims from Florida reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# GEORGIA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 20,025**



### Fraud Complaints from Georgia Consumers = 11,941

#### *Top Fraud Complaint Categories for Georgia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	1,479	12%
2	Internet Services and Computer Complaints	1,171	10%
3	Shop-at-Home/Catalog Sales	1,149	10%
4	Internet Auctions	810	7%
5	Foreign Money Offers	707	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Georgia consumers (11,941).

#### *Amount Paid Reported by Georgia Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
11,941	\$25,728,559	10,316	86%	\$2,494

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (10,316). Four consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Georgia Victims = 8,084

#### *Identity Theft Types Reported by Georgia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,930	24%
2	Bank Fraud <sup>2</sup>	1,471	18%
3	Phone or Utilities Fraud	1,329	16%
4	Government Documents or Benefits Fraud	1,182	15%
5	Employment-Related Fraud	711	9%
6	Loan Fraud	444	5%
	Other	2,009	25%
	Attempted Identity Theft	455	6%

<sup>1</sup>Percentages are based on the 8,084 victims reporting from Georgia. Percentages add to more than 100 because approximately 19% of victims from Georgia reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# HAWAII

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 2,635**



### Fraud Complaints from Hawaii Consumers = 2,020

#### *Top Fraud Complaint Categories for Hawaii Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	292	14%
2	Internet Auctions	224	11%
3	Internet Services and Computer Complaints	207	10%
4	Prizes/Sweepstakes and Lotteries	198	10%
5	Foreign Money Offers	111	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Hawaii consumers (2,020).

#### *Amount Paid Reported by Hawaii Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
2,020	\$11,003,844	1,742	86%	\$6,317

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (1,742). Three consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Hawaii Victims = 615

#### *Identity Theft Types Reported by Hawaii Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	232	38%
2	Phone or Utilities Fraud	98	16%
3	Bank Fraud <sup>2</sup>	95	15%
4	Loan Fraud	36	6%
5	Government Documents or Benefits Fraud	35	6%
6	Employment-Related Fraud	18	3%
	Other	155	25%
	Attempted Identity Theft	41	7%

<sup>1</sup>Percentages are based on the 615 victims reporting from Hawaii. Percentages add to more than 100 because approximately 17% of victims from Hawaii reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.



# IDAHO

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 2,730**



### Fraud Complaints from Idaho Consumers = 2,012

#### *Top Fraud Complaint Categories for Idaho Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	205	10%
2	Prizes/Sweepstakes and Lotteries	191	9%
3	Internet Auctions	179	9%
4	Internet Services and Computer Complaints	165	8%
5	Foreign Money Offers	69	3%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Idaho consumers (2,012).

#### *Amount Paid Reported by Idaho Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
2,012	\$3,592,078	1,777	88%	\$2,021

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (1,777).



### Identity Theft Complaints from Idaho Victims = 718

#### *Identity Theft Types Reported by Idaho Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	145	20%
2	Bank Fraud <sup>2</sup>	129	18%
3	Phone or Utilities Fraud	116	16%
4	Employment-Related Fraud	94	13%
5	Government Documents or Benefits Fraud	60	8%
6	Loan Fraud	38	5%
	Other	216	30%
	Attempted Identity Theft	31	4%

<sup>1</sup>Percentages are based on the 718 victims reporting from Idaho. Percentages add to more than 100 because approximately 16% of victims from Idaho reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# ILLINOIS

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 23,988**



### Fraud Complaints from Illinois Consumers = 13,908

#### *Top Fraud Complaint Categories for Illinois Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	1,621	12%
2	Prizes/Sweepstakes and Lotteries	1,513	11%
3	Internet Services and Computer Complaints	1,354	10%
4	Internet Auctions	974	7%
5	Foreign Money Offers	606	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Illinois consumers (13,908).

#### *Amount Paid Reported by Illinois Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
13,908	\$32,868,815	12,103	87%	\$2,716

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (12,103). Four consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Illinois Victims = 10,080

#### *Identity Theft Types Reported by Illinois Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	2,536	25%
2	Phone or Utilities Fraud	1,879	19%
3	Bank Fraud <sup>2</sup>	1,435	14%
4	Employment-Related Fraud	1,360	13%
5	Government Documents or Benefits Fraud	1,069	11%
6	Loan Fraud	592	6%
	Other	2,215	22%
	Attempted Identity Theft	630	6%

<sup>1</sup>Percentages are based on the 10,080 victims reporting from Illinois. Percentages add to more than 100 because approximately 17% of victims from Illinois reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# INDIANA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 11,791**



### Fraud Complaints from Indiana Consumers = 7,863

#### *Top Fraud Complaint Categories for Indiana Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	1,233	16%
2	Shop-at-Home/Catalog Sales	752	10%
3	Internet Services and Computer Complaints	688	9%
4	Internet Auctions	477	6%
5	Foreign Money Offers	373	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Indiana consumers (7,863).

#### *Amount Paid Reported by Indiana Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
7,863	\$20,971,138	6,853	87%	\$3,060

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (6,853). Four consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Indiana Victims = 3,928

#### *Identity Theft Types Reported by Indiana Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Phone or Utilities Fraud	900	23%
2	Credit Card Fraud	809	21%
3	Bank Fraud <sup>2</sup>	607	15%
4	Employment-Related Fraud	423	11%
5	Government Documents or Benefits Fraud	415	11%
6	Loan Fraud	185	5%
	Other	987	25%
	Attempted Identity Theft	240	6%

<sup>1</sup>Percentages are based on the 3,928 victims reporting from Indiana. Percentages add to more than 100 because approximately 18% of victims from Indiana reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# IOWA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 3,707**



### Fraud Complaints from Iowa Consumers = 2,666

#### *Top Fraud Complaint Categories for Iowa Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	369	14%
2	Internet Auctions	321	12%
3	Internet Services and Computer Complaints	271	10%
4	Prizes/Sweepstakes and Lotteries	185	7%
5	Foreign Money Offers	121	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Iowa consumers (2,666).

#### *Amount Paid Reported by Iowa Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
2,666	\$8,570,778	2,343	88%	\$3,658

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (2,343). Two consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Iowa Victims = 1,041

#### *Identity Theft Types Reported by Iowa Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	295	28%
2	Bank Fraud <sup>2</sup>	158	15%
3	Phone or Utilities Fraud	158	15%
4	Employment-Related Fraud	123	12%
5	Government Documents or Benefits Fraud	92	9%
6	Loan Fraud	51	5%
	Other	259	25%
	Attempted Identity Theft	73	7%

<sup>1</sup>Percentages are based on the 1,041 victims reporting from Iowa. Percentages add to more than 100 because approximately 17% of victims from Iowa reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# KANSAS

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 4,694**



### Fraud Complaints from Kansas Consumers = 3,068

#### *Top Fraud Complaint Categories for Kansas Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	333	11%
2	Internet Auctions	326	11%
3	Prizes/Sweepstakes and Lotteries	284	9%
4	Internet Services and Computer Complaints	276	9%
5	Foreign Money Offers	148	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Kansas consumers (3,068).

#### *Amount Paid Reported by Kansas Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
3,068	\$5,859,080	2,662	87%	\$2,201

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (2,662). One consumer reported an amount paid of \$1 million.



### Identity Theft Complaints from Kansas Victims = 1,626

#### *Identity Theft Types Reported by Kansas Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	400	25%
2	Bank Fraud <sup>2</sup>	315	19%
3	Phone or Utilities Fraud	273	17%
4	Employment-Related Fraud	173	11%
5	Government Documents or Benefits Fraud	118	7%
6	Loan Fraud	83	5%
	Other	419	26%
	Attempted Identity Theft	104	6%

<sup>1</sup>Percentages are based on the 1,626 victims reporting from Kansas. Percentages add to more than 100 because approximately 18% of victims from Kansas reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# KENTUCKY

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 6,243**



### Fraud Complaints from Kentucky Consumers = 4,477

#### *Top Fraud Complaint Categories for Kentucky Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	641	14%
2	Shop-at-Home/Catalog Sales	547	12%
3	Internet Auctions	419	9%
4	Internet Services and Computer Complaints	399	9%
5	Foreign Money Offers	189	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Kentucky consumers (4,477).

#### *Amount Paid Reported by Kentucky Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
4,477	\$12,133,042	3,886	87%	\$3,122

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (3,886). Four consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Kentucky Victims = 1,766

#### *Identity Theft Types Reported by Kentucky Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	478	27%
2	Phone or Utilities Fraud	335	19%
3	Bank Fraud <sup>2</sup>	302	17%
4	Government Documents or Benefits Fraud	153	9%
5	Employment-Related Fraud	139	8%
6	Loan Fraud	102	6%
	Other	473	27%
	Attempted Identity Theft	96	5%

<sup>1</sup>Percentages are based on the 1,766 victims reporting from Kentucky. Percentages add to more than 100 because approximately 20% of victims from Kentucky reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# LOUISIANA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 6,237**



### Fraud Complaints from Louisiana Consumers = 3,981

#### *Top Fraud Complaint Categories for Louisiana Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	499	13%
2	Internet Auctions	455	11%
3	Prizes/Sweepstakes and Lotteries	406	10%
4	Internet Services and Computer Complaints	339	9%
5	Foreign Money Offers	211	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Louisiana consumers (3,981).

#### *Amount Paid Reported by Louisiana Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
3,981	\$10,449,776	3,491	88%	\$2,993

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (3,491). Two consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Louisiana Victims = 2,256

#### *Identity Theft Types Reported by Louisiana Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	530	23%
2	Government Documents or Benefits Fraud	406	18%
3	Phone or Utilities Fraud	401	18%
4	Bank Fraud <sup>2</sup>	348	15%
5	Loan Fraud	113	5%
6	Employment-Related Fraud	109	5%
	Other	521	23%
	Attempted Identity Theft	122	5%

<sup>1</sup>Percentages are based on the 2,256 victims reporting from Louisiana. Percentages add to more than 100 because approximately 16% of victims from Louisiana reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# MAINE

## Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

**Total Number of Fraud and Identity Theft Consumer Complaints = 2,316**



### Fraud Complaints from Maine Consumers = 1,791

#### Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	351	20%
2	Internet Services and Computer Complaints	177	10%
3	Prizes/Sweepstakes and Lotteries	170	9%
4	Internet Auctions	152	8%
5	Foreign Money Offers	104	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Maine consumers (1,791).

#### Amount Paid Reported by Maine Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,791	\$1,541,768	1,541	86%	\$1,000

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (1,541).



### Identity Theft Complaints from Maine Victims = 525

#### Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	180	34%
2	Phone or Utilities Fraud	77	15%
3	Bank Fraud <sup>2</sup>	75	14%
4	Loan Fraud	35	7%
5	Government Documents or Benefits Fraud	27	5%
6	Employment-Related Fraud	12	2%
	Other	140	27%
	Attempted Identity Theft	45	9%

<sup>1</sup>Percentages are based on the 525 victims reporting from Maine. Percentages add to more than 100 because approximately 14% of victims from Maine reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.



# MARYLAND

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 13,309**



### Fraud Complaints from Maryland Consumers = 8,653

#### *Top Fraud Complaint Categories for Maryland Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	1,001	12%
2	Internet Services and Computer Complaints	998	12%
3	Prizes/Sweepstakes and Lotteries	896	10%
4	Internet Auctions	715	8%
5	Foreign Money Offers	463	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Maryland consumers (8,653).

#### *Amount Paid Reported by Maryland Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
8,653	\$10,487,013	7,462	86%	\$1,405

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (7,462).



### Identity Theft Complaints from Maryland Victims = 4,656

#### *Identity Theft Types Reported by Maryland Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,411	30%
2	Phone or Utilities Fraud	794	17%
3	Bank Fraud <sup>2</sup>	785	17%
4	Government Documents or Benefits Fraud	344	7%
5	Employment-Related Fraud	309	7%
6	Loan Fraud	297	6%
	Other	1,144	25%
	Attempted Identity Theft	358	8%

<sup>1</sup>Percentages are based on the 4,656 victims reporting from Maryland. Percentages add to more than 100 because approximately 18% of victims from Maryland reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# MASSACHUSETTS

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 11,435**



### Fraud Complaints from Massachusetts Consumers = 7,333

#### *Top Fraud Complaint Categories for Massachusetts Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	869	12%
2	Internet Services and Computer Complaints	801	11%
3	Prizes/Sweepstakes and Lotteries	739	10%
4	Internet Auctions	504	7%
5	Foreign Money Offers	346	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Massachusetts consumers (7,333).

#### *Amount Paid Reported by Massachusetts Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
7,333	\$8,164,206	6,215	85%	\$1,314

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (6,215).



### Identity Theft Complaints from Massachusetts Victims = 4,102

#### *Identity Theft Types Reported by Massachusetts Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,335	33%
2	Phone or Utilities Fraud	673	16%
3	Bank Fraud <sup>2</sup>	561	14%
4	Employment-Related Fraud	341	8%
5	Government Documents or Benefits Fraud	306	7%
6	Loan Fraud	185	5%
	Other	1,006	25%
	Attempted Identity Theft	325	8%

<sup>1</sup>Percentages are based on the 4,102 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 17% of victims from Massachusetts reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# MICHIGAN

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 18,449**



### Fraud Complaints from Michigan Consumers = 11,665

#### *Top Fraud Complaint Categories for Michigan Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	1,690	14%
2	Shop-at-Home/Catalog Sales	1,164	10%
3	Internet Services and Computer Complaints	993	9%
4	Internet Auctions	762	7%
5	Foreign Money Offers	514	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Michigan consumers (11,665).

#### *Amount Paid Reported by Michigan Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
11,665	\$86,203,331	10,065	86%	\$8,565

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (10,065). Three consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Michigan Victims = 6,784

#### *Identity Theft Types Reported by Michigan Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,893	28%
2	Phone or Utilities Fraud	1,519	22%
3	Bank Fraud <sup>2</sup>	971	14%
4	Government Documents or Benefits Fraud	668	10%
5	Employment-Related Fraud	459	7%
6	Loan Fraud	353	5%
	Other	1,486	22%
	Attempted Identity Theft	550	8%

<sup>1</sup>Percentages are based on the 6,784 victims reporting from Michigan. Percentages add to more than 100 because approximately 18% of victims from Michigan reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# MINNESOTA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 8,732**



### Fraud Complaints from Minnesota Consumers = 5,860

#### *Top Fraud Complaint Categories for Minnesota Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	731	12%
2	Shop-at-Home/Catalog Sales	595	10%
3	Internet Services and Computer Complaints	532	9%
4	Internet Auctions	510	9%
5	Foreign Money Offers	267	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Minnesota consumers (5,860).

#### *Amount Paid Reported by Minnesota Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
5,860	\$9,430,661	5,040	86%	\$1,871

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (5,040).



### Identity Theft Complaints from Minnesota Victims = 2,872

#### *Identity Theft Types Reported by Minnesota Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	792	28%
2	Bank Fraud <sup>2</sup>	685	24%
3	Phone or Utilities Fraud	426	15%
4	Employment-Related Fraud	277	10%
5	Government Documents or Benefits Fraud	221	8%
6	Loan Fraud	141	5%
	Other	667	23%
	Attempted Identity Theft	184	6%

<sup>1</sup>Percentages are based on the 2,872 victims reporting from Minnesota. Percentages add to more than 100 because approximately 19% of victims from Minnesota reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# MISSISSIPPI

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 3,812**



### Fraud Complaints from Mississippi Consumers = 2,318

#### *Top Fraud Complaint Categories for Mississippi Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	332	14%
2	Shop-at-Home/Catalog Sales	216	9%
3	Internet Services and Computer Complaints	173	7%
4	Internet Auctions	154	7%
5	Advance-Fee Loans and Credit Protection/Repair	122	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Mississippi consumers (2,318).

#### *Amount Paid Reported by Mississippi Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
2,318	\$3,367,392	2,024	87%	\$1,664

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (2,024).



### Identity Theft Complaints from Mississippi Victims = 1,494

#### *Identity Theft Types Reported by Mississippi Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	327	22%
2	Phone or Utilities Fraud	267	18%
3	Bank Fraud <sup>2</sup>	265	18%
4	Government Documents or Benefits Fraud	256	17%
5	Employment-Related Fraud	102	7%
6	Loan Fraud	76	5%
	Other	334	22%
	Attempted Identity Theft	92	6%

<sup>1</sup>Percentages are based on the 1,494 victims reporting from Mississippi. Percentages add to more than 100 because approximately 17% of victims from Mississippi reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# MISSOURI

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 11,084**



### Fraud Complaints from Missouri Consumers = 7,331

#### *Top Fraud Complaint Categories for Missouri Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	964	13%
2	Shop-at-Home/Catalog Sales	789	11%
3	Internet Services and Computer Complaints	688	9%
4	Internet Auctions	596	8%
5	Foreign Money Offers	374	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Missouri consumers (7,331).

#### *Amount Paid Reported by Missouri Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
7,331	\$13,100,077	6,468	88%	\$2,025

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (6,468). One consumer reported an amount paid of \$2.5 million.



### Identity Theft Complaints from Missouri Victims = 3,753

#### *Identity Theft Types Reported by Missouri Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	962	26%
2	Phone or Utilities Fraud	762	20%
3	Bank Fraud <sup>2</sup>	688	18%
4	Government Documents or Benefits Fraud	273	7%
5	Employment-Related Fraud	267	7%
6	Loan Fraud	205	5%
	Other	937	25%
	Attempted Identity Theft	274	7%

<sup>1</sup>Percentages are based on the 3,753 victims reporting from Missouri. Percentages add to more than 100 because approximately 19% of victims from Missouri reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# MONTANA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 1,723**



### Fraud Complaints from Montana Consumers = 1,289

#### *Top Fraud Complaint Categories for Montana Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	231	18%
2	Shop-at-Home/Catalog Sales	127	10%
3	Internet Services and Computer Complaints	121	9%
4	Internet Auctions	104	8%
5	Foreign Money Offers	62	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Montana consumers (1,289).

#### *Amount Paid Reported by Montana Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,289	\$2,255,837	1,100	85%	\$2,051

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (1,100).



### Identity Theft Complaints from Montana Victims = 434

#### *Identity Theft Types Reported by Montana Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	139	32%
2	Bank Fraud <sup>2</sup>	64	15%
3	Phone or Utilities Fraud	61	14%
4	Employment-Related Fraud	28	6%
5	Government Documents or Benefits Fraud	24	6%
6	Loan Fraud	20	5%
	Other	116	27%
	Attempted Identity Theft	33	8%

<sup>1</sup>Percentages are based on the 434 victims reporting from Montana. Percentages add to more than 100 because approximately 14% of victims from Montana reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# NEBRASKA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 2,836**



### Fraud Complaints from Nebraska Consumers = 1,968

#### *Top Fraud Complaint Categories for Nebraska Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	264	13%
2	Shop-at-Home/Catalog Sales	199	10%
3	Internet Services and Computer Complaints	183	9%
4	Internet Auctions	176	9%
5	Foreign Money Offers	115	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Nebraska consumers (1,968).

#### *Amount Paid Reported by Nebraska Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,968	\$2,371,907	1,653	84%	\$1,435

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (1,653).



### Identity Theft Complaints from Nebraska Victims = 868

#### *Identity Theft Types Reported by Nebraska Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	223	26%
2	Bank Fraud <sup>2</sup>	151	17%
3	Employment-Related Fraud	124	14%
4	Phone or Utilities Fraud	110	13%
5	Government Documents or Benefits Fraud	73	8%
6	Loan Fraud	30	3%
	Other	234	27%
	Attempted Identity Theft	51	6%

<sup>1</sup>Percentages are based on the 868 victims reporting from Nebraska. Percentages add to more than 100 because approximately 19% of victims from Nebraska reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.



# NEVADA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 7,216**



### Fraud Complaints from Nevada Consumers = 4,222

#### *Top Fraud Complaint Categories for Nevada Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	495	12%
2	Prizes/Sweepstakes and Lotteries	406	10%
3	Internet Auctions	404	10%
4	Internet Services and Computer Complaints	397	9%
5	Foreign Money Offers	240	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Nevada consumers (4,222).

#### *Amount Paid Reported by Nevada Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
4,222	\$20,341,872	3,685	87%	\$5,520

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (3,685). Two consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Nevada Victims = 2,994

#### *Identity Theft Types Reported by Nevada Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	704	24%
2	Bank Fraud <sup>2</sup>	567	19%
3	Employment-Related Fraud	463	15%
4	Phone or Utilities Fraud	459	15%
5	Government Documents or Benefits Fraud	230	8%
6	Loan Fraud	182	6%
	Other	797	27%
	Attempted Identity Theft	185	6%

<sup>1</sup>Percentages are based on the 2,994 victims reporting from Nevada. Percentages add to more than 100 because approximately 20% of victims from Nevada reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# NEW HAMPSHIRE

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 2,570**



### Fraud Complaints from New Hampshire Consumers = 1,964

#### *Top Fraud Complaint Categories for New Hampshire Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	238	12%
2	Prizes/Sweepstakes and Lotteries	226	12%
3	Internet Services and Computer Complaints	225	11%
4	Internet Auctions	174	9%
5	Foreign Money Offers	130	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New Hampshire consumers (1,964).

#### *Amount Paid Reported by New Hampshire Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,964	\$2,751,910	1,683	86%	\$1,635

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (1,683).



### Identity Theft Complaints from New Hampshire Victims = 606

#### *Identity Theft Types Reported by New Hampshire Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	206	34%
2	Phone or Utilities Fraud	87	14%
3	Bank Fraud <sup>2</sup>	76	13%
4	Government Documents or Benefits Fraud	40	7%
5	Loan Fraud	29	5%
6	Employment-Related Fraud	25	4%
	Other	182	30%
	Attempted Identity Theft	51	8%

<sup>1</sup>Percentages are based on the 606 victims reporting from New Hampshire. Percentages add to more than 100 because approximately 16% of victims from New Hampshire reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# NEW JERSEY

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 17,678**



### Fraud Complaints from New Jersey Consumers = 11,284

#### *Top Fraud Complaint Categories for New Jersey Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	1,364	12%
2	Internet Services and Computer Complaints	1,320	12%
3	Prizes/Sweepstakes and Lotteries	1,194	11%
4	Internet Auctions	1,058	9%
5	Foreign Money Offers	610	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New Jersey consumers (11,284).

#### *Amount Paid Reported by New Jersey Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
11,284	\$35,918,972	10,422	92%	\$3,446

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (10,422). Six consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from New Jersey Victims = 6,394

#### *Identity Theft Types Reported by New Jersey Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,964	31%
2	Phone or Utilities Fraud	987	15%
3	Bank Fraud <sup>2</sup>	855	13%
4	Employment-Related Fraud	637	10%
5	Government Documents or Benefits Fraud	604	9%
6	Loan Fraud	354	6%
	Other	1,543	24%
	Attempted Identity Theft	474	7%

<sup>1</sup>Percentages are based on the 6,394 victims reporting from New Jersey. Percentages add to more than 100 because approximately 17% of victims from New Jersey reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# NEW MEXICO

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 4,027**



### Fraud Complaints from New Mexico Consumers = 2,406

#### *Top Fraud Complaint Categories for New Mexico Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	247	10%
2	Internet Services and Computer Complaints	222	9%
3	Shop-at-Home/Catalog Sales	191	8%
4	Internet Auctions	125	5%
5	Foreign Money Offers	110	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New Mexico consumers (2,406).

#### *Amount Paid Reported by New Mexico Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
2,406	\$3,593,881	2,098	87%	\$1,713

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (2,098). One consumer reported an amount paid of \$1.2 million.



### Identity Theft Complaints from New Mexico Victims = 1,621

#### *Identity Theft Types Reported by New Mexico Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	334	21%
2	Employment-Related Fraud	311	19%
3	Bank Fraud <sup>2</sup>	280	17%
4	Phone or Utilities Fraud	253	16%
5	Government Documents or Benefits Fraud	141	9%
6	Loan Fraud	96	6%
	Other	436	27%
	Attempted Identity Theft	78	5%

<sup>1</sup>Percentages are based on the 1,621 victims reporting from New Mexico. Percentages add to more than 100 because approximately 19% of victims from New Mexico reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# NEW YORK

## Consumer Sentinel Complaint Figures

### January 1 - December 31, 2006

**Total Number of Fraud and Identity Theft Consumer Complaints = 37,581**



### Fraud Complaints from New York Consumers = 21,129

#### *Top Fraud Complaint Categories for New York Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	2,763	13%
2	Internet Auctions	2,335	11%
3	Internet Services and Computer Complaints	2,157	10%
4	Prizes/Sweepstakes and Lotteries	2,108	10%
5	Foreign Money Offers	1,019	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New York consumers (21,129).

#### *Amount Paid Reported by New York Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
21,129	\$41,798,588	18,440	87%	\$2,267

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (18,440). Seven consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from New York Victims = 16,452

#### *Identity Theft Types Reported by New York Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	5,370	33%
2	Phone or Utilities Fraud	3,019	18%
3	Government Documents or Benefits Fraud	1,980	12%
4	Bank Fraud <sup>2</sup>	1,961	12%
5	Employment-Related Fraud	1,168	7%
6	Loan Fraud	977	6%
	Other	3,516	21%
	Attempted Identity Theft	1,165	7%

<sup>1</sup>Percentages are based on the 16,452 victims reporting from New York. Percentages add to more than 100 because approximately 18% of victims from New York reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# NORTH CAROLINA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 16,048**



### Fraud Complaints from North Carolina Consumers = 10,300

#### *Top Fraud Complaint Categories for North Carolina Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	1,095	11%
2	Shop-at-Home/Catalog Sales	1,009	10%
3	Internet Services and Computer Complaints	998	10%
4	Internet Auctions	593	6%
5	Foreign Money Offers	498	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from North Carolina consumers (10,300).

#### *Amount Paid Reported by North Carolina Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
10,300	\$37,721,001	8,990	87%	\$4,196

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (8,990). Six consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from North Carolina Victims = 5,748

#### *Identity Theft Types Reported by North Carolina Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,271	22%
2	Phone or Utilities Fraud	949	17%
3	Bank Fraud <sup>2</sup>	838	15%
4	Employment-Related Fraud	685	12%
5	Government Documents or Benefits Fraud	616	11%
6	Loan Fraud	295	5%
	Other	1,494	26%
	Attempted Identity Theft	406	7%

<sup>1</sup>Percentages are based on the 5,748 victims reporting from North Carolina. Percentages add to more than 100 because approximately 16% of victims from North Carolina reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# NORTH DAKOTA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 733**



### Fraud Complaints from North Dakota Consumers = 544

#### *Top Fraud Complaint Categories for North Dakota Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	61	11%
2	Shop-at-Home/Catalog Sales	60	11%
3	Internet Auctions	55	10%
4	Internet Services and Computer Complaints	39	7%
5	Advance-Fee Loans and Credit Protection/Repair	29	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from North Dakota consumers (544).

#### *Amount Paid Reported by North Dakota Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
544	\$1,015,460	468	86%	\$2,170

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (468).



### Identity Theft Complaints from North Dakota Victims = 189

#### *Identity Theft Types Reported by North Dakota Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	68	36%
2	Phone or Utilities Fraud	28	15%
3	Bank Fraud <sup>2</sup>	18	10%
4	Government Documents or Benefits Fraud	14	7%
5	Employment-Related Fraud	11	6%
6	Loan Fraud	10	5%
	Other	37	20%
	Attempted Identity Theft	25	13%

<sup>1</sup>Percentages are based on the 189 victims reporting from North Dakota. Percentages add to more than 100 because approximately 14% of victims from North Dakota reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# OHIO

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 21,119**



### Fraud Complaints from Ohio Consumers = 14,241

#### *Top Fraud Complaint Categories for Ohio Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	1,746	12%
2	Shop-at-Home/Catalog Sales	1,627	11%
3	Internet Services and Computer Complaints	1,318	9%
4	Internet Auctions	1,192	8%
5	Foreign Money Offers	528	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Ohio consumers (14,241).

#### *Amount Paid Reported by Ohio Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
14,241	\$36,099,362	12,450	87%	\$2,900

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (12,450). Five consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Ohio Victims = 6,878

#### *Identity Theft Types Reported by Ohio Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Phone or Utilities Fraud	1,739	25%
2	Credit Card Fraud	1,661	24%
3	Bank Fraud <sup>2</sup>	1,062	15%
4	Government Documents or Benefits Fraud	580	8%
5	Employment-Related Fraud	382	6%
6	Loan Fraud	284	4%
	Other	1,770	26%
	Attempted Identity Theft	422	6%

<sup>1</sup>Percentages are based on the 6,878 victims reporting from Ohio. Percentages add to more than 100 because approximately 17% of victims from Ohio reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.



# OKLAHOMA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 5,965**



### Fraud Complaints from Oklahoma Consumers = 3,711

#### *Top Fraud Complaint Categories for Oklahoma Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	516	14%
2	Shop-at-Home/Catalog Sales	381	10%
3	Internet Services and Computer Complaints	356	10%
4	Internet Auctions	262	7%
5	Foreign Money Offers	171	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Oklahoma consumers (3,711).

#### *Amount Paid Reported by Oklahoma Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
3,711	\$5,402,819	3,161	85%	\$1,709

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oklahoma consumers (3,161). One consumer reported an amount paid of \$1 million.



### Identity Theft Complaints from Oklahoma Victims = 2,254

#### *Identity Theft Types Reported by Oklahoma Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	513	23%
2	Bank Fraud <sup>2</sup>	433	19%
3	Phone or Utilities Fraud	417	19%
4	Employment-Related Fraud	236	10%
5	Government Documents or Benefits Fraud	161	7%
6	Loan Fraud	137	6%
	Other	609	27%
	Attempted Identity Theft	126	6%

<sup>1</sup>Percentages are based on the 2,254 victims reporting from Oklahoma. Percentages add to more than 100 because approximately 19% of victims from Oklahoma reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# OREGON

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 8,398**



### Fraud Complaints from Oregon Consumers = 5,583

#### *Top Fraud Complaint Categories for Oregon Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Services and Computer Complaints	564	10%
2	Shop-at-Home/Catalog Sales	563	10%
3	Prizes/Sweepstakes and Lotteries	447	8%
4	Internet Auctions	433	8%
5	Foreign Money Offers	299	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Oregon consumers (5,583).

#### *Amount Paid Reported by Oregon Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
5,583	\$9,424,054	4,744	85%	\$1,987

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (4,744). Two consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Oregon Victims = 2,815

#### *Identity Theft Types Reported by Oregon Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	731	26%
2	Bank Fraud <sup>2</sup>	614	22%
3	Phone or Utilities Fraud	413	15%
4	Employment-Related Fraud	251	9%
5	Government Documents or Benefits Fraud	205	7%
6	Loan Fraud	122	4%
	Other	738	26%
	Attempted Identity Theft	188	7%

<sup>1</sup>Percentages are based on the 2,815 victims reporting from Oregon. Percentages add to more than 100 because approximately 17% of victims from Oregon reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# PENNSYLVANIA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 24,322**



### Fraud Complaints from Pennsylvania Consumers = 16,242

#### *Top Fraud Complaint Categories for Pennsylvania Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	2,318	14%
2	Shop-at-Home/Catalog Sales	1,936	12%
3	Internet Services and Computer Complaints	1,437	9%
4	Internet Auctions	1,298	8%
5	Foreign Money Offers	682	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Pennsylvania consumers (16,242).

#### *Amount Paid Reported by Pennsylvania Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
16,242	\$25,768,463	13,982	86%	\$1,843

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (13,982). Four consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Pennsylvania Victims = 8,080

#### *Identity Theft Types Reported by Pennsylvania Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	2,467	31%
2	Phone or Utilities Fraud	1,367	17%
3	Bank Fraud <sup>2</sup>	1,143	14%
4	Government Documents or Benefits Fraud	806	10%
5	Employment-Related Fraud	594	7%
6	Loan Fraud	420	5%
	Other	2,029	25%
	Attempted Identity Theft	597	7%

<sup>1</sup>Percentages are based on the 8,080 victims reporting from Pennsylvania. Percentages add to more than 100 because approximately 18% of victims from Pennsylvania reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# RHODE ISLAND

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 1,768**



### Fraud Complaints from Rhode Island Consumers = 1,153

#### *Top Fraud Complaint Categories for Rhode Island Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	160	14%
2	Shop-at-Home/Catalog Sales	144	12%
3	Prizes/Sweepstakes and Lotteries	101	9%
4	Internet Services and Computer Complaints	97	8%
5	Foreign Money Offers	61	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Rhode Island consumers (1,153).

#### *Amount Paid Reported by Rhode Island Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
1,153	\$1,111,350	997	86%	\$1,115

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (997).



### Identity Theft Complaints from Rhode Island Victims = 615

#### *Identity Theft Types Reported by Rhode Island Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	194	32%
2	Phone or Utilities Fraud	112	18%
3	Employment-Related Fraud	72	12%
4	Bank Fraud <sup>2</sup>	69	11%
5	Government Documents or Benefits Fraud	52	8%
6	Loan Fraud	29	5%
	Other	156	25%
	Attempted Identity Theft	35	6%

<sup>1</sup>Percentages are based on the 615 victims reporting from Rhode Island. Percentages add to more than 100 because approximately 18% of victims from Rhode Island reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# SOUTH CAROLINA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 7,249**



### Fraud Complaints from South Carolina Consumers = 4,841

#### *Top Fraud Complaint Categories for South Carolina Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	634	13%
2	Internet Services and Computer Complaints	457	9%
3	Shop-at-Home/Catalog Sales	455	9%
4	Internet Auctions	348	7%
5	Foreign Money Offers	246	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from South Carolina consumers (4,841).

#### *Amount Paid Reported by South Carolina Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
4,841	\$12,619,900	4,176	86%	\$3,022

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (4,176). One consumer reported an amount paid of \$6.5 million.



### Identity Theft Complaints from South Carolina Victims = 2,408

#### *Identity Theft Types Reported by South Carolina Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	588	24%
2	Phone or Utilities Fraud	435	18%
3	Bank Fraud <sup>2</sup>	393	16%
4	Government Documents or Benefits Fraud	294	12%
5	Employment-Related Fraud	221	9%
6	Loan Fraud	147	6%
	Other	597	25%
	Attempted Identity Theft	120	5%

<sup>1</sup>Percentages are based on the 2,408 victims reporting from South Carolina. Percentages add to more than 100 because approximately 18% of victims from South Carolina reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# SOUTH DAKOTA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 854**



### Fraud Complaints from South Dakota Consumers = 618

#### *Top Fraud Complaint Categories for South Dakota Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	104	17%
2	Shop-at-Home/Catalog Sales	71	11%
3	Internet Auctions	56	9%
4	Internet Services and Computer Complaints	39	6%
5	Foreign Money Offers	27	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from South Dakota consumers (618).

#### *Amount Paid Reported by South Dakota Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
618	\$1,983,142	518	84%	\$3,828

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Dakota consumers (518). One consumer reported an amount paid of \$1 million.



### Identity Theft Complaints from South Dakota Victims = 236

#### *Identity Theft Types Reported by South Dakota Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	73	31%
2	Bank Fraud <sup>2</sup>	41	17%
3	Employment-Related Fraud	19	8%
4	Phone or Utilities Fraud	18	8%
5	Government Documents or Benefits Fraud	16	7%
6	Loan Fraud	12	5%
	Other	63	27%
	Attempted Identity Theft	23	10%

<sup>1</sup>Percentages are based on the 236 victims reporting from South Dakota. Percentages add to more than 100 because approximately 14% of victims from South Dakota reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# TENNESSEE

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 10,571**



### Fraud Complaints from Tennessee Consumers = 6,871

#### *Top Fraud Complaint Categories for Tennessee Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	860	13%
2	Shop-at-Home/Catalog Sales	745	11%
3	Internet Services and Computer Complaints	636	9%
4	Internet Auctions	605	9%
5	Foreign Money Offers	332	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Tennessee consumers (6,871).

#### *Amount Paid Reported by Tennessee Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
6,871	\$8,542,620	5,911	86%	\$1,445

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (5,911). One consumer reported an amount paid of \$1 million.



### Identity Theft Complaints from Tennessee Victims = 3,700

#### *Identity Theft Types Reported by Tennessee Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	965	26%
2	Bank Fraud <sup>2</sup>	753	20%
3	Phone or Utilities Fraud	570	15%
4	Government Documents or Benefits Fraud	442	12%
5	Employment-Related Fraud	261	7%
6	Loan Fraud	195	5%
	Other	915	25%
	Attempted Identity Theft	207	6%

<sup>1</sup>Percentages are based on the 3,700 victims reporting from Tennessee. Percentages add to more than 100 because approximately 19% of victims from Tennessee reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# TEXAS

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 51,431**



### Fraud Complaints from Texas Consumers = 25,425

#### *Top Fraud Complaint Categories for Texas Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	2,520	10%
2	Prizes/Sweepstakes and Lotteries	2,331	9%
3	Internet Services and Computer Complaints	2,328	9%
4	Internet Auctions	1,617	6%
5	Foreign Money Offers	1,274	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Texas consumers (25,425).

#### *Amount Paid Reported by Texas Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
25,425	\$61,129,839	22,092	87%	\$2,767

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (22,092). Nine consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Texas Victims = 26,006

#### *Identity Theft Types Reported by Texas Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Employment-Related Fraud	6,508	25%
2	Credit Card Fraud	5,111	20%
3	Bank Fraud <sup>2</sup>	4,725	18%
4	Phone or Utilities Fraud	3,893	15%
5	Government Documents or Benefits Fraud	2,412	9%
6	Loan Fraud	1,333	5%
	Other	5,603	22%
	Attempted Identity Theft	1,172	5%

<sup>1</sup>Percentages are based on the 26,006 victims reporting from Texas. Percentages add to more than 100 because approximately 18% of victims from Texas reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.



# UTAH

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 6,140**



### Fraud Complaints from Utah Consumers = 4,563

#### *Top Fraud Complaint Categories for Utah Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	538	12%
2	Shop-at-Home/Catalog Sales	363	8%
3	Internet Services and Computer Complaints	348	8%
4	Internet Auctions	282	6%
5	Foreign Money Offers	168	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Utah consumers (4,563).

#### *Amount Paid Reported by Utah Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
4,563	\$7,428,228	3,866	85%	\$1,921

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Utah consumers (3,866).



### Identity Theft Complaints from Utah Victims = 1,577

#### *Identity Theft Types Reported by Utah Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	396	25%
2	Bank Fraud <sup>2</sup>	280	18%
3	Phone or Utilities Fraud	252	16%
4	Employment-Related Fraud	210	13%
5	Government Documents or Benefits Fraud	111	7%
6	Loan Fraud	88	6%
	Other	413	26%
	Attempted Identity Theft	96	6%

<sup>1</sup>Percentages are based on the 1,577 victims reporting from Utah. Percentages add to more than 100 because approximately 17% of victims from Utah reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# VERMONT

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 896**



### Fraud Complaints from Vermont Consumers = 718

#### *Top Fraud Complaint Categories for Vermont Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	79	11%
2	Prizes/Sweepstakes and Lotteries	75	10%
3	Internet Services and Computer Complaints	65	9%
4	Internet Auctions	56	8%
5	Foreign Money Offers	40	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Vermont consumers (718).

#### *Amount Paid Reported by Vermont Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
718	\$467,348	614	86%	\$761

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (614).



### Identity Theft Complaints from Vermont Victims = 178

#### *Identity Theft Types Reported by Vermont Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	65	37%
2	Bank Fraud <sup>2</sup>	25	14%
3	Phone or Utilities Fraud	23	13%
4	Government Documents or Benefits Fraud	9	5%
5	Loan Fraud	8	4%
6	Employment-Related Fraud	4	2%
	Other	58	33%
	Attempted Identity Theft	14	8%

<sup>1</sup>Percentages are based on the 178 victims reporting from Vermont. Percentages add to more than 100 because approximately 20% of victims from Vermont reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# VIRGINIA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 17,176**



### Fraud Complaints from Virginia Consumers = 12,039

#### *Top Fraud Complaint Categories for Virginia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	1,404	12%
2	Internet Services and Computer Complaints	1,390	12%
3	Prizes/Sweepstakes and Lotteries	1,272	11%
4	Internet Auctions	829	7%
5	Foreign Money Offers	647	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Virginia consumers (12,039).

#### *Amount Paid Reported by Virginia Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
12,039	\$24,744,411	10,376	86%	\$2,385

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (10,376). Two consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Virginia Victims = 5,137

#### *Identity Theft Types Reported by Virginia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,497	29%
2	Bank Fraud <sup>2</sup>	858	17%
3	Phone or Utilities Fraud	850	17%
4	Government Documents or Benefits Fraud	382	7%
5	Employment-Related Fraud	345	7%
6	Loan Fraud	269	5%
	Other	1,355	26%
	Attempted Identity Theft	351	7%

<sup>1</sup>Percentages are based on the 5,137 victims reporting from Virginia. Percentages add to more than 100 because approximately 17% of victims from Virginia reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# WASHINGTON

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 15,787**



### Fraud Complaints from Washington Consumers = 10,451

#### *Top Fraud Complaint Categories for Washington Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	1,346	13%
2	Internet Services and Computer Complaints	1,067	10%
3	Shop-at-Home/Catalog Sales	927	9%
4	Internet Auctions	631	6%
5	Foreign Money Offers	535	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Washington consumers (10,451).

#### *Amount Paid Reported by Washington Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
10,451	\$20,758,960	8,812	84%	\$2,356

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (8,812). Five consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Washington Victims = 5,336

#### *Identity Theft Types Reported by Washington Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	1,424	27%
2	Bank Fraud <sup>2</sup>	1,139	21%
3	Phone or Utilities Fraud	822	15%
4	Employment-Related Fraud	531	10%
5	Government Documents or Benefits Fraud	339	6%
6	Loan Fraud	216	4%
	Other	1,322	25%
	Attempted Identity Theft	420	8%

<sup>1</sup>Percentages are based on the 5,336 victims reporting from Washington. Percentages add to more than 100 because approximately 18% of victims from Washington reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# WEST VIRGINIA

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 2,773**



### Fraud Complaints from West Virginia Consumers = 2,058

#### *Top Fraud Complaint Categories for West Virginia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	234	11%
2	Internet Auctions	184	9%
3	Prizes/Sweepstakes and Lotteries	181	9%
4	Internet Services and Computer Complaints	176	9%
5	Foreign Money Offers	92	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from West Virginia consumers (2,058).

#### *Amount Paid Reported by West Virginia Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
2,058	\$2,469,074	1,764	86%	\$1,400

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (1,764).



### Identity Theft Complaints from West Virginia Victims = 715

#### *Identity Theft Types Reported by West Virginia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	202	28%
2	Phone or Utilities Fraud	135	19%
3	Bank Fraud <sup>2</sup>	105	15%
4	Government Documents or Benefits Fraud	58	8%
5	Employment-Related Fraud	47	7%
6	Loan Fraud	43	6%
	Other	196	27%
	Attempted Identity Theft	38	5%

<sup>1</sup>Percentages are based on the 715 victims reporting from West Virginia. Percentages add to more than 100 because approximately 18% of victims from West Virginia reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# WISCONSIN

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 9,260**



### Fraud Complaints from Wisconsin Consumers = 6,724

#### *Top Fraud Complaint Categories for Wisconsin Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home/Catalog Sales	736	11%
2	Internet Services and Computer Complaints	714	11%
3	Prizes/Sweepstakes and Lotteries	675	10%
4	Internet Auctions	520	8%
5	Foreign Money Offers	387	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Wisconsin consumers (6,724).

#### *Amount Paid Reported by Wisconsin Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
6,724	\$18,892,347	5,894	88%	\$3,205

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (5,894). Six consumers reported an amount paid of \$1 million or more.



### Identity Theft Complaints from Wisconsin Victims = 2,536

#### *Identity Theft Types Reported by Wisconsin Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	673	27%
2	Phone or Utilities Fraud	452	18%
3	Bank Fraud <sup>2</sup>	376	15%
4	Employment-Related Fraud	273	11%
5	Government Documents or Benefits Fraud	228	9%
6	Loan Fraud	111	4%
	Other	621	24%
	Attempted Identity Theft	221	9%

<sup>1</sup>Percentages are based on the 2,536 victims reporting from Wisconsin. Percentages add to more than 100 because approximately 18% of victims from Wisconsin reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# WYOMING

## Consumer Sentinel Complaint Figures

*January 1 - December 31, 2006*

**Total Number of Fraud and Identity Theft Consumer Complaints = 875**



### Fraud Complaints from Wyoming Consumers = 657

#### *Top Fraud Complaint Categories for Wyoming Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes and Lotteries	78	12%
2	Shop-at-Home/Catalog Sales	72	11%
3	Internet Services and Computer Complaints	58	9%
4	Internet Auctions	58	9%
5	Foreign Money Offers	27	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Wyoming consumers (657).

#### *Amount Paid Reported by Wyoming Consumers*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>2</sup>
657	\$5,684,443	538	82%	\$10,566

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (538). One consumer reported an amount paid of \$3.7 million.



### Identity Theft Complaints from Wyoming Victims = 218

#### *Identity Theft Types Reported by Wyoming Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Credit Card Fraud	47	22%
2	Bank Fraud <sup>2</sup>	35	16%
3	Phone or Utilities Fraud	34	16%
4	Employment-Related Fraud	24	11%
5	Government Documents or Benefits Fraud	15	7%
6	Loan Fraud	14	6%
	Other	54	25%
	Attempted Identity Theft	16	7%

<sup>1</sup>Percentages are based on the 218 victims reporting from Wyoming. Percentages add to more than 100 because approximately 11% of victims from Wyoming reported experiencing more than one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

## Appendix A1: The Sentinel Network



The Identity Theft Data Clearinghouse was launched in November 1999 and is the sole national repository of consumer complaints about identity theft. The Clearinghouse provides specific investigative material for law enforcement and broader reports that provide insight to both private and public sector partners on ways to reduce the incidence of identity theft. Information in the Clearinghouse is available to law enforcement members via Consumer Sentinel, the secure, password-protected government Web site. This access enables law enforcers to readily spot identity theft problems in their own backyards, and to coordinate with other law enforcement officers where the data reveals common schemes or perpetrators.



Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints in order to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. The multilingual public Web site provides general information about consumer protection in all countries that belong to the International Consumer Protection and Enforcement Network, contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, Korean, Polish, and Spanish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government Web site with participating consumer protection law enforcers from 19 nations.

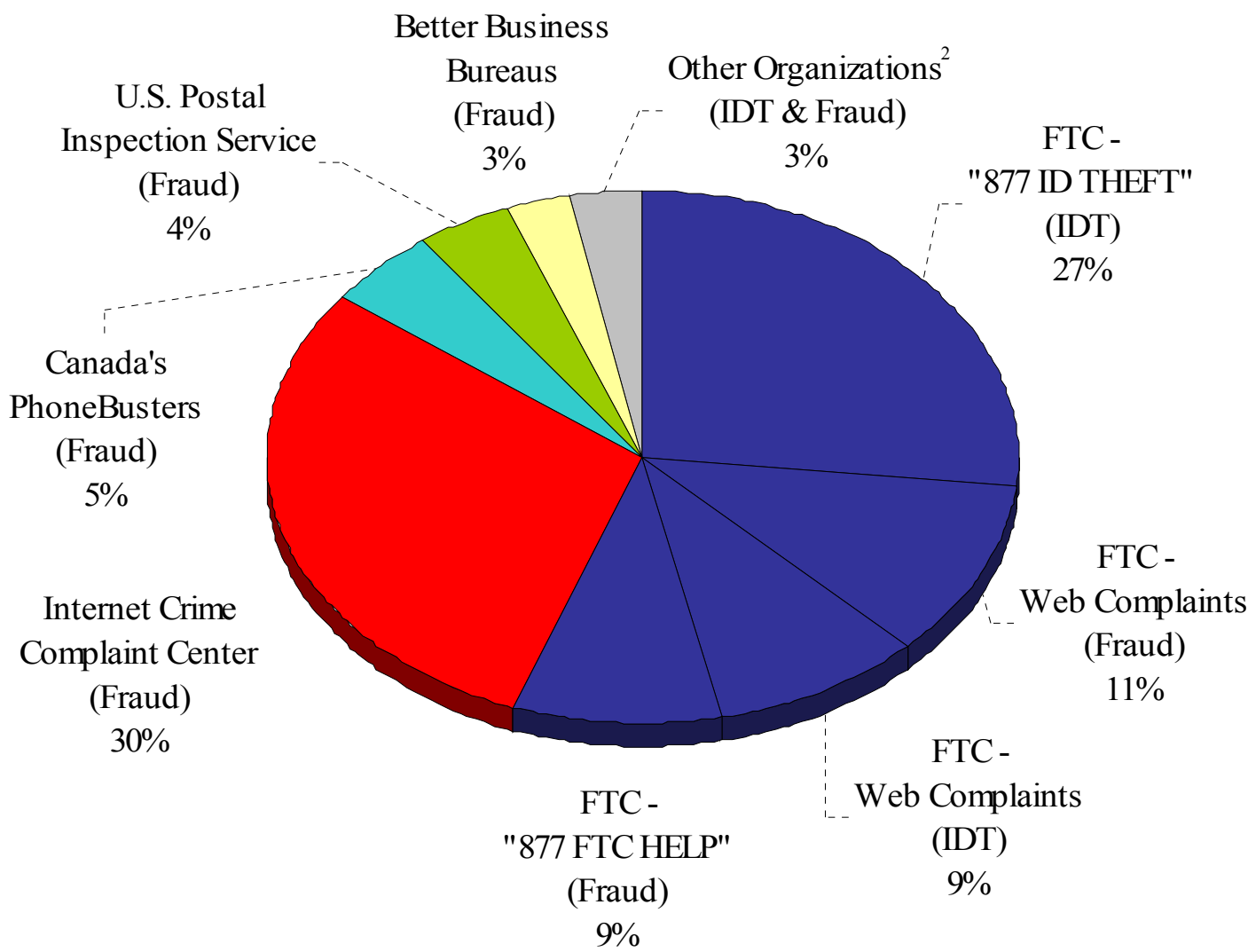


Military Sentinel, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Military Sentinel also provides a gateway to consumer education materials covering a wide range of consumer protection issues, such as auto leasing, identity theft, and work-at-home scams. Members of the United States Armed Forces can enter complaints directly into Consumer Sentinel. Through Consumer Sentinel, the secure password-protected government Web site, this information is used by law enforcement agencies, members of the JAG staff, and others in the Department of Defense to help protect armed services members and their families from consumer protection-related problems.



## Appendix A2: Sentinel Data Contributors<sup>1</sup>

*January 1 – December 31, 2006*



<sup>1</sup>Percentages are based on the total number of Sentinel complaints (674,354) received between January 1 and December 31, 2006. The type of complaints provided by the organization is indicated in parentheses.

<sup>2</sup>For a list of other organizations contributing to Sentinel, see Appendix A3.

## Appendix A3: Other Sentinel Data Contributors

January 1 – December 31, 2006

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### Federal Agencies

Commodity Futures Trading Commission  
Federal Bureau of Investigation  
U.S. Department of Justice  
U.S. Social Security Administration

### Attorneys General Offices

District of Columbia  
Kentucky  
New York  
Nevada  
North Dakota  
Texas  
Vermont

### Other State & Local Agencies

California, Stanislaus County District Attorney  
Connecticut, Department of Consumer Protection  
Georgia Governor's Office of Consumer Affairs  
Louisiana Department of Justice  
Montana Office of Consumer Protection  
North Carolina Department of Justice  
Tennessee Regulatory Authority  
Wisconsin Department of Financial Institutions  
Pennsylvania State Police

### Others

Belgian Ministry of Economic Affairs  
Identity Theft Assistance Center  
National Fraud Information Center  
Ohio University Police Department  
Xerox Corporation

### Local Police/Sheriff Departments

California, Inglewood Police Department  
California, Los Angeles County Sheriff's  
Colorado, Steamboat Springs Police Department  
Connecticut, Danbury Police Department  
Florida, Clearwater Police Department  
Illinois, Broadview Police Department  
Indiana, DeMotte Police Department  
Indiana, Fulton County Sheriff's Department  
Iowa, Clinton Police Department  
Massachusetts, Northampton Police Department  
Michigan, Buena Vista Township Police Department  
Michigan, Genesee County Sheriff's Department  
Michigan, South Haven Police Department  
New Jersey, Hanover Township Police Department  
New Jersey, Harrison Township Police Department  
New Mexico, Clovis Police Department  
New York, Newark Police Department  
Ohio, Bexley Police Department  
Ohio, Olmsted Falls Police Department  
Ohio, Streetsboro Police Department  
Ohio, Upper Arlington Police Department  
Pennsylvania, Colonial Regional Police Department  
Pennsylvania, Doylestown Township Police Department  
Pennsylvania, Lower Frederick Police Department  
Pennsylvania, York Police Department  
Wisconsin, Altoona Police Department  
Texas, Dalhart Police Department  
Virginia, Goochland County Sheriff's Office

## Appendix B: Sentinel Complaint Categories

<p><b>Advance-Fee Loans and Credit Protection/Repair Offers:</b> The promise of a loan that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee; etc.</p>
<p><b>Business Opportunities and Work-at-Home Plans:</b> Medical billing scams; misleading franchise and Internet-based business opportunities; wealth building plans that don't make good on their promises; etc.</p>
<p><b>Debt Management/Credit Counseling:</b> Unfulfilled promises by credit counseling organizations to provide free services, send payments to creditors in a timely manner, or reduce interest rates on credit card debt, eliminate late and over-the-limit</p>
<p><b>Employ Agencies/Job Counsel/Overseas Work:</b> Unfulfilled, misleading and deceptive job placement opportunities, offers and services by employment-service firms for up-front fees.</p>
<p><b>Foreign Money Offers:</b> Letters or e-mails offering the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers, or other identifying information from the victim.</p>
<p><b>Grants: Scholarships/Educational &amp; Non-Educational:</b> Fraudulent practices by businesses or individuals marketing financial aid assistance services to consumers; including grants to assist in the financing of postsecondary education, non-educational government grants for business and/or home repairs, and other complaints against: student loan processors, debt collectors collecting on defaulted student loans, and diploma mills and other unaccredited educational institutions.</p>
<p><b>Health Care:</b> Fraudulent, misleading, or deceptive claims for vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits;</p>
<p><b>Identity Theft:</b> When someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft.</p>
<p><b>Internet Auctions:</b> Non-delivery of goods; delivery of goods that are less valuable than advertised; lack of delivery in a timely way; failure to disclose all the relevant information about the product or terms of the sale; etc</p>
<p><b>Internet Services and Computers:</b> Trial offers from Internet Service Providers ("ISPs"); difficulty canceling an ISP account; undisclosed Web site charges; problems with computer software and equipment purchases; and spyware.</p>
<p><b>Investments:</b> Promises of riches that don't pan out in day trading; oil and gas leases; gold and gems; FCC licenses; etc.</p>
<p><b>Magazines and Buyers Clubs:</b> Pitches for "free," "pre-paid," or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, books, etc.).</p>
<p><b>Multi-Level Marketing/Pyramids/Chain Letters:</b> Network plans that offer commissions on the sale of goods by you and distributors you recruit.</p>
<p><b>Office Supplies and Services:</b> Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes; etc.</p>
<p><b>Prizes/Sweepstakes and Lotteries:</b> Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail; etc.</p>
<p><b>Shop-At-Home/Catalog Sales:</b> Problems, such as undisclosed costs, failure to deliver on time, non-delivery, and refusal to honor a guarantee, with purchases made via the Internet (not including auction sales), telephone, or mail.</p>
<p><b>Telephone Services:</b> Charges for calls to "toll-free" numbers; unauthorized charges such as charges for calls consumers didn't make; unauthorized switching of consumers' phone service provider; misleading pre-paid phone card offers; etc.</p>
<p><b>Travel, Vacation and Timeshare Plans:</b> Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc.</p>
<p>"Other" complaint categories are: Real estate, charitable solicitations, unsolicited faxes, unauthorized debits, DVD Video/film, VoIP services, modeling agencies/services, dating services, property/inheritance tracers, green card application services, video games, water purifiers, living trusts, and viaticals.</p>

## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Abilene, TX Metropolitan Statistical Area	198	124.9	339
Adrian, MI Micropolitan Statistical Area	202	198.5	134
Akron, OH Metropolitan Statistical Area	1,445	205.8	114
Albany, GA Metropolitan Statistical Area	258	158.5	251
Albany-Lebanon, OR Micropolitan Statistical Area	442	411.5	2
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	1,316	155.7	257
Albuquerque, NM Metropolitan Statistical Area	1,437	183.9	172
Alexandria, LA Metropolitan Statistical Area	248	168.5	223
Allegan, MI Micropolitan Statistical Area	375	333.4	12
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	1,526	195.7	138
Altoona, PA Metropolitan Statistical Area	245	192.2	144
Amarillo, TX Metropolitan Statistical Area	305	129.2	332
Anchorage, AK Metropolitan Statistical Area	637	184.7	170
Anderson, IN Metropolitan Statistical Area	295	225.9	77
Anderson, SC Metropolitan Statistical Area	333	191.9	145
Ann Arbor, MI Metropolitan Statistical Area	904	266.5	38
Anniston-Oxford, AL Metropolitan Statistical Area	202	179.7	188
Appleton, WI Metropolitan Statistical Area	522	245.0	53
Asheville, NC Metropolitan Statistical Area	748	193.2	140
Ashtabula, OH Micropolitan Statistical Area	225	218.1	89
Athens-Clarke County, GA Metropolitan Statistical Area	375	215.8	95
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	7,738	164.3	234
Atlantic City, NJ Metropolitan Statistical Area	566	210.6	105
Auburn-Opelika, AL Metropolitan Statistical Area	233	193.0	141
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	790	153.3	263
Augusta-Waterville, ME Micropolitan Statistical Area	228	189.0	156
Austin-Round Rock, TX Metropolitan Statistical Area	2,752	194.9	139
Bakersfield, CA Metropolitan Statistical Area	1,185	161.3	246
Baltimore-Towson, MD Metropolitan Statistical Area	4,806	182.1	180
Bangor, ME Metropolitan Statistical Area	291	196.4	137
Barnstable Town, MA Metropolitan Statistical Area	327	143.0	293
Baton Rouge, LA Metropolitan Statistical Area	906	124.3	341
Battle Creek, MI Metropolitan Statistical Area	236	169.7	217
Bay City, MI Metropolitan Statistical Area	221	201.9	123
Beaumont-Port Arthur, TX Metropolitan Statistical Area	414	108.0	365
Bellingham, WA Metropolitan Statistical Area	415	230.3	70
Bend, OR Metropolitan Statistical Area	299	222.3	84
Billings, MT Metropolitan Statistical Area	219	151.6	267
Binghamton, NY Metropolitan Statistical Area	541	217.1	92
Birmingham-Hoover, AL Metropolitan Statistical Area	1,470	135.8	310
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	336	222.7	83
Bloomington, IN Metropolitan Statistical Area	427	240.4	57
Bloomington-Normal, IL Metropolitan Statistical Area	259	163.9	237
Bluefield, WV-VA Micropolitan Statistical Area	156	146.0	283
Boise City-Nampa, ID Metropolitan Statistical Area	860	163.8	239
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	6,356	143.6	290
Boulder, CO Metropolitan Statistical Area	857	307.3	23
Bowling Green, KY Metropolitan Statistical Area	221	202.6	121
Bremerton-Silverdale, WA Metropolitan Statistical Area	511	213.7	101
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	1,483	164.2	236

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Brownsville-Harlingen, TX Metropolitan Statistical Area	192	51.6	378
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	1,437	124.5	340
Burlington, NC Metropolitan Statistical Area	241	174.1	203
Burlington-South Burlington, VT Metropolitan Statistical Area	267	130.6	329
Canton-Massillon, OH Metropolitan Statistical Area	701	170.6	215
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	880	171.1	213
Cedar Rapids, IA Metropolitan Statistical Area	290	118.6	350
Chambersburg, PA Micropolitan Statistical Area	463	343.3	9
Champaign-Urbana, IL Metropolitan Statistical Area	295	137.1	308
Charleston, WV Metropolitan Statistical Area	395	128.3	333
Charleston-North Charleston, SC Metropolitan Statistical Area	925	158.5	250
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	2,474	167.8	225
Charlottesville, VA Metropolitan Statistical Area	404	223.3	81
Chattanooga, TN-GA Metropolitan Statistical Area	826	168.7	221
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	11,013	117.3	352
Chico, CA Metropolitan Statistical Area	453	212.7	104
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	2,872	139.5	304
Clarksville, TN-KY Metropolitan Statistical Area	430	180.0	187
Cleveland, TN Metropolitan Statistical Area	246	229.4	72
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	3,178	148.7	279
Coeur d'Alene, ID Metropolitan Statistical Area	277	226.4	75
College Station-Bryan, TX Metropolitan Statistical Area	285	150.4	271
Colorado Springs, CO Metropolitan Statistical Area	1,312	227.7	74
Columbia, MO Metropolitan Statistical Area	259	171.2	212
Columbia, SC Metropolitan Statistical Area	990	145.7	285
Columbus, GA-AL Metropolitan Statistical Area	458	163.9	238
Columbus, OH Metropolitan Statistical Area	2,782	164.2	235
Concord, NH Micropolitan Statistical Area	423	290.6	27
Corpus Christi, TX Metropolitan Statistical Area	397	96.9	373
Cumberland, MD-WV Metropolitan Statistical Area	191	189.1	155
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	8,197	143.8	289
Dalton, GA Metropolitan Statistical Area	323	248.4	51
Danville, VA Metropolitan Statistical Area	215	198.8	133
Daphne-Fairhope, AL Micropolitan Statistical Area	363	231.7	67
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	463	123.3	343
Dayton, OH Metropolitan Statistical Area	1,441	170.4	216
Decatur, AL Metropolitan Statistical Area	154	104.3	369
Decatur, IL Metropolitan Statistical Area	106	95.5	374
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	958	200.1	130
Denver-Aurora, CO Metropolitan Statistical Area	4,611	197.9	135
Des Moines, IA Metropolitan Statistical Area	682	133.2	318
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	5,345	119.0	349
Dothan, AL Metropolitan Statistical Area	311	230.0	71
Dover, DE Metropolitan Statistical Area	254	183.1	178
Duluth, MN-WI Metropolitan Statistical Area	333	120.7	348
Dunn, NC Micropolitan Statistical Area	353	347.6	6
Durham, NC Metropolitan Statistical Area	1,157	256.4	45
East Liverpool-Salem, OH Micropolitan Statistical Area	226	202.7	120
East Stroudsburg, PA Micropolitan Statistical Area	476	299.5	24
Eau Claire, WI Metropolitan Statistical Area	219	143.0	292

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
El Centro, CA Metropolitan Statistical Area	178	116.8	354
El Paso, TX Metropolitan Statistical Area	663	93.0	375
Elizabethtown, KY Metropolitan Statistical Area	276	251.9	47
Elkhart-Goshen, IN Metropolitan Statistical Area	336	175.2	200
Erie, PA Metropolitan Statistical Area	606	214.6	98
Eugene-Springfield, OR Metropolitan Statistical Area	615	185.5	166
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	224	174.3	202
Evansville, IN-KY Metropolitan Statistical Area	496	142.3	296
Fargo, ND-MN Metropolitan Statistical Area	201	110.7	360
Farmington, NM Metropolitan Statistical Area	131	105.5	368
Fayetteville, NC Metropolitan Statistical Area	638	183.5	174
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	514	131.5	325
Flagstaff, AZ Metropolitan Statistical Area	352	286.8	28
Flint, MI Metropolitan Statistical Area	696	156.8	255
Florence, SC Metropolitan Statistical Area	265	134.3	316
Florence-Muscle Shoals, AL Metropolitan Statistical Area	199	139.8	303
Fort Collins-Loveland, CO Metropolitan Statistical Area	669	248.8	50
Fort Smith, AR-OK Metropolitan Statistical Area	367	130.1	330
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	495	272.8	35
Fort Wayne, IN Metropolitan Statistical Area	744	185.0	169
Fresno, CA Metropolitan Statistical Area	1,099	126.8	335
Gadsden, AL Metropolitan Statistical Area	167	161.7	244
Gainesville, FL Metropolitan Statistical Area	569	238.0	61
Gainesville, GA Metropolitan Statistical Area	509	316.3	20
Glens Falls, NY Metropolitan Statistical Area	182	142.2	297
Goldsboro, NC Metropolitan Statistical Area	157	137.4	307
Grand Junction, CO Metropolitan Statistical Area	284	223.2	82
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	1,439	187.5	160
Greeley, CO Metropolitan Statistical Area	1,023	466.6	1
Green Bay, WI Metropolitan Statistical Area	447	151.3	270
Greensboro-High Point, NC Metropolitan Statistical Area	1,035	155.0	259
Greenville, NC Metropolitan Statistical Area	301	187.2	162
Greenville, SC Metropolitan Statistical Area	978	167.5	226
Gulfport-Biloxi, MS Metropolitan Statistical Area	524	207.3	111
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	695	283.9	30
Hammond, LA Micropolitan Statistical Area	232	220.6	85
Hanford-Corcoran, CA Metropolitan Statistical Area	416	291.8	26
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,198	230.7	69
Harrisonburg, VA Metropolitan Statistical Area	172	154.6	260
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	2,049	173.0	207
Hattiesburg, MS Metropolitan Statistical Area	228	175.4	199
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	653	185.1	168
Hilo, HI Micropolitan Statistical Area	281	172.4	210
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	399	254.3	46
Holland-Grand Haven, MI Metropolitan Statistical Area	446	176.7	195
Homosassa Springs, FL Micropolitan Statistical Area	293	224.6	79
Honolulu, HI Metropolitan Statistical Area	1,419	157.7	252
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	195	98.1	372
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	5,766	111.3	359
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	431	150.2	272

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Huntsville, AL Metropolitan Statistical Area	541	149.3	276
Idaho Falls, ID Metropolitan Statistical Area	268	242.7	56
Indianapolis, IN Metropolitan Statistical Area	2,870	177.0	193
Iowa City, IA Metropolitan Statistical Area	243	176.9	194
Ithaca, NY Metropolitan Statistical Area	202	201.7	125
Jackson, MI Metropolitan Statistical Area	263	161.4	245
Jackson, MS Metropolitan Statistical Area	533	103.0	371
Jackson, TN Metropolitan Statistical Area	167	151.6	268
Jacksonville, FL Metropolitan Statistical Area	2,070	168.9	220
Jacksonville, NC Metropolitan Statistical Area	261	169.2	218
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	201	146.4	281
Janesville, WI Metropolitan Statistical Area	337	215.3	97
Jefferson City, MO Metropolitan Statistical Area	355	249.2	49
Johnson City, TN Metropolitan Statistical Area	400	213.5	102
Johnstown, PA Metropolitan Statistical Area	281	189.2	153
Jonesboro, AR Metropolitan Statistical Area	135	121.0	347
Joplin, MO Metropolitan Statistical Area	239	145.5	286
Kahului-Wailuku, HI Micropolitan Statistical Area	238	172.2	211
Kalamazoo-Portage, MI Metropolitan Statistical Area	668	209.2	109
Kankakee-Bradley, IL Metropolitan Statistical Area	193	180.1	186
Kansas City, MO-KS Metropolitan Statistical Area	2,873	149.2	277
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	373	173.1	206
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	528	152.6	264
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	492	163.6	242
Kingston, NY Metropolitan Statistical Area	396	217.8	90
Knoxville, TN Metropolitan Statistical Area	1,186	183.3	176
Kokomo, IN Metropolitan Statistical Area	222	219.3	87
La Crosse, WI-MN Metropolitan Statistical Area	198	153.9	262
Lafayette, IN Metropolitan Statistical Area	425	234.1	66
Lafayette, LA Metropolitan Statistical Area	415	168.6	222
Lake Charles, LA Metropolitan Statistical Area	256	131.5	324
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	570	316.7	18
Lakeland, FL Metropolitan Statistical Area	972	185.4	167
Lancaster, PA Metropolitan Statistical Area	939	192.7	143
Lansing-East Lansing, MI Metropolitan Statistical Area	660	144.8	288
Laredo, TX Metropolitan Statistical Area	125	57.0	377
Las Cruces, NM Metropolitan Statistical Area	352	189.2	154
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,947	178.5	190
Lawrence, KS Metropolitan Statistical Area	165	160.5	248
Lawton, OK Metropolitan Statistical Area	206	186.4	165
Lebanon, NH-VT Micropolitan Statistical Area	312	182.1	181
Lebanon, PA Metropolitan Statistical Area	413	331.8	13
Lewiston-Auburn, ME Metropolitan Statistical Area	256	239.2	59
Lexington-Fayette, KY Metropolitan Statistical Area	795	187.2	161
Lima, OH Metropolitan Statistical Area	168	157.2	254
Lincoln, NE Metropolitan Statistical Area	366	131.6	323
Little Rock-North Little Rock, AR Metropolitan Statistical Area	799	125.5	336
Logan, UT-ID Metropolitan Statistical Area	245	223.4	80
Longview, TX Metropolitan Statistical Area	323	161.2	247
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	17,383	134.5	314

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Louisville, KY-IN Metropolitan Statistical Area	1,989	165.6	229
Lubbock, TX Metropolitan Statistical Area	302	117.2	353
Lumberton, NC Micropolitan Statistical Area	199	157.4	253
Lynchburg, VA Metropolitan Statistical Area	472	203.0	119
Macon, GA Metropolitan Statistical Area	644	282.2	32
Madera, CA Metropolitan Statistical Area	382	274.9	33
Madison, WI Metropolitan Statistical Area	959	180.3	185
Manchester-Nashua, NH Metropolitan Statistical Area	971	243.6	55
Manhattan, KS Micropolitan Statistical Area	203	189.6	152
Mansfield, OH Metropolitan Statistical Area	259	202.2	122
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	305	46.3	379
Medford, OR Metropolitan Statistical Area	454	235.2	65
Memphis, TN-MS-AR Metropolitan Statistical Area	1,362	108.9	362
Merced, CA Metropolitan Statistical Area	334	140.9	300
Meridian, MS Micropolitan Statistical Area	109	103.4	370
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	7,656	142.8	294
Michigan City-La Porte, IN Metropolitan Statistical Area	343	312.5	21
Midland, TX Metropolitan Statistical Area	195	162.0	243
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	2,083	137.4	306
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	4,206	135.0	313
Mobile, AL Metropolitan Statistical Area	447	111.6	358
Modesto, CA Metropolitan Statistical Area	954	191.4	147
Monroe, LA Metropolitan Statistical Area	257	150.1	274
Monroe, MI Metropolitan Statistical Area	433	283.8	31
Montgomery, AL Metropolitan Statistical Area	540	152.0	266
Morgantown, WV Metropolitan Statistical Area	297	261.0	42
Morristown, TN Metropolitan Statistical Area	216	167.4	227
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	342	307.9	22
Muncie, IN Metropolitan Statistical Area	201	170.7	214
Muskegon-Norton Shores, MI Metropolitan Statistical Area	264	151.4	269
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	415	190.7	148
Napa, CA Metropolitan Statistical Area	524	396.0	3
Naples-Marco Island, FL Metropolitan Statistical Area	491	165.5	230
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	2,301	164.8	232
New Bern, NC Micropolitan Statistical Area	295	256.9	44
New Haven-Milford, CT Metropolitan Statistical Area	1,695	200.4	129
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	1,427	108.1	364
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	22,680	121.2	346
Niles-Benton Harbor, MI Metropolitan Statistical Area	433	265.4	39
Norwich-New London, CT Metropolitan Statistical Area	650	243.9	54
Ocala, FL Metropolitan Statistical Area	594	203.9	116
Ocean City, NJ Metropolitan Statistical Area	219	217.4	91
Odessa, TX Metropolitan Statistical Area	156	125.3	337
Ogden-Clearfield, UT Metropolitan Statistical Area	1,023	214.3	99
Ogdensburg-Massena, NY Micropolitan Statistical Area	151	135.7	311
Oklahoma City, OK Metropolitan Statistical Area	1,718	150.1	273
Olympia, WA Metropolitan Statistical Area	644	286.6	29
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	1,110	138.1	305
Orlando-Kissimmee, FL Metropolitan Statistical Area	3,479	186.9	164
Oshkosh-Neenah, WI Metropolitan Statistical Area	345	217.0	93

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Ottawa-Streator, IL Micropolitan Statistical Area	274	178.4	191
Owensboro, KY Metropolitan Statistical Area	229	206.3	113
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,708	214.1	100
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	900	173.3	205
Panama City-Lynn Haven, FL Metropolitan Statistical Area	315	199.4	131
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	281	172.4	209
Pascagoula, MS Metropolitan Statistical Area	327	209.2	108
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	801	183.2	177
Peoria, IL Metropolitan Statistical Area	453	123.1	344
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	8,189	141.2	299
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,520	175.5	198
Pine Bluff, AR Metropolitan Statistical Area	113	106.7	366
Pittsburgh, PA Metropolitan Statistical Area	3,660	152.4	265
Pittsfield, MA Metropolitan Statistical Area	232	175.1	201
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	765	209.7	107
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	908	177.8	192
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	3,689	178.7	189
Pottsville, PA Micropolitan Statistical Area	442	299.3	25
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	1,092	164.5	233
Prescott, AZ Metropolitan Statistical Area	655	343.6	8
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	2,145	131.7	322
Provo-Orem, UT Metropolitan Statistical Area	1,471	356.7	4
Pueblo, CO Metropolitan Statistical Area	219	145.8	284
Punta Gorda, FL Metropolitan Statistical Area	526	334.7	11
Racine, WI Metropolitan Statistical Area	488	251.3	48
Raleigh-Cary, NC Metropolitan Statistical Area	1,660	181.5	183
Rapid City, SD Metropolitan Statistical Area	156	132.8	320
Reading, PA Metropolitan Statistical Area	744	190.0	149
Redding, CA Metropolitan Statistical Area	374	210.3	106
Reno-Sparks, NV Metropolitan Statistical Area	999	259.8	43
Richmond, VA Metropolitan Statistical Area	2,175	188.4	157
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	4,953	130.6	328
Roanoke, VA Metropolitan Statistical Area	691	237.3	63
Rochester, MN Metropolitan Statistical Area	272	155.6	258
Rochester, NY Metropolitan Statistical Area	1,335	128.2	334
Rockford, IL Metropolitan Statistical Area	518	154.5	261
Rocky Mount, NC Metropolitan Statistical Area	240	165.0	231
Roseburg, OR Micropolitan Statistical Area	328	318.0	17
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	3,861	191.5	146
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	453	216.7	94
Salem, OR Metropolitan Statistical Area	878	237.7	62
Salinas, CA Metropolitan Statistical Area	566	136.5	309
Salisbury, MD Metropolitan Statistical Area	259	225.9	76
Salisbury, NC Micropolitan Statistical Area	425	316.4	19
Salt Lake City, UT Metropolitan Statistical Area	2,397	235.3	64
San Angelo, TX Metropolitan Statistical Area	92	87.2	376
San Antonio, TX Metropolitan Statistical Area	2,273	122.6	345
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	5,652	192.8	142
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	8,194	197.3	136
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	3,503	201.2	126

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	476	187.0	163
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	737	183.4	175
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	660	263.3	40
Santa Fe, NM Metropolitan Statistical Area	299	215.6	96
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	945	201.7	124
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	1,227	188.2	158
Savannah, GA Metropolitan Statistical Area	519	167.0	228
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	739	134.0	317
Seaford, DE Micropolitan Statistical Area	258	149.8	275
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	5,813	183.6	173
Sheboygan, WI Metropolitan Statistical Area	169	148.3	280
Sherman-Denison, TX Metropolitan Statistical Area	212	182.9	179
Shreveport-Bossier City, LA Metropolitan Statistical Area	434	113.7	357
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	304	245.1	52
Sioux City, IA-NE-SD Metropolitan Statistical Area	156	108.9	361
Sioux Falls, SD Metropolitan Statistical Area	235	115.6	356
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	640	201.1	127
Spartanburg, SC Metropolitan Statistical Area	480	181.7	182
Spokane, WA Metropolitan Statistical Area	955	219.2	88
Springfield, IL Metropolitan Statistical Area	241	117.7	351
Springfield, MA Metropolitan Statistical Area	1,126	163.7	241
Springfield, MO Metropolitan Statistical Area	687	175.7	196
Springfield, OH Metropolitan Statistical Area	457	320.4	16
St. Cloud, MN Metropolitan Statistical Area	260	145.1	287
St. George, UT Metropolitan Statistical Area	287	261.1	41
St. Joseph, MO-KS Metropolitan Statistical Area	158	129.3	331
St. Louis, MO-IL Metropolitan Statistical Area	4,041	146.2	282
State College, PA Metropolitan Statistical Area	264	187.9	159
Statesville-Mooresville, NC Micropolitan Statistical Area	374	273.1	34
Staunton-Waynesboro, VA Micropolitan Statistical Area	228	201.1	128
Stockton, CA Metropolitan Statistical Area	1,233	189.7	150
Sumter, SC Metropolitan Statistical Area	217	204.8	115
Syracuse, NY Metropolitan Statistical Area	921	140.8	302
Tallahassee, FL Metropolitan Statistical Area	611	184.2	171
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	4,908	189.6	151
Terre Haute, IN Metropolitan Statistical Area	344	203.8	117
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	189	142.4	295
Thomasville-Lexington, NC Micropolitan Statistical Area	516	335.6	10
Toledo, OH Metropolitan Statistical Area	863	131.1	326
Topeka, KS Metropolitan Statistical Area	464	203.7	118
Torrington, CT Micropolitan Statistical Area	655	346.1	7
Traverse City, MI Micropolitan Statistical Area	245	175.5	197
Trenton-Ewing, NJ Metropolitan Statistical Area	757	207.2	112
Tucson, AZ Metropolitan Statistical Area	1,576	173.7	204
Tulsa, OK Metropolitan Statistical Area	1,102	125.0	338
Tupelo, MS Micropolitan Statistical Area	202	156.0	256
Tuscaloosa, AL Metropolitan Statistical Area	291	149.1	278
Tyler, TX Metropolitan Statistical Area	315	169.0	219
Utica-Rome, NY Metropolitan Statistical Area	391	130.8	327
Valdosta, GA Metropolitan Statistical Area	264	213.4	103

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

## Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Vallejo-Fairfield, CA Metropolitan Statistical Area	1,115	270.0	36
Vero Beach, FL Metropolitan Statistical Area	287	231.2	68
Victoria, TX Metropolitan Statistical Area	150	132.2	321
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	175	115.8	355
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	2,841	172.8	208
Visalia-Porterville, CA Metropolitan Statistical Area	570	142.0	298
Waco, TX Metropolitan Statistical Area	319	143.4	291
Warner Robins, GA Metropolitan Statistical Area	334	269.9	37
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	10,730	208.8	110
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	172	106.2	367
Watertown-Fort Drum, NY Micropolitan Statistical Area	151	135.5	312
Wausau, WI Metropolitan Statistical Area	254	198.9	132
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	305	238.8	60
Wenatchee, WA Metropolitan Statistical Area	233	225.3	78
Wheeling, WV-OH Metropolitan Statistical Area	162	108.4	363
Wichita Falls, TX Metropolitan Statistical Area	183	123.8	342
Wichita, KS Metropolitan Statistical Area	778	133.1	319
Williamsport, PA Metropolitan Statistical Area	261	220.2	86
Willimantic, CT Micropolitan Statistical Area	399	349.0	5
Wilmington, NC Metropolitan Statistical Area	486	160.3	249
Winchester, VA-WV Metropolitan Statistical Area	367	325.0	14
Winston-Salem, NC Metropolitan Statistical Area	799	180.9	184
Wooster, OH Micropolitan Statistical Area	273	240.4	58
Worcester, MA Metropolitan Statistical Area	1,277	163.8	240
Yakima, WA Metropolitan Statistical Area	308	134.4	315
York-Hanover, PA Metropolitan Statistical Area	918	228.6	73
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	991	168.0	224
Yuba City, CA Metropolitan Statistical Area	489	323.0	15
Yuma, AZ Metropolitan Statistical Area	248	140.8	301

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



## Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

January 1 – December 31, 2006

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Abilene, TX Metropolitan Statistical Area	130	82.0	218
Adrian, MI Micropolitan Statistical Area	100	98.3	135
Akron, OH Metropolitan Statistical Area	702	100.0	130
Albany, GA Metropolitan Statistical Area	137	84.2	207
Albany-Lebanon, OR Micropolitan Statistical Area	230	214.1	8
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	506	59.9	327
Albuquerque, NM Metropolitan Statistical Area	1,015	129.9	57
Alexandria, LA Metropolitan Statistical Area	103	70.0	288
Allegan, MI Micropolitan Statistical Area	126	112.0	96
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	711	91.2	163
Altoona, PA Metropolitan Statistical Area	93	73.0	271
Amarillo, TX Metropolitan Statistical Area	259	109.7	101
Anchorage, AK Metropolitan Statistical Area	212	61.5	322
Anderson, IN Metropolitan Statistical Area	125	95.7	144
Anderson, SC Metropolitan Statistical Area	173	99.7	132
Ann Arbor, MI Metropolitan Statistical Area	478	140.9	38
Anniston-Oxford, AL Metropolitan Statistical Area	95	84.5	205
Appleton, WI Metropolitan Statistical Area	130	61.0	323
Asheville, NC Metropolitan Statistical Area	268	69.2	292
Ashtabula, OH Micropolitan Statistical Area	84	81.4	222
Athens-Clarke County, GA Metropolitan Statistical Area	199	114.5	92
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	5,710	121.3	73
Atlantic City, NJ Metropolitan Statistical Area	299	111.3	98
Auburn-Opelika, AL Metropolitan Statistical Area	118	97.8	139
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	454	88.1	187
Augusta-Waterville, ME Micropolitan Statistical Area	72	59.7	328
Austin-Round Rock, TX Metropolitan Statistical Area	1,582	112.0	97
Bakersfield, CA Metropolitan Statistical Area	1,245	169.4	23
Baltimore-Towson, MD Metropolitan Statistical Area	2,459	93.2	155
Bangor, ME Metropolitan Statistical Area	59	39.8	374
Barnstable Town, MA Metropolitan Statistical Area	146	63.8	313
Baton Rouge, LA Metropolitan Statistical Area	577	79.2	240
Battle Creek, MI Metropolitan Statistical Area	91	65.4	305
Bay City, MI Metropolitan Statistical Area	95	86.8	194
Beaumont-Port Arthur, TX Metropolitan Statistical Area	329	85.8	199
Bellingham, WA Metropolitan Statistical Area	119	66.0	302
Bend, OR Metropolitan Statistical Area	132	98.2	136
Billings, MT Metropolitan Statistical Area	66	45.7	366
Binghamton, NY Metropolitan Statistical Area	174	69.8	289
Birmingham-Hoover, AL Metropolitan Statistical Area	975	90.1	174
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	114	75.6	259
Bloomington, IN Metropolitan Statistical Area	135	76.0	258
Bloomington-Normal, IL Metropolitan Statistical Area	107	67.7	298
Bluefield, WV-VA Micropolitan Statistical Area	51	47.7	360
Boise City-Nampa, ID Metropolitan Statistical Area	361	68.8	294
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	3,233	73.1	269
Boulder, CO Metropolitan Statistical Area	338	121.2	75
Bowling Green, KY Metropolitan Statistical Area	79	72.4	275
Bremerton-Silverdale, WA Metropolitan Statistical Area	224	93.7	153
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	827	91.6	160

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



## Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Brownsville-Harlingen, TX Metropolitan Statistical Area	873	234.8	6
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	671	58.1	334
Burlington, NC Metropolitan Statistical Area	159	114.8	90
Burlington-South Burlington, VT Metropolitan Statistical Area	70	34.2	377
Canton-Massillon, OH Metropolitan Statistical Area	253	61.6	320
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	493	95.9	142
Cedar Rapids, IA Metropolitan Statistical Area	112	45.8	365
Chambersburg, PA Micropolitan Statistical Area	132	97.9	138
Champaign-Urbana, IL Metropolitan Statistical Area	124	57.6	335
Charleston, WV Metropolitan Statistical Area	152	49.4	356
Charleston-North Charleston, SC Metropolitan Statistical Area	423	72.5	273
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	1,447	98.1	137
Charlottesville, VA Metropolitan Statistical Area	136	75.2	261
Chattanooga, TN-GA Metropolitan Statistical Area	404	82.5	215
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	8,992	95.7	143
Chico, CA Metropolitan Statistical Area	249	116.9	87
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	1,205	58.5	333
Clarksville, TN-KY Metropolitan Statistical Area	208	87.1	192
Cleveland, TN Metropolitan Statistical Area	97	90.5	169
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	1,847	86.4	197
Coeur d'Alene, ID Metropolitan Statistical Area	101	82.6	214
College Station-Bryan, TX Metropolitan Statistical Area	171	90.3	172
Colorado Springs, CO Metropolitan Statistical Area	591	102.6	118
Columbia, MO Metropolitan Statistical Area	86	56.8	338
Columbia, SC Metropolitan Statistical Area	520	76.5	253
Columbus, GA-AL Metropolitan Statistical Area	288	103.0	116
Columbus, OH Metropolitan Statistical Area	1,314	77.6	248
Concord, NH Micropolitan Statistical Area	119	81.8	220
Corpus Christi, TX Metropolitan Statistical Area	603	147.2	29
Cumberland, MD-WV Metropolitan Statistical Area	76	75.2	260
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	7,594	133.2	47
Dalton, GA Metropolitan Statistical Area	154	118.4	82
Danville, VA Metropolitan Statistical Area	97	89.7	183
Daphne-Fairhope, AL Micropolitan Statistical Area	169	107.8	108
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	137	36.5	376
Dayton, OH Metropolitan Statistical Area	569	67.3	299
Decatur, AL Metropolitan Statistical Area	102	69.1	293
Decatur, IL Metropolitan Statistical Area	61	55.0	343
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	524	109.5	102
Denver-Aurora, CO Metropolitan Statistical Area	2,771	118.9	80
Des Moines, IA Metropolitan Statistical Area	267	52.2	349
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	4,094	91.1	164
Dothan, AL Metropolitan Statistical Area	148	109.4	103
Dover, DE Metropolitan Statistical Area	124	89.4	185
Duluth, MN-WI Metropolitan Statistical Area	133	48.2	359
Dunn, NC Micropolitan Statistical Area	177	174.3	19
Durham, NC Metropolitan Statistical Area	657	145.6	32
East Liverpool-Salem, OH Micropolitan Statistical Area	102	91.5	161
East Stroudsburg, PA Micropolitan Statistical Area	151	95.0	147
Eau Claire, WI Metropolitan Statistical Area	41	26.8	379

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



## Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
El Centro, CA Metropolitan Statistical Area	179	117.4	86
El Paso, TX Metropolitan Statistical Area	936	131.3	52
Elizabethtown, KY Metropolitan Statistical Area	87	79.4	239
Elkhart-Goshen, IN Metropolitan Statistical Area	193	100.6	127
Erie, PA Metropolitan Statistical Area	144	51.0	352
Eugene-Springfield, OR Metropolitan Statistical Area	253	76.3	255
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	92	71.6	280
Evansville, IN-KY Metropolitan Statistical Area	159	45.6	367
Fargo, ND-MN Metropolitan Statistical Area	72	39.7	375
Farmington, NM Metropolitan Statistical Area	70	56.4	341
Fayetteville, NC Metropolitan Statistical Area	419	120.5	77
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	265	67.8	297
Flagstaff, AZ Metropolitan Statistical Area	257	209.4	11
Flint, MI Metropolitan Statistical Area	384	86.5	195
Florence, SC Metropolitan Statistical Area	165	83.6	208
Florence-Muscle Shoals, AL Metropolitan Statistical Area	103	72.4	276
Fort Collins-Loveland, CO Metropolitan Statistical Area	275	102.3	119
Fort Smith, AR-OK Metropolitan Statistical Area	178	63.1	317
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	214	117.9	83
Fort Wayne, IN Metropolitan Statistical Area	365	90.8	167
Fresno, CA Metropolitan Statistical Area	1,386	159.9	25
Gadsden, AL Metropolitan Statistical Area	84	81.4	224
Gainesville, FL Metropolitan Statistical Area	215	89.9	179
Gainesville, GA Metropolitan Statistical Area	297	184.6	15
Glens Falls, NY Metropolitan Statistical Area	75	58.6	332
Goldsboro, NC Metropolitan Statistical Area	158	138.3	42
Grand Junction, CO Metropolitan Statistical Area	133	104.5	113
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	544	70.9	282
Greeley, CO Metropolitan Statistical Area	537	244.9	4
Green Bay, WI Metropolitan Statistical Area	132	44.7	368
Greensboro-High Point, NC Metropolitan Statistical Area	673	100.8	125
Greenville, NC Metropolitan Statistical Area	195	121.3	74
Greenville, SC Metropolitan Statistical Area	477	81.7	221
Gulfport-Biloxi, MS Metropolitan Statistical Area	165	65.3	306
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	199	81.3	225
Hammond, LA Micropolitan Statistical Area	150	142.6	35
Hanford-Corcoran, CA Metropolitan Statistical Area	324	227.3	7
Harrisburg-Carlisle, PA Metropolitan Statistical Area	378	72.8	272
Harrisonburg, VA Metropolitan Statistical Area	71	63.8	314
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	973	82.1	217
Hattiesburg, MS Metropolitan Statistical Area	102	78.5	244
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	332	94.1	151
Hilo, HI Micropolitan Statistical Area	75	46.0	364
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	188	119.8	78
Holland-Grand Haven, MI Metropolitan Statistical Area	228	90.4	171
Homosassa Springs, FL Micropolitan Statistical Area	111	85.1	203
Honolulu, HI Metropolitan Statistical Area	463	51.5	350
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	125	62.9	318
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	6,573	126.9	62
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	170	59.2	330

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



## Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

January 1 – December 31, 2006

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Huntsville, AL Metropolitan Statistical Area	256	70.6	283
Idaho Falls, ID Metropolitan Statistical Area	77	69.7	290
Indianapolis, IN Metropolitan Statistical Area	1,527	94.2	150
Iowa City, IA Metropolitan Statistical Area	101	73.5	265
Ithaca, NY Metropolitan Statistical Area	53	52.9	347
Jackson, MI Metropolitan Statistical Area	102	62.6	319
Jackson, MS Metropolitan Statistical Area	418	80.8	229
Jackson, TN Metropolitan Statistical Area	86	78.1	246
Jacksonville, FL Metropolitan Statistical Area	1,305	106.5	111
Jacksonville, NC Metropolitan Statistical Area	140	90.7	168
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	75	54.6	345
Janesville, WI Metropolitan Statistical Area	144	92.0	158
Jefferson City, MO Metropolitan Statistical Area	142	99.7	131
Johnson City, TN Metropolitan Statistical Area	149	79.5	238
Johnstown, PA Metropolitan Statistical Area	95	64.0	312
Jonesboro, AR Metropolitan Statistical Area	90	80.7	231
Joplin, MO Metropolitan Statistical Area	140	85.2	202
Kahului-Wailuku, HI Micropolitan Statistical Area	65	47.0	361
Kalamazoo-Portage, MI Metropolitan Statistical Area	288	90.2	173
Kankakee-Bradley, IL Metropolitan Statistical Area	121	112.9	95
Kansas City, MO-KS Metropolitan Statistical Area	1,518	78.8	243
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	212	98.4	134
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	425	122.8	68
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	220	73.2	267
Kingston, NY Metropolitan Statistical Area	181	99.6	133
Knoxville, TN Metropolitan Statistical Area	393	60.7	325
Kokomo, IN Metropolitan Statistical Area	77	76.1	257
La Crosse, WI-MN Metropolitan Statistical Area	57	44.3	369
Lafayette, IN Metropolitan Statistical Area	157	86.5	196
Lafayette, LA Metropolitan Statistical Area	199	80.8	227
Lake Charles, LA Metropolitan Statistical Area	137	70.4	285
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	319	177.2	16
Lakeland, FL Metropolitan Statistical Area	705	134.4	45
Lancaster, PA Metropolitan Statistical Area	401	82.3	216
Lansing-East Lansing, MI Metropolitan Statistical Area	289	63.4	316
Laredo, TX Metropolitan Statistical Area	464	211.4	10
Las Cruces, NM Metropolitan Statistical Area	298	160.1	24
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,376	143.9	34
Lawrence, KS Metropolitan Statistical Area	83	80.8	230
Lawton, OK Metropolitan Statistical Area	118	106.8	110
Lebanon, NH-VT Micropolitan Statistical Area	91	53.1	346
Lebanon, PA Metropolitan Statistical Area	162	130.1	55
Lewiston-Auburn, ME Metropolitan Statistical Area	83	77.6	249
Lexington-Fayette, KY Metropolitan Statistical Area	275	64.8	309
Lima, OH Metropolitan Statistical Area	47	44.0	371
Lincoln, NE Metropolitan Statistical Area	115	41.3	373
Little Rock-North Little Rock, AR Metropolitan Statistical Area	579	90.9	165
Logan, UT-ID Metropolitan Statistical Area	86	78.4	245
Longview, TX Metropolitan Statistical Area	214	106.8	109
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	16,934	131.0	53

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



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January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Louisville, KY-IN Metropolitan Statistical Area	794	66.1	301
Lubbock, TX Metropolitan Statistical Area	232	90.0	175
Lumberton, NC Micropolitan Statistical Area	162	128.1	59
Lynchburg, VA Metropolitan Statistical Area	164	70.5	284
Macon, GA Metropolitan Statistical Area	325	142.4	36
Madera, CA Metropolitan Statistical Area	394	283.6	2
Madison, WI Metropolitan Statistical Area	272	51.2	351
Manchester-Nashua, NH Metropolitan Statistical Area	336	84.3	206
Manhattan, KS Micropolitan Statistical Area	68	63.5	315
Mansfield, OH Metropolitan Statistical Area	91	71.0	281
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,693	257.2	3
Medford, OR Metropolitan Statistical Area	171	88.6	186
Memphis, TN-MS-AR Metropolitan Statistical Area	1,356	108.5	105
Merced, CA Metropolitan Statistical Area	347	146.4	30
Meridian, MS Micropolitan Statistical Area	81	76.8	252
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	7,557	140.9	37
Michigan City-La Porte, IN Metropolitan Statistical Area	126	114.8	91
Midland, TX Metropolitan Statistical Area	100	83.1	211
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	1,066	70.3	286
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,189	70.2	287
Mobile, AL Metropolitan Statistical Area	293	73.2	268
Modesto, CA Metropolitan Statistical Area	774	155.3	26
Monroe, LA Metropolitan Statistical Area	158	92.3	156
Monroe, MI Metropolitan Statistical Area	267	175.0	18
Montgomery, AL Metropolitan Statistical Area	404	113.7	93
Morgantown, WV Metropolitan Statistical Area	70	61.5	321
Morristown, TN Metropolitan Statistical Area	116	89.9	178
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	136	122.5	69
Muncie, IN Metropolitan Statistical Area	107	90.9	166
Muskegon-Norton Shores, MI Metropolitan Statistical Area	113	64.8	308
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	182	83.6	209
Napa, CA Metropolitan Statistical Area	403	304.5	1
Naples-Marco Island, FL Metropolitan Statistical Area	368	124.0	67
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	1,025	73.4	266
New Bern, NC Micropolitan Statistical Area	146	127.2	60
New Haven-Milford, CT Metropolitan Statistical Area	857	101.3	122
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	758	57.4	336
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	18,079	96.6	140
Niles-Benton Harbor, MI Metropolitan Statistical Area	216	132.4	48
Norwich-New London, CT Metropolitan Statistical Area	212	79.6	237
Ocala, FL Metropolitan Statistical Area	300	103.0	117
Ocean City, NJ Metropolitan Statistical Area	94	93.3	154
Odessa, TX Metropolitan Statistical Area	109	87.6	190
Ogden-Clearfield, UT Metropolitan Statistical Area	378	79.2	241
Ogdensburg-Massena, NY Micropolitan Statistical Area	52	46.7	362
Oklahoma City, OK Metropolitan Statistical Area	1,004	87.7	188
Olympia, WA Metropolitan Statistical Area	301	134.0	46
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	578	71.9	277
Orlando-Kissimmee, FL Metropolitan Statistical Area	2,337	125.5	64
Oshkosh-Neenah, WI Metropolitan Statistical Area	77	48.4	358

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).





## Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

January 1 – December 31, 2006

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Ottawa-Streator, IL Micropolitan Statistical Area	138	89.8	180
Owensboro, KY Metropolitan Statistical Area	89	80.2	234
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,176	147.4	28
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	455	87.6	189
Panama City-Lynn Haven, FL Metropolitan Statistical Area	122	77.2	251
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	83	50.9	353
Pascagoula, MS Metropolitan Statistical Area	159	101.7	121
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	370	84.6	204
Peoria, IL Metropolitan Statistical Area	183	49.7	355
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	5,296	91.3	162
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,533	175.8	17
Pine Bluff, AR Metropolitan Statistical Area	92	86.9	193
Pittsburgh, PA Metropolitan Statistical Area	1,427	59.4	329
Pittsfield, MA Metropolitan Statistical Area	76	57.4	337
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	529	145.0	33
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	289	56.6	340
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	1,955	94.7	148
Pottsville, PA Micropolitan Statistical Area	136	92.1	157
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	505	76.1	256
Prescott, AZ Metropolitan Statistical Area	354	185.7	13
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	1,067	65.5	304
Provo-Orem, UT Metropolitan Statistical Area	388	94.1	152
Pueblo, CO Metropolitan Statistical Area	170	113.2	94
Punta Gorda, FL Metropolitan Statistical Area	185	117.7	85
Racine, WI Metropolitan Statistical Area	229	117.9	84
Raleigh-Cary, NC Metropolitan Statistical Area	950	103.9	114
Rapid City, SD Metropolitan Statistical Area	52	44.3	370
Reading, PA Metropolitan Statistical Area	342	87.3	191
Redding, CA Metropolitan Statistical Area	160	90.0	176
Reno-Sparks, NV Metropolitan Statistical Area	467	121.5	72
Richmond, VA Metropolitan Statistical Area	892	77.3	250
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	5,536	145.9	31
Roanoke, VA Metropolitan Statistical Area	226	77.6	247
Rochester, MN Metropolitan Statistical Area	115	65.8	303
Rochester, NY Metropolitan Statistical Area	631	60.6	326
Rockford, IL Metropolitan Statistical Area	339	101.1	123
Rocky Mount, NC Metropolitan Statistical Area	157	108.0	107
Roseburg, OR Micropolitan Statistical Area	140	135.7	44
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	2,667	132.2	49
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	216	103.3	115
Salem, OR Metropolitan Statistical Area	438	118.6	81
Salinas, CA Metropolitan Statistical Area	478	115.3	89
Salisbury, MD Metropolitan Statistical Area	117	102.1	120
Salisbury, NC Micropolitan Statistical Area	189	140.7	39
Salt Lake City, UT Metropolitan Statistical Area	936	91.9	159
San Angelo, TX Metropolitan Statistical Area	90	85.3	201
San Antonio, TX Metropolitan Statistical Area	2,331	125.7	63
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	3,570	121.8	70
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	5,472	131.7	51
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	2,116	121.5	71

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



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January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	317	124.5	66
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	423	105.3	112
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	351	140.0	40
Santa Fe, NM Metropolitan Statistical Area	161	116.1	88
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	520	111.0	100
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	527	80.8	226
Savannah, GA Metropolitan Statistical Area	268	86.3	198
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	379	68.7	295
Seaford, DE Micropolitan Statistical Area	128	74.3	263
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	3,188	100.7	126
Sheboygan, WI Metropolitan Statistical Area	67	58.8	331
Sherman-Denison, TX Metropolitan Statistical Area	151	130.2	54
Shreveport-Bossier City, LA Metropolitan Statistical Area	247	64.7	310
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	229	184.7	14
Sioux City, IA-NE-SD Metropolitan Statistical Area	66	46.1	363
Sioux Falls, SD Metropolitan Statistical Area	85	41.8	372
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	420	132.0	50
Spartanburg, SC Metropolitan Statistical Area	249	94.2	149
Spokane, WA Metropolitan Statistical Area	361	82.9	212
Springfield, IL Metropolitan Statistical Area	131	64.0	311
Springfield, MA Metropolitan Statistical Area	552	80.2	233
Springfield, MO Metropolitan Statistical Area	299	76.5	254
Springfield, OH Metropolitan Statistical Area	178	124.8	65
St. Cloud, MN Metropolitan Statistical Area	109	60.8	324
St. George, UT Metropolitan Statistical Area	88	80.1	235
St. Joseph, MO-KS Metropolitan Statistical Area	83	67.9	296
St. Louis, MO-IL Metropolitan Statistical Area	2,003	72.5	274
State College, PA Metropolitan Statistical Area	74	52.7	348
Statesville-Mooresville, NC Micropolitan Statistical Area	152	111.0	99
Staunton-Waynesboro, VA Micropolitan Statistical Area	79	69.7	291
Stockton, CA Metropolitan Statistical Area	1,118	172.0	22
Sumter, SC Metropolitan Statistical Area	101	95.3	146
Syracuse, NY Metropolitan Statistical Area	371	56.7	339
Tallahassee, FL Metropolitan Statistical Area	317	95.6	145
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	2,481	95.9	141
Terre Haute, IN Metropolitan Statistical Area	113	67.0	300
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	120	90.4	170
Thomasville-Lexington, NC Micropolitan Statistical Area	301	195.7	12
Toledo, OH Metropolitan Statistical Area	532	80.8	228
Topeka, KS Metropolitan Statistical Area	204	89.5	184
Torrington, CT Micropolitan Statistical Area	243	128.4	58
Traverse City, MI Micropolitan Statistical Area	91	65.2	307
Trenton-Ewing, NJ Metropolitan Statistical Area	328	89.8	182
Tucson, AZ Metropolitan Statistical Area	1,573	173.4	20
Tulsa, OK Metropolitan Statistical Area	698	79.2	242
Tupelo, MS Micropolitan Statistical Area	106	81.8	219
Tuscaloosa, AL Metropolitan Statistical Area	140	71.7	278
Tyler, TX Metropolitan Statistical Area	203	108.9	104
Utica-Rome, NY Metropolitan Statistical Area	150	50.2	354
Valdosta, GA Metropolitan Statistical Area	125	101.0	124

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).



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January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Vallejo-Fairfield, CA Metropolitan Statistical Area	875	211.9	9
Vero Beach, FL Metropolitan Statistical Area	183	147.4	27
Victoria, TX Metropolitan Statistical Area	144	126.9	61
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	129	85.3	200
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,234	75.0	262
Visalia-Porterville, CA Metropolitan Statistical Area	558	139.0	41
Waco, TX Metropolitan Statistical Area	179	80.5	232
Warner Robins, GA Metropolitan Statistical Area	161	130.1	56
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	5,558	108.1	106
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	50	30.9	378
Watertown-Fort Drum, NY Micropolitan Statistical Area	55	49.3	357
Wausau, WI Metropolitan Statistical Area	71	55.6	342
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	104	81.4	223
Wenatchee, WA Metropolitan Statistical Area	93	89.9	177
Wheeling, WV-OH Metropolitan Statistical Area	82	54.9	344
Wichita Falls, TX Metropolitan Statistical Area	176	119.1	79
Wichita, KS Metropolitan Statistical Area	487	83.3	210
Williamsport, PA Metropolitan Statistical Area	85	71.7	279
Willimantic, CT Micropolitan Statistical Area	138	120.7	76
Wilmington, NC Metropolitan Statistical Area	223	73.5	264
Winchester, VA-WV Metropolitan Statistical Area	113	100.1	129
Winston-Salem, NC Metropolitan Statistical Area	444	100.5	128
Wooster, OH Micropolitan Statistical Area	94	82.8	213
Worcester, MA Metropolitan Statistical Area	700	89.8	181
Yakima, WA Metropolitan Statistical Area	314	137.1	43
York-Hanover, PA Metropolitan Statistical Area	320	79.7	236
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	431	73.0	270
Yuba City, CA Metropolitan Statistical Area	358	236.5	5
Yuma, AZ Metropolitan Statistical Area	304	172.6	21

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 ([www.census.gov/population/www/estimates/metropop/table01.xls](http://www.census.gov/population/www/estimates/metropop/table01.xls)).

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