

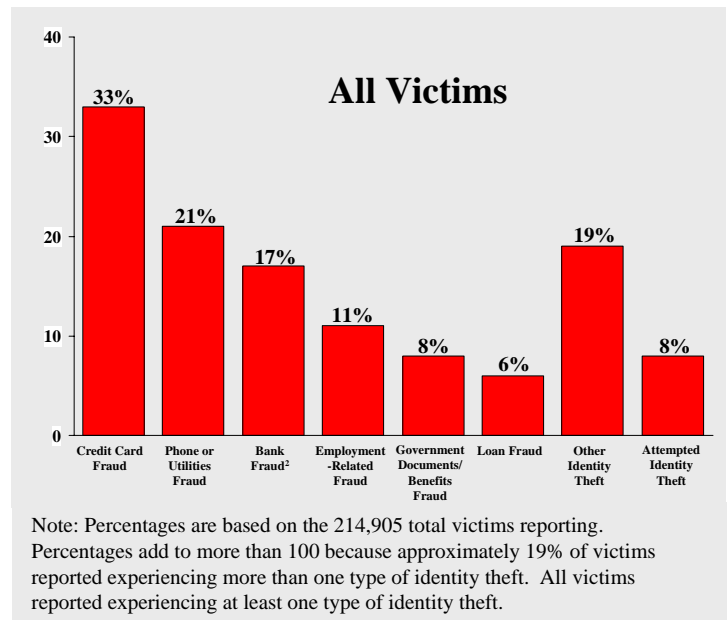
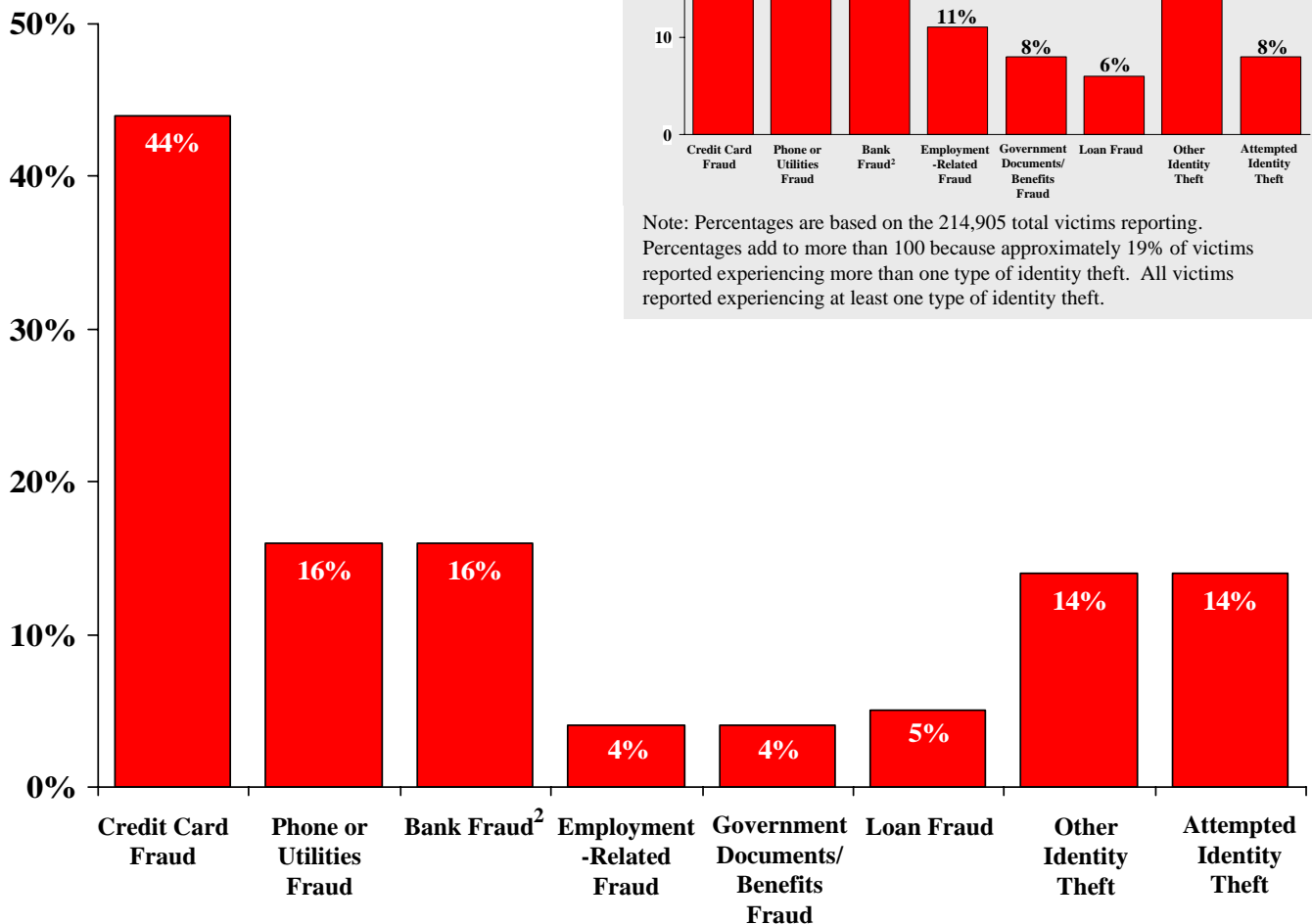


APPENDIX A

How Victims' Information Is Misused

January 1 – December 31, 2003

Victims Age 60 and Over¹



¹Percentages are based on the 19,248 identity theft victims age 60 and over who contacted the Federal Trade Commission directly and reported their age. The bars sum to more than 100% because victims can report experiencing more than one type of identity theft.

²Includes identity theft fraud involving checking and savings accounts and electronic fund transfers.



Total Number of Internet-Related Fraud Complaints & Amount Paid for Consumers Age 60 and Over *January 1, 2001 - December 31, 2003*

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
2001	1,475	1,135	77%	\$1,176,344	\$1,036	\$173
2002	4,105	3,494	85%	\$2,690,618	\$770	\$192
2003	7,384	6,088	82%	\$12,818,313	\$2,106	\$186

¹Average is based on the total number of consumers age 60 and over who reported amount paid (CY 2001=1,135; CY 2002=3,494; CY 2003=6,088). One consumer reported an amount paid of \$6.2 million for CY 2003.

²Median 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.

Number of Internet-Related Fraud Complaints from Consumers Age 60 and Over *January 1, 2001 - December 31, 2003*

	CY 2001	Percentage ¹	CY 2002	Percentage ¹	CY 2003	Percentage ¹
Total Number of Fraud Complaints from Consumers Age 60 and Over	6,141		19,789		26,589	
Internet-Related Fraud Complaints from Consumers Age 60 and Over	1,475	24%	4,105	21%	7,384	28%

¹Percentages are based on the total number of fraud complaints from consumers age 60 and over by calendar year.



Company's Method of Contacting Consumers¹ Age 60 and Over *January 1, 2001 – December 31, 2003*

Initial Contact	CY 2001		CY 2002		CY 2003	
	No. Complaints	Percentage ¹	No. Complaints	Percentage ¹	No. Complaints	Percentage ¹
Phone	2,734	53%	7,206	43%	9,880	44%
Mail	699	14%	3,704	22%	4,195	19%
Internet:	1,299	25%	3,476	21%	6,192	28%
<i>E-mail</i>	717	14%	2,014	12%	3,061	14%
<i>Website</i>	452	9%	1,045	6%	2,198	10%
<i>Other</i>	130	2%	417	3%	933	4%
Other	440	8%	2,191	13%	2,123	9%
<i>Total</i>	<i>5,172</i>	<i>100%</i>	<i>16,577</i>	<i>100%</i>	<i>22,390</i>	<i>100%</i>

¹Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers age 60 and over (CY 2001=5,172; CY 2002=16,577; CY 2003=22,390). The percentage of consumers age 60 and over reporting this information is 84% in all three calendar years.

Sentinel Fraud Top 15 Product of Service Consumers Age 60 and Over *January 1 – December 31, 2003*

Rank	Product or Service	No. of Complaints
1	Prizes\Sweepstakes\Gifts	7,039
2	Shop-at-Home\Catalog Sales	2,902
3	Internet Auction	2,161
4	Nigerian/Other Foreign Money Offers (not prizes)	1,681
5	Telephone: Pay-Per-Call\Info Services	1,144
6	Internet Access Services	1,099
7	Internet Information & Adult Services	857
8	Advance-Fee Loans, Credit Arrangers	804
9	Charitable Solicitations	778
10	Health Care: All	774
11	Lotteries\Lottery Ticket Buying Clubs	662
12	Computers: Equipment\Software	647
13	Travel\Vacations	484
14	Bus Opps\Franchises\Distributorships	423
15	Work-At-Home Plans	367



Investment-Related Scams Complaint Count

January 1 – December 31, 2003

	No. Complaints
Fraud Complaints	2,279
Fraud Complaints with Consumer Age Age 60 and Over	1,363 338
Internet-Related Fraud Complaints	392
Internet-Related Fraud Complaints with Consumers Age Age 60 and Over	256 34

Cross-Border Fraud Complaint Count

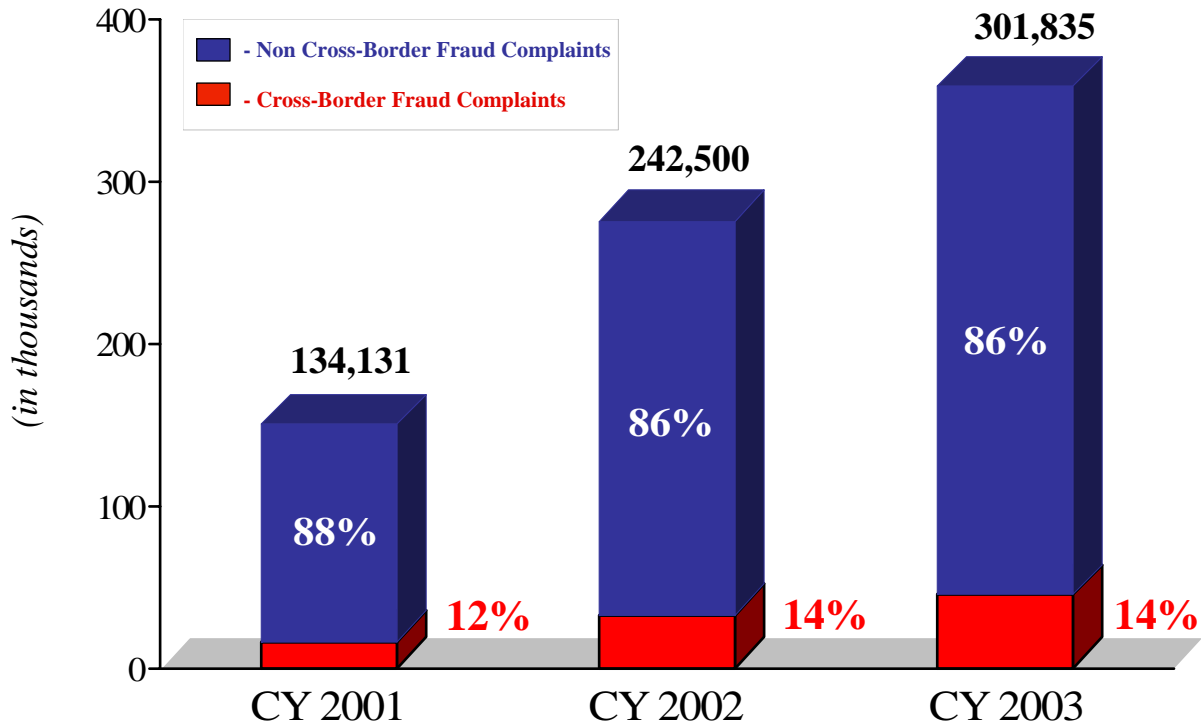
January 1, 2001 – December 31, 2003

Calendar Year	Total No. of Fraud Complaints	Total Cross-Border Complaints	Cross-Border Complaints % ¹
2001	134,131	16,327	12%
2002	242,500	32,792	14%
2003	301,835	42,185	14%

¹Percentages are based on the total number of fraud complaints by calendar year. For the purposes of this report, a fraud complaint is “cross-border” if: (1) a U.S. consumer complained about a company located in Canada or another foreign country, (2) a Canadian consumer complained about a company located in the U.S. or another foreign country, or (3) a consumer from a foreign country complained about a company located in the U.S. or Canada. Company location is based on addresses reported by the complaining consumers and thus, understates the number of cross-border complaints. In some instances the company address provided by the consumer may actually be a mail drop rather than the physical location of the company, and in other cases, the consumer does not know whether the location is in the U.S. or abroad.

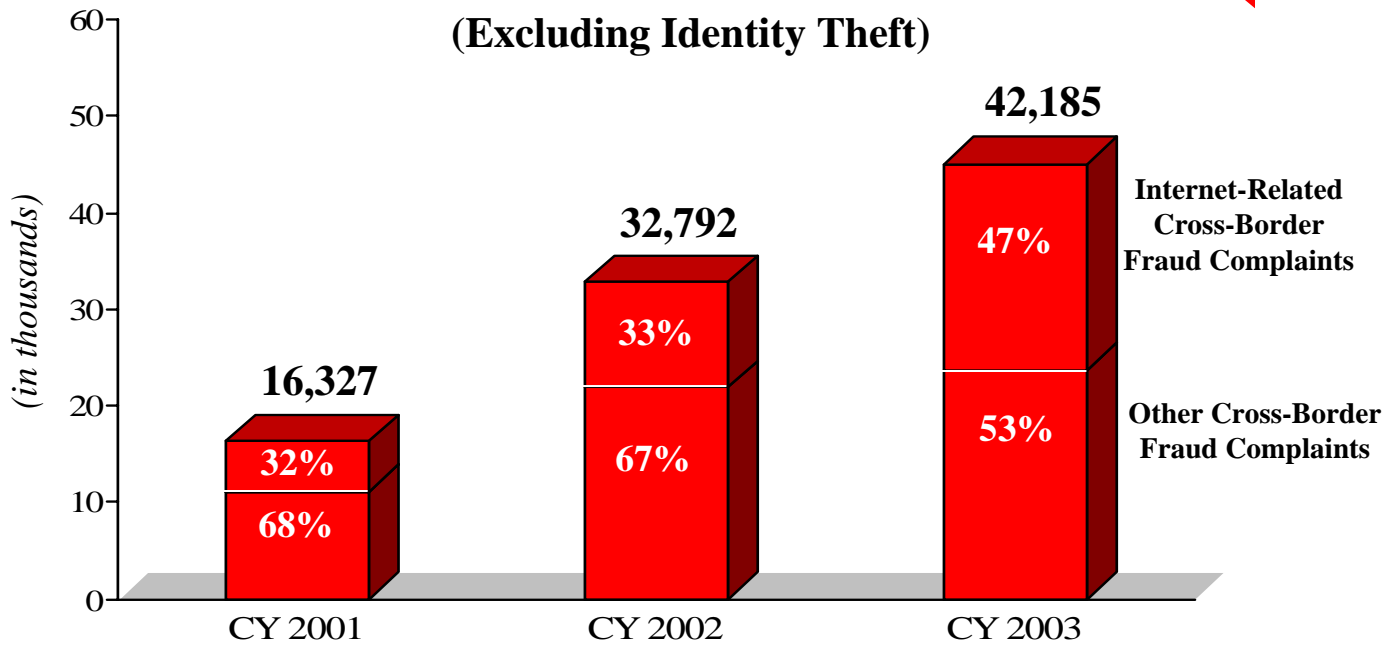


Sentinel Fraud Complaints by Calendar Year¹ (Excluding Identity Theft)



¹Percentages are based on the total number of Consumer Sentinel fraud complaints by calendar year.

Cross-Border Fraud Complaints by Calendar Year² (Excluding Identity Theft)

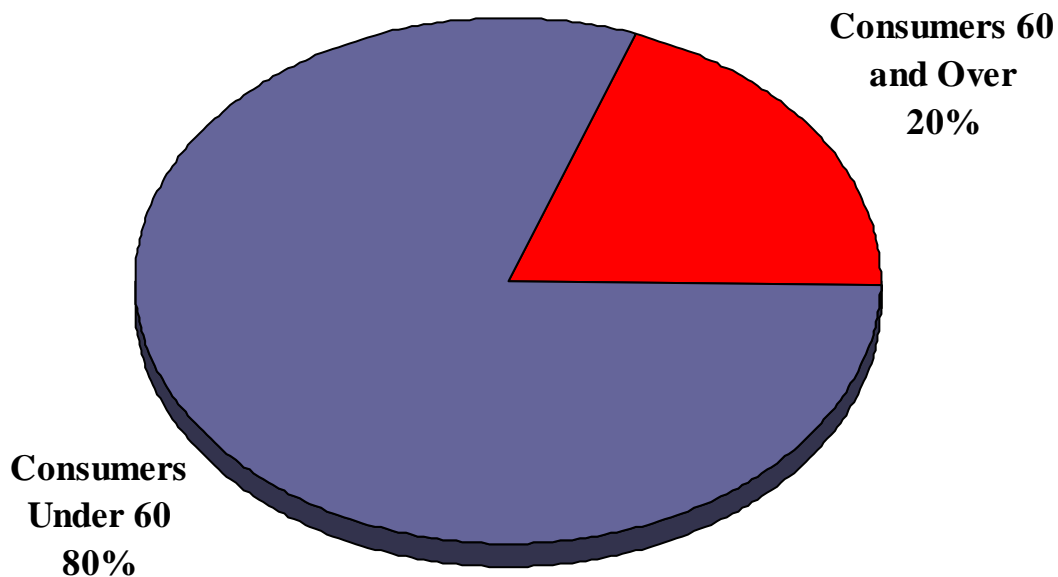


²Percentages are based on the total number of Consumer Sentinel cross-border fraud complaints by calendar year.



Consumer Age Distribution for Cross-Border Fraud Complaints¹

January 1 – December 31, 2003



¹Percentages are based on 32,306 cross-border fraud complaints where consumers reported their age for calendar year 2003. Consumers reported their age in 77% of all cross-border fraud complaints during calendar year 2003.

Note: As of July 1, 2002, persons age 60 and over made up approximately 16.4% of the U.S. population. (Source: Population Division, U.S. Census Bureau, Table NA-EST2002-ASRO-01 - National Population Estimates - Characteristics, Release Date: June 18, 2003).