



# National and State Trends in **Fraud & Identity Theft** January - December 2004

**Federal Trade Commission**  
February 1, 2005



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# INTRODUCTION

## Consumer Sentinel Leading Partners & Data Contributors

Between January and December 2004, Consumer Sentinel, the complaint database developed and maintained by the FTC, received over **635,000** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$547 million. The reports in this booklet analyze those complaints.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 150 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 two million complaints. Some data transfers from other organizations contain complaints from previous months and 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 a detailed description see Appendix A)*



## Executive Summary

### Federal Trade Commission (FTC) – 2004 National and State Trends in Fraud and Identity Theft

- Consumer Sentinel now contains over 2 million fraud and identity theft complaints and is accessible to more than 1,200 law enforcement agencies – including every state attorney general in the U.S. and consumer protection agencies in 19 nations.
- The FTC received over 635,000 Consumer Sentinel complaints during calendar year 2004 - 61% represented fraud and 39% were identity theft complaints.

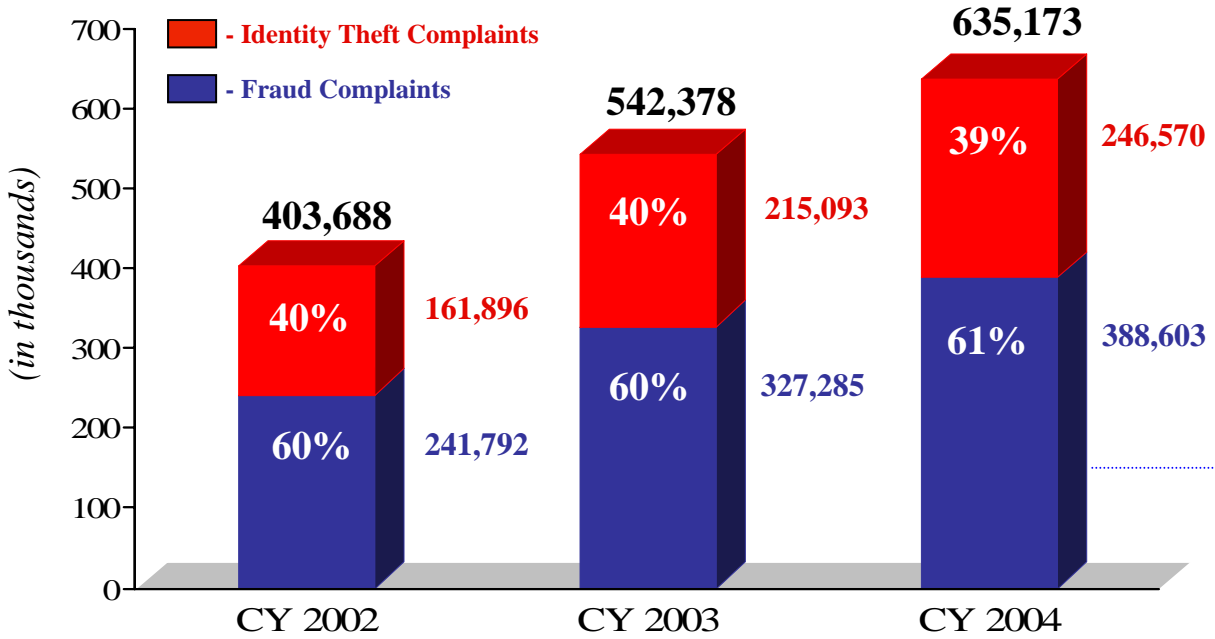
#### *Fraud*

- A total of 388,603 of the Consumer Sentinel complaints were fraud-related. Internet Auctions was the leading complaint category with 16% of the overall complaints, followed by Shop-at-Home/Catalog Sales (8%), Internet Services and Computer Complaints (6%), Foreign Money Offers (6%), Prizes/Sweepstakes and Lotteries (5%), Advance-Fee Loans and Credit Protection (3%), Business Opportunities and Work-at-Home Plans (2%), and Telephone Services (2%).
- Consumers reported fraud losses of over \$547 million; the median monetary loss was \$259.
- Internet-related complaints accounted for 53% of all reported fraud complaints, with monetary losses of over \$265 million and a median loss of \$214.
- Some 57% of fraud complaints where the company's method of initial contact was reported indicate internet solicitations - electronic mail 35% and web 22%. 80% of all fraud complaints reported the method of initial contact. This is consistent with last year's report.
- The major metropolitan areas with the highest per capita rates of consumer fraud reported are the Washington DC area; San Jose-Sunnyvale-Santa Clara, CA; and Las Vegas-Paradise, NV.

#### *Identity Theft*

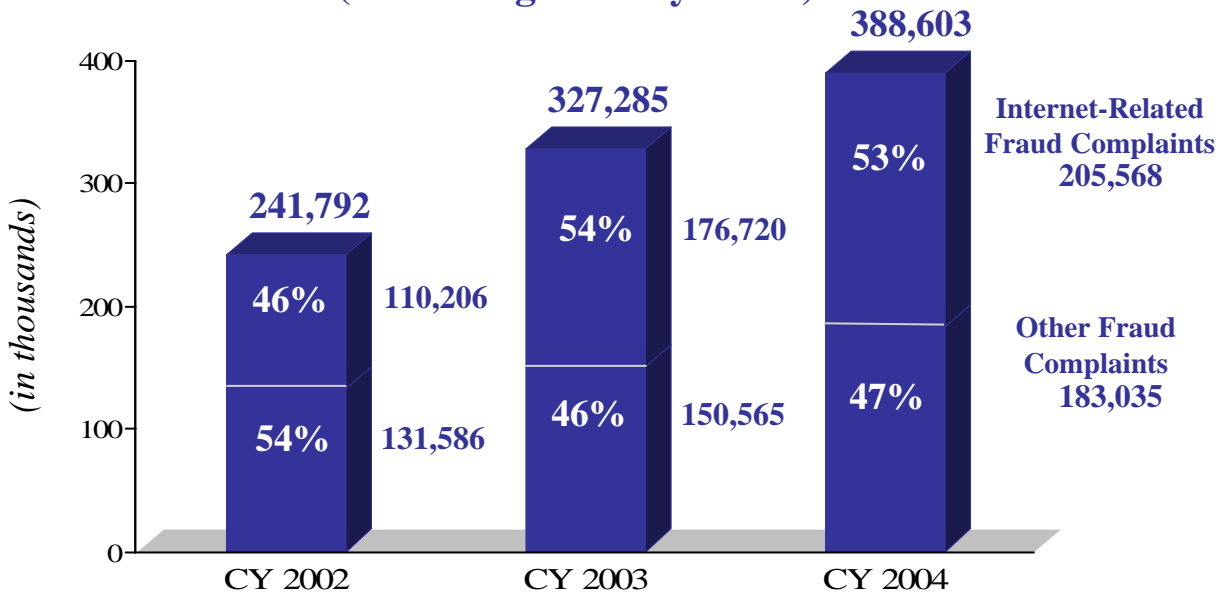
- Credit card fraud (28%) was the most common form of reported identity theft followed by phone or utilities fraud (19%), bank fraud (18%), and employment fraud (13%). Other significant categories of identity theft reported by victims were government documents/benefits fraud and loan fraud.
- The percentage of complaints about “Electronic Fund Transfer” related identity theft more than doubled between 2002 and 2004.
- The major metropolitan areas with the highest per capita rates of reported identity theft are Phoenix-Mesa-Scottsdale, AZ; Riverside-San Bernardino-Ontario, CA; and Las Vegas-Paradise, NV.

## 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 "Do Not Call" registry complaints.

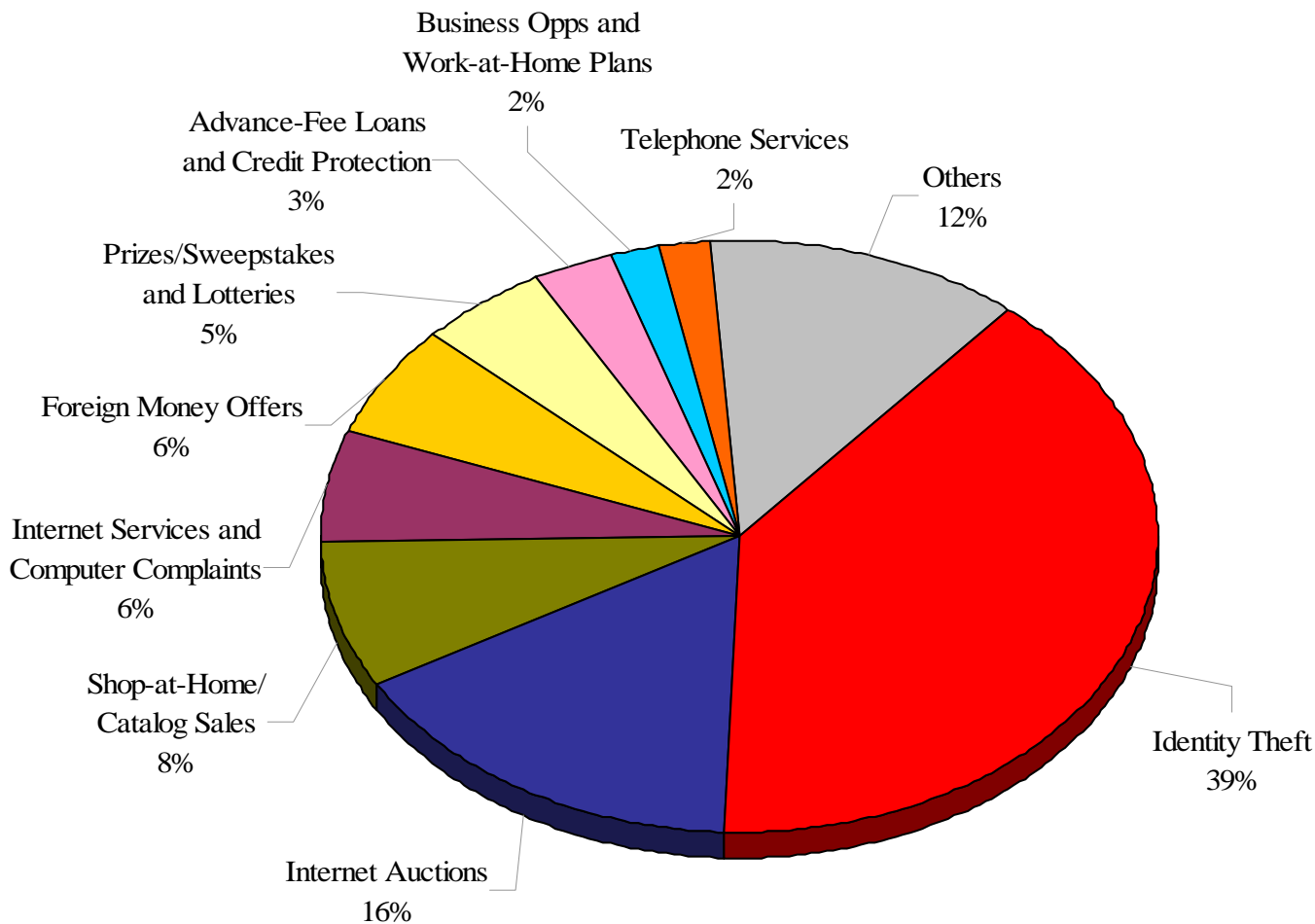
## Fraud Complaints by Calendar Year<sup>2</sup> (Excluding Identity Theft)



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

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

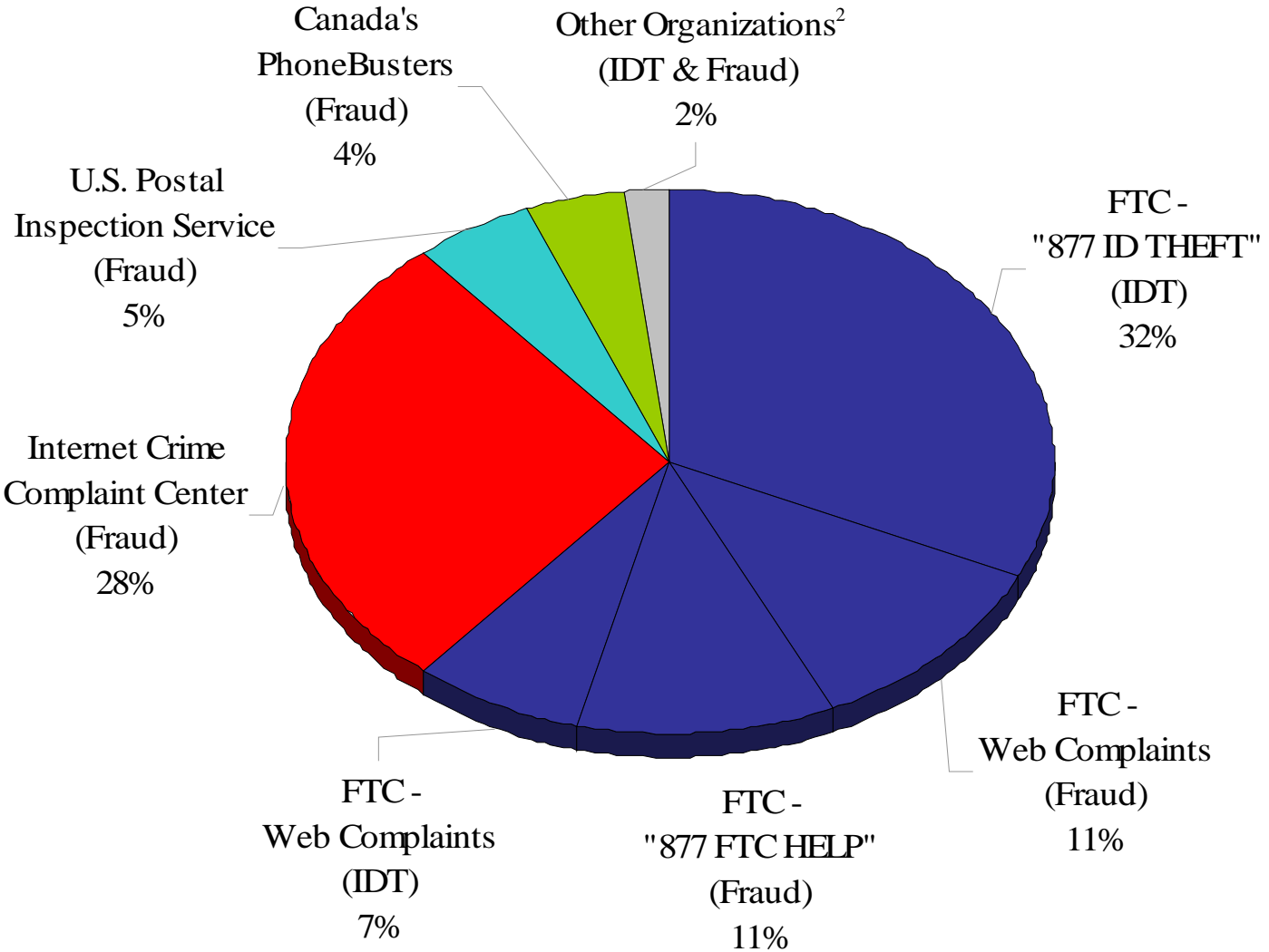
*January 1 – December 31, 2004*



<sup>1</sup>Percentages are based on the total number of Sentinel complaints (**635,173**) received between January 1 and December 31, 2004. For Sentinel category descriptions and three-year trends, see Appendices B and C.

# Sentinel Data Contributors<sup>1</sup>

January 1 – December 31, 2004



<sup>1</sup>Percentages are based on the total number of Sentinel complaints (635,173) received between January 1 and December 31, 2004. 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 D.

## Total Number of Fraud Complaints & Amount Paid

January 1 - December 31, 2004

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>
388,603	296,525	76%	\$547,854,781	\$1,848	\$259

<sup>1</sup>Average is based on the total number of consumers who reported amount paid (296,525). Forty-one consumers reported an amount paid of \$1 million or more.

<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.

### Fraud Complaints by Reported Amount Paid

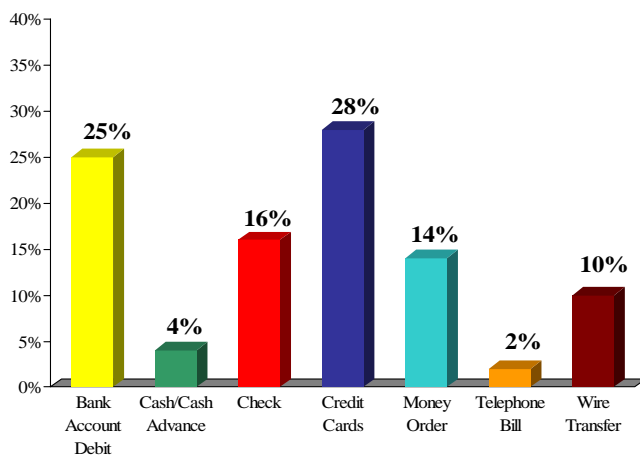
January 1 - December 31, 2004

Amount Paid	Percentage <sup>3</sup>
\$0	30%
\$1 - 25	7%
\$26 - 50	7%
\$51 - 75	4%
\$76 - 100	4%
\$101 - 250	12%
\$251 - 500	11%
\$501 - 1,000	8%
\$1,001 - 5,000	12%
More than \$5,000	4%

<sup>3</sup>Percentages are based on the total number of consumers who reported amount paid (296,525). 76% of consumers reported this information.

### Methods of Payment Reported by Consumers<sup>4</sup>

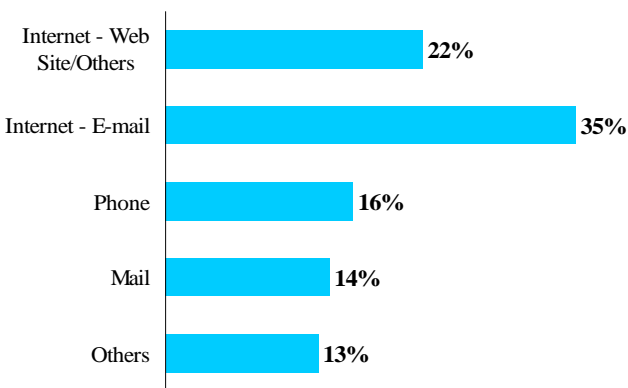
January 1 - December 31, 2004



<sup>4</sup>Percentages are based on the total number of consumers who reported the method of payment (71,175). 18% of consumers reported this information.

### Company's Method of Contacting Consumers<sup>5</sup>

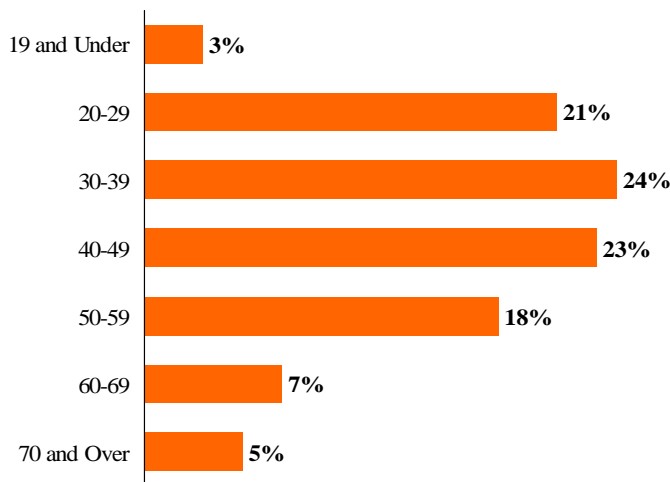
January 1 - December 31, 2004



<sup>5</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (311,469). 80% of consumers reported this information.

### Fraud Complaints by Consumer Age<sup>6</sup>

January 1 - December 31, 2004



<sup>6</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (313,513). 81% of consumers reported their age.



**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 *January 1 - December 31, 2004*

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>
205,568	184,206	90%	\$265,337,866	\$1,440	\$214

<sup>1</sup>Average is based on the total number of consumers who reported amount paid (184,206). Fifteen consumers reported an amount paid of \$1 million or more.

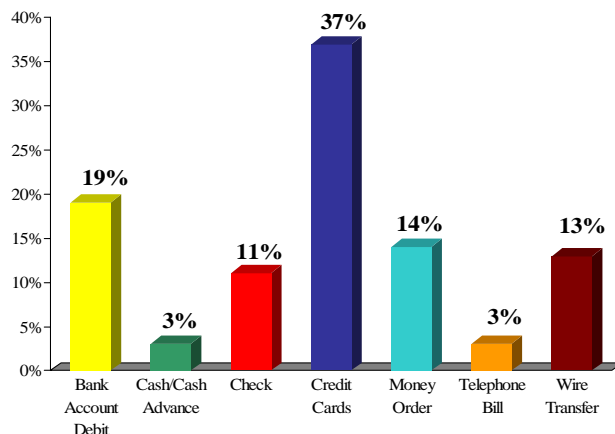
<sup>2</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

### Internet-Related Fraud Complaints By Reported Amount Paid *January 1 - December 31, 2004*

Amount Paid	Percentage <sup>3</sup>
\$0	24%
\$1 - 25	8%
\$26 - 50	8%
\$51 - 75	5%
\$76 - 100	5%
\$101 - 250	14%
\$251 - 500	11%
\$501 - 1,000	9%
\$1,001 - 5,000	12%
More than \$5,000	3%

<sup>3</sup>Percentages are based on the total number of consumers who reported amount paid (184,206). 90% of consumers reported this information.

### Methods of Payment Reported by Consumers<sup>4</sup> *January 1 - December 31, 2004*



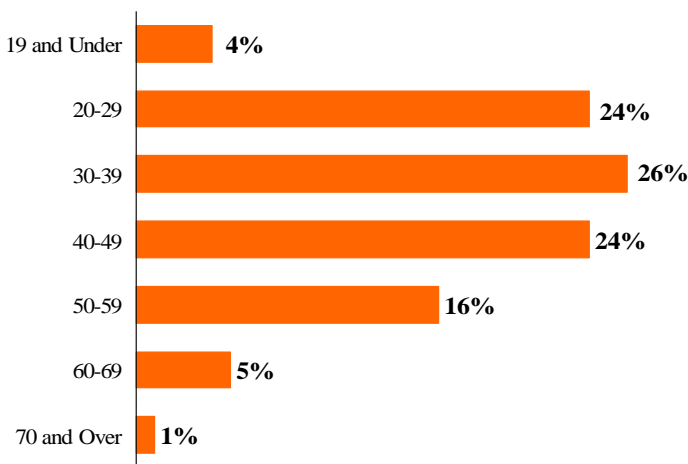
<sup>4</sup>Percentages are based on the total number of consumers who reported the method of payment (31,077). 15% of consumers reported this information.

### Top Products/Services for Internet-Related Fraud Complaints<sup>5</sup> *January 1 - December 31, 2004*

Internet Auctions	48%
Shop-at-Home/Catalog Sales	17%
Internet Access Services	10%
Foreign Money Offers	6%
Internet Info. & Adult Services	3%
Computers: Equipment/Software	2%
Business Opportunities	2%

<sup>5</sup>Percentages are based on the total number of Internet-related fraud complaints (205,568) received between January 1 and December 31, 2004.

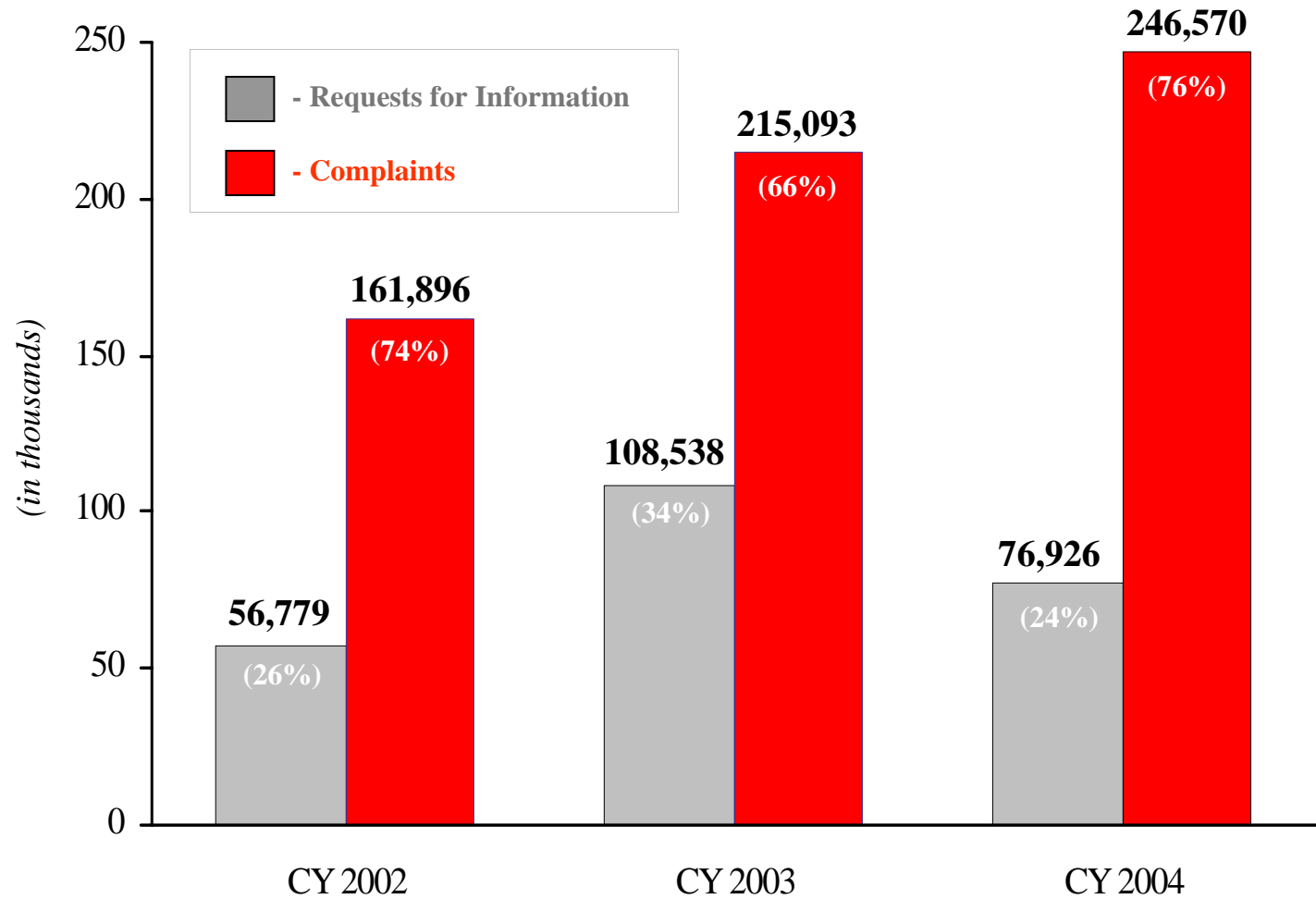
### Internet-Related Fraud Complaints by Consumer Age<sup>6</sup> *January 1 - December 31, 2004*



<sup>6</sup>Percentages are based on the total number of Internet-related fraud complaints where consumers reported their age (173,403). 84% of consumers reported their age.



## Total Identity Theft Records<sup>1</sup> by Calendar Year



<sup>1</sup>Percentages are based on the total number of identity theft records by calendar year.



## How Victims' Information is Misused<sup>1</sup> Calendar Years 2002 through 2004

### Credit Card Fraud

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
New Accounts	24.4%	19.3%	16.5%
Existing Account	12.2%	12.0%	11.9%
Unspecified	5.4%	1.4%	0.1%
<b>Total</b>	<b>41%</b>	<b>32%</b>	<b>28%</b>

### Loan Fraud

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
Business / Personal / Student Loan	2.7%	2.3%	2.6%
Auto Loan / Lease	2.1%	2.0%	1.9%
Real Estate Loan	0.9%	1.0%	1.2%
Unspecified	0.5%	0.3%	0.2%
<b>Total</b>	<b>6%</b>	<b>5%</b>	<b>5%</b>

### Phone or Utilities Fraud

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
Wireless - New	10.6%	10.4%	10.0%
Telephone - New	5.2%	5.6%	5.9%
Utilities - New	3.0%	3.8%	4.2%
Unauthorized Charges to Existing Accounts	0.7%	0.6%	0.7%
Unspecified	2.2%	0.8%	0.3%
<b>Total</b>	<b>20%</b>	<b>19%</b>	<b>19%</b>

### Other Identity Theft

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
Other	9.1%	11.6%	14.3%
Illegal / Criminal	2.0%	2.1%	2.4%
Internet / E-mail	1.4%	1.6%	1.8%
Medical	1.7%	1.8%	1.8%
Apartment / House Rented	1.0%	0.9%	0.9%
Insurance <sup>3</sup>	—	0.3%	0.4%
Property Rental Fraud <sup>3</sup>	—	0.2%	0.3%
Bankruptcy	0.4%	0.3%	0.3%
Child Support <sup>3</sup>	—	0.2%	0.3%
Magazines <sup>3</sup>	—	0.1%	0.2%
Securities / Other Investments	0.2%	0.2%	0.1%
<b>Total</b>	<b>15%</b>	<b>19%</b>	<b>22%</b>

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

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
Existing Accounts	8.1%	8.3%	8.5%
Electronic Fund Transfer	3.1%	4.8%	6.6%
New Accounts	3.7%	3.8%	3.6%
Unspecified	2.0%	0.5%	0.1%
<b>Total</b>	<b>16%</b>	<b>17%</b>	<b>18%</b>

### Employment-Related Fraud

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
Employment-Related Fraud	<b>9%</b>	<b>11%</b>	<b>13%</b>

### Attempted Identity Theft

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
Attempted Identity Theft	<b>8%</b>	<b>8%</b>	<b>6%</b>

### Government Documents or Benefits Fraud

	Percentage CY 2002	Percentage CY 2003	Percentage CY 2004
<b>Theft Subtype</b>			
Fraudulent Tax Return	1.9%	3.7%	3.8%
Driver's License Issued / Forged	3.0%	2.3%	2.2%
Government Benefits Applied / Received	0.8%	1.3%	1.4%
Other Government Docs Issued / Forged	0.3%	0.4%	0.7%
Social Security Card Issued / Forged	1.7%	0.4%	0.5%
Unspecified	0.1%	<0.1%	<0.1%
<b>Total</b>	<b>7%</b>	<b>8%</b>	<b>8%</b>

<sup>1</sup>Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY 2002 = 161,896; CY 2003 = 215,093; CY 2004 = 246,570. Note that percentages total to more than 100 in each year because some victims reported experiencing more than one type of identity theft: 22% in CY 2002; 19% in CY 2003; and 19% in CY 2004.

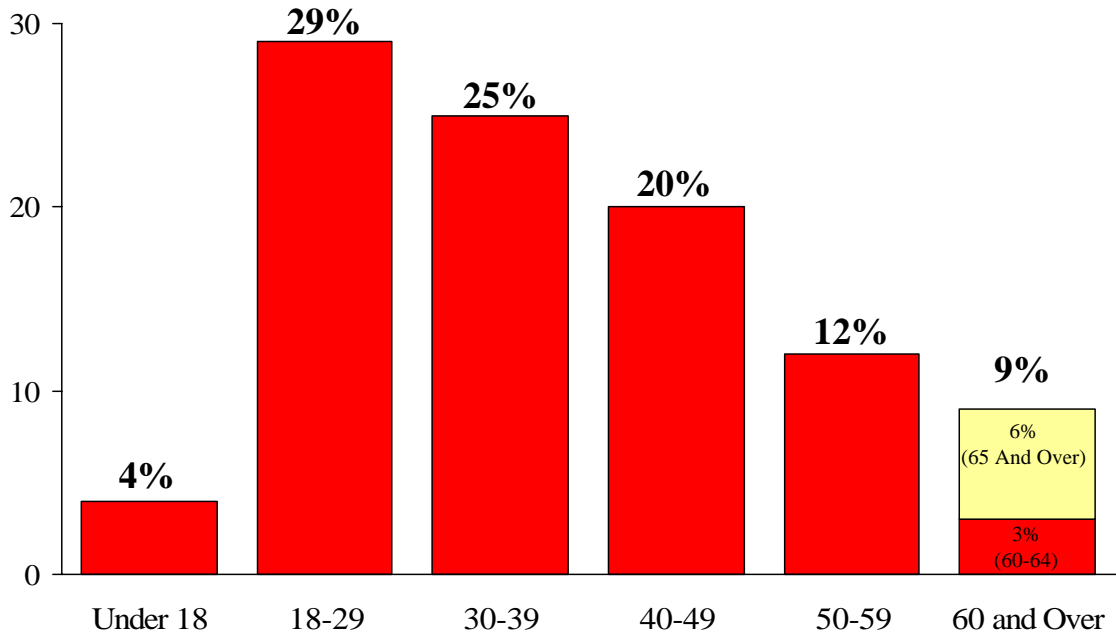
<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

<sup>3</sup>Theft subtype added in CY 2003.



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

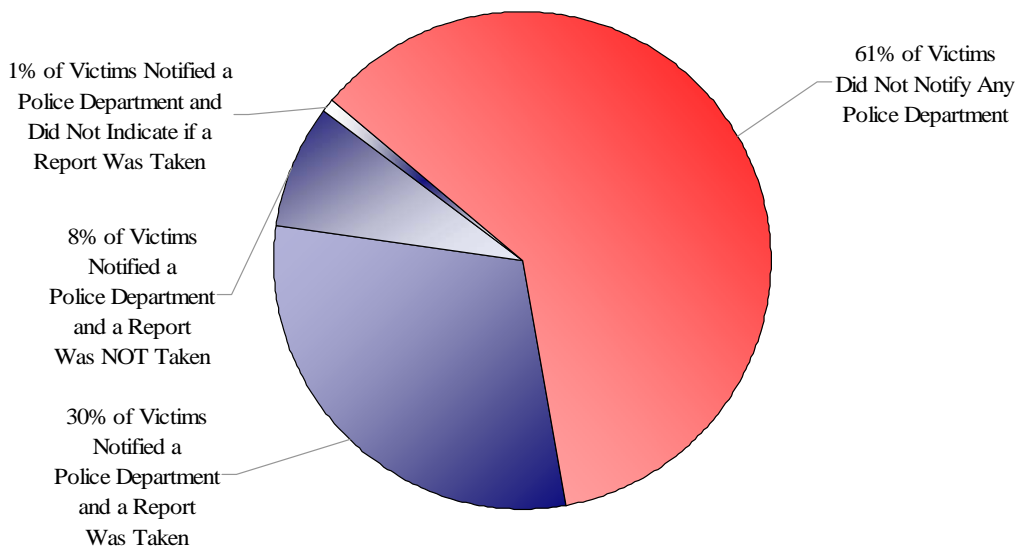
January 1 – December 31, 2004



<sup>1</sup>Percentages are based on the total number of identity theft complaints where victims reported their age (234,263). 95% of the victims who contacted the Federal Trade Commission directly reported their age.

## Law Enforcement Contact<sup>2</sup>

January 1 – December 31, 2004



<sup>2</sup>Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (239,945). 98% of the identity theft victims who contacted the Federal Trade Commission directly reported this information.

# Major Metropolitan Areas for Fraud – Related Complaints<sup>1</sup>

## January 1 – December 31, 2004

Rank	Metropolitan Area	No. of Complaints	Complaints Per 100,000 Population
1	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	8,812	183.7
2	San Jose-Sunnyvale-Santa Clara, CA MSA	2,988	172.1
3	Las Vegas-Paradise, NV MSA	2,358	171.4
4	Columbus, OH MSA	2,726	169.0
5	Phoenix-Mesa-Scottsdale, AZ MSA	5,434	167.1
6	Austin-Round Rock, TX MSA	2,088	167.1
7	San Francisco-Oakland-Fremont, CA MSA	6,748	163.6
8	Tampa-St. Petersburg-Clearwater, FL MSA	3,898	162.7
9	Seattle-Tacoma-Bellevue, WA MSA	4,943	162.4
10	Sacramento--Arden-Arcade--Roseville, CA MSA	2,839	158.0
11	San Diego-Carlsbad-San Marcos, CA MSA	4,394	156.2
12	Portland-Vancouver-Beaverton, OR-WA MSA	2,987	154.9
13	Denver-Aurora, CO MSA	3,331	152.9
14	Orlando, FL MSA	2,427	147.6
15	Indianapolis, IN MSA	2,150	141.0
16	Jacksonville, FL MSA	1,503	133.9
17	Dallas-Fort Worth-Arlington, TX MSA	6,803	131.8
18	Virginia Beach-Norfolk-Newport News, VA-NC MSA	2,066	131.1
19	Kansas City, MO-KS MSA	2,401	130.8
20	Los Angeles-Long Beach-Santa Ana, CA MSA	15,963	129.1
21	Oklahoma City, OK MSA	1,386	126.5
22	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,287	125.6
23	Milwaukee-Waukesha-West Allis, WI MSA	1,877	125.1
24	Pittsburgh, PA MSA	3,039	125.0
25	Rochester, NY MSA	1,297	125.0
26	Baltimore-Towson, MD MSA	3,167	124.1
27	Richmond, VA MSA	1,345	122.6
28	St. Louis, MO-IL MSA	3,270	121.2
29	Minneapolis-St. Paul-Bloomington, MN-WI MSA	3,589	120.9
30	Atlanta-Sandy Springs-Marietta, GA MSA	5,110	120.3
31	Riverside-San Bernardino-Ontario, CA MSA	3,876	119.1
32	Charlotte-Gastonia-Concord, NC-SC MSA	1,559	117.2
33	Cleveland-Elyria-Mentor, OH MSA	2,497	116.2
34	Hartford-West Hartford-East Hartford, CT MSA	1,329	115.7
35	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	6,515	114.6
36	Boston-Cambridge-Quincy, MA-NH MSA	4,999	113.8
37	Nashville-Davidson--Murfreesboro, TN MSA	1,461	111.4
38	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,991	109.8
39	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	19,736	107.7
40	Detroit-Warren-Livonia, MI MSA	4,748	106.6
41	Birmingham-Hoover, AL MSA	1,092	103.8
42	Buffalo-Niagara Falls, NY MSA	1,212	103.6
43	Cincinnati-Middletown, OH-KY-IN MSA	2,079	103.5
44	Louisville, KY-IN MSA	1,189	102.3
45	Houston-Baytown-Sugar Land, TX MSA	4,750	100.7
46	New Orleans-Metairie-Kenner, LA MSA	1,313	99.7
47	San Antonio, TX MSA	1,672	97.7
48	Providence-New Bedford-Fall River, RI-MA MSA	1,516	95.8
49	Memphis, TN-MS-AR MSA	1,088	90.3

<sup>1</sup>Ranking is based on the number of fraud complaints per 100,000 inhabitants for each metropolitan area. This chart illustrates major Metropolitan Statistical Areas (MSA) with a population of one million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of June 6, 2003 (<http://www.census.gov/population/cen2000/phc-t29/tab03a.pdf>).

Note: Statistics for CY 2003 included only MSAs with a population of two million or more.



# Major Metropolitan Areas for Identity Theft – Related Complaints<sup>1</sup>

## January 1 – December 31, 2004

Rank	Metropolitan Area	No. of Victims	Victims Per 100,000 Population
1	Phoenix-Mesa-Scottsdale, AZ MSA	5,924	182.2
2	Riverside-San Bernardino-Ontario, CA MSA	5,421	166.6
3	Las Vegas-Paradise, NV MSA	2,253	163.8
4	Dallas-Fort Worth-Arlington, TX MSA	7,524	145.8
5	Houston-Baytown-Sugar Land, TX MSA	6,563	139.2
6	Los Angeles-Long Beach-Santa Ana, CA MSA	17,078	138.1
7	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,577	131.3
8	San Antonio, TX MSA	2,201	128.6
9	San Francisco-Oakland-Fremont, CA MSA	5,284	128.1
10	San Diego-Carlsbad-San Marcos, CA MSA	3,569	126.8
11	Atlanta-Sandy Springs-Marietta, GA MSA	5,191	122.2
12	Orlando, FL MSA	1,926	117.1
13	Sacramento--Arden-Arcade--Roseville, CA MSA	2,102	117.0
14	Denver-Aurora, CO MSA	2,517	115.5
15	Portland-Vancouver-Beaverton, OR-WA MSA	2,222	115.3
16	Austin-Round Rock, TX MSA	1,417	113.4
17	Seattle-Tacoma-Bellevue, WA MSA	3,291	108.1
18	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	5,142	107.2
19	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,746	107.1
20	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	18,988	103.6
21	Charlotte-Gastonia-Concord, NC-SC MSA	1,322	99.4
22	Detroit-Warren-Livonia, MI MSA	4,406	99.0
23	Memphis, TN-MS-AR MSA	1,147	95.2
24	San Jose-Sunnyvale-Santa Clara, CA MSA	1,645	94.8
25	Tampa-St. Petersburg-Clearwater, FL MSA	2,210	92.2
26	Kansas City, MO-KS MSA	1,687	91.9
27	Indianapolis, IN MSA	1,375	90.2
28	Jacksonville, FL MSA	960	85.5
29	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	4,782	84.1
30	Baltimore-Towson, MD MSA	2,142	83.9
31	Cleveland-Elyria-Mentor, OH MSA	1,754	81.7
32	Milwaukee-Waukesha-West Allis, WI MSA	1,182	78.8
33	St. Louis, MO-IL MSA	2,048	75.9
34	Columbus, OH MSA	1,204	74.7
35	Oklahoma City, OK MSA	812	74.1
36	Minneapolis-St. Paul-Bloomington, MN-WI MSA	2,194	73.9
37	Richmond, VA MSA	746	68.0
38	New Orleans-Metairie-Kenner, LA MSA	890	67.6
39	Virginia Beach-Norfolk-Newport News, VA-NC MSA	1,017	64.5
40	Rochester, NY MSA	665	64.1
41	Birmingham-Hoover, AL MSA	673	64.0
42	Nashville-Davidson--Murfreesboro, TN MSA	826	63.0
43	Boston-Cambridge-Quincy, MA-NH MSA	2,758	62.8
44	Buffalo-Niagara Falls, NY MSA	682	58.3
45	Hartford-West Hartford-East Hartford, CT MSA	641	55.8
46	Louisville, KY-IN MSA	605	52.1
47	Cincinnati-Middletown, OH-KY-IN MSA	1,044	51.9
48	Providence-New Bedford-Fall River, RI-MA MSA	791	50.0
49	Pittsburgh, PA MSA	1,211	49.8

<sup>1</sup>Ranking is based on the number of identity theft victims per 100,000 inhabitants for each metropolitan area. This chart illustrates major Metropolitan Statistical Areas (MSA) with a population of one million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of June 6, 2003 (<http://www.census.gov/population/cen2000/phc-t29/tab03a.pdf>).

Note: Statistics for CY 2003 included only MSAs with a population of two million or more.


**FRAUD COMPLAINTS BY CONSUMER STATE**
**IDENTITY THEFT VICTIMS BY STATE**
*January 1 - December 31, 2004*

Rank	Consumer State	Complaints Per 100,000 Population	Number of Complaints
1	Arizona	180.5	10,366
2	Alaska	174.4	1,143
3	Nevada	151.3	3,532
4	Washington	151.2	9,378
5	Hawaii	143.1	1,807
6	Colorado	142.5	6,558
7	Virginia	134.4	10,023
8	New Hampshire	133.4	1,734
9	Oregon	132.3	4,756
10	Maryland	131.3	7,298
11	California	130.6	46,867
12	Florida	128.0	22,263
13	Wyoming	127.9	648
14	Delaware	126.6	1,051
15	New Mexico	124.3	2,365
16	Utah	122.5	2,927
17	Wisconsin	120.6	6,643
18	Pennsylvania	119.2	14,786
19	Connecticut	119.0	4,170
20	Montana	118.8	1,101
21	Illinois	116.1	14,766
22	Indiana	114.9	7,168
23	Nebraska	114.6	2,002
24	Ohio	114.0	13,066
25	New Jersey	114.0	9,917
26	Idaho	112.3	1,565
27	Kansas	111.8	3,059
28	Missouri	111.2	6,398
29	South Carolina	109.3	4,588
30	Vermont	109.3	679
31	Michigan	108.8	10,998
32	Massachusetts	108.7	6,976
33	New York	107.7	20,699
34	Minnesota	103.6	5,284
35	Maine	102.1	1,345
36	West Virginia	101.1	1,835
37	Rhode Island	100.8	1,089
38	Oklahoma	97.7	3,444
39	North Carolina	97.1	8,291
40	Georgia	96.8	8,549
41	Texas	95.3	21,435
42	Tennessee	91.6	5,406
43	Alabama	91.5	4,143
44	North Dakota	90.0	571
45	Iowa	89.5	2,645
46	Kentucky	88.4	3,667
47	South Dakota	86.0	663
48	Louisiana	80.3	3,625
49	Arkansas	75.7	2,085
50	Mississippi	66.8	1,939

Rank	Victim State	Victims Per 100,000 Population	Number of Victims
1	Arizona	142.5	8,186
2	Nevada	125.7	2,935
3	California	122.1	43,839
4	Texas	117.6	26,454
5	Colorado	95.8	4,409
6	Florida	92.3	16,062
7	New York	92.0	17,680
8	Washington	91.1	5,654
9	Oregon	87.8	3,156
10	Illinois	87.6	11,138
11	Georgia	84.3	7,440
12	New Mexico	83.4	1,588
13	Maryland	83.0	4,612
14	Utah	76.6	1,831
15	New Jersey	75.1	6,530
16	Michigan	72.3	7,307
17	Indiana	68.5	4,274
18	Missouri	67.9	3,905
19	Delaware	66.6	553
20	Alaska	66.1	433
21	North Carolina	65.8	5,623
22	Virginia	63.6	4,742
23	Kansas	61.3	1,677
24	Massachusetts	61.1	3,921
25	Pennsylvania	61.0	7,563
26	Ohio	60.7	6,956
27	Connecticut	57.1	2,000
28	Minnesota	57.0	2,905
29	Oklahoma	56.0	1,973
30	Tennessee	55.0	3,246
31	South Carolina	51.2	2,148
32	Arkansas	50.8	1,397
33	Hawaii	50.7	640
34	Rhode Island	50.6	547
35	Louisiana	49.9	2,254
36	Alabama	48.9	2,216
37	Wisconsin	48.0	2,646
38	Mississippi	46.5	1,350
39	Nebraska	45.1	788
40	Idaho	43.1	600
41	Wyoming	42.2	214
42	New Hampshire	41.8	543
43	Kentucky	40.1	1,662
44	Montana	39.3	364
45	Iowa	34.8	1,028
46	West Virginia	34.2	621
47	Vermont	33.5	208
48	Maine	32.2	424
49	North Dakota	29.6	188
50	South Dakota	23.2	179

Note: Per 100,000 unit of population estimates are based on the 2004 U.S. Census population estimates (Table NST-EST2004-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2004). Numbers for the District of Columbia are: Fraud = 1,196 complaints and 216.1 complaints per 100,000 population; Identity Theft = 922 victims and 166.6 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
- ▶ Top Consumer City Locations for Fraud Complaints

## Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims
- ▶ Top Identity Theft Victim City Locations



# ALABAMA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Alabama Consumers = 6,359



Fraud Complaints from Alabama Consumers = **4,143**

### Top Fraud Complaint Categories for Alabama Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,001	24%
2	Shop-at-Home/Catalog Sales	469	11%
3	Foreign Money Offers	390	9%
4	Prizes/Sweepstakes and Lotteries	389	9%
5	Internet Services and Computer Complaints	381	9%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Alabama consumers (4,143).

### 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>
4,143	\$3,896,301	3,284	79%	\$1,186

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (3,284).

### Top Alabama Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Birmingham	435
Mobile	236
Huntsville	224
Montgomery	209
Tuscaloosa	92



Identity Theft Complaints from Alabama Victims = **2,216**

### Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	628	28%
2	Phone or Utilities Fraud	422	19%
3	Bank Fraud <sup>2</sup>	398	18%
4	Government Documents or Benefits Fraud	235	11%
5	Employment-Related Fraud	152	7%
6	Loan Fraud	133	6%
	Other	520	23%
	Attempted Identity Theft	131	6%

<sup>1</sup>Percentages are based on the 2,216 victims reporting from Alabama. Percentages add to more than 100 because approximately 19% 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.

### Top Alabama Identity Theft Victim Locations

Victim City	No. of Victims
Birmingham	332
Mobile	124
Montgomery	124
Huntsville	89
Dothan	47

# ALASKA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Alaska Consumers = 1,576



Fraud Complaints from Alaska Consumers = 1,143

### Top Fraud Complaint Categories for Alaska Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Foreign Money Offers	257	22%
2	Internet Auctions	231	20%
3	Prizes/Sweepstakes and Lotteries	139	12%
4	Shop-at-Home/Catalog Sales	118	10%
5	Internet Services and Computer Complaints	81	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Alaska consumers (1,143).

### 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>
1,143	\$588,379	778	68%	\$756

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (778).

### Top Alaska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Anchorage	388
North Pole	174
Fairbanks	88
Wasilla	59
Eagle River	44



Identity Theft Complaints from Alaska Victims = 433

### Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	127	29%
2	Phone or Utilities Fraud	78	18%
3	Bank Fraud <sup>2</sup>	59	14%
4	Government Documents or Benefits Fraud	33	8%
5	Employment-Related Fraud	30	7%
6	Loan Fraud	18	4%
	Other	129	30%
	Attempted Identity Theft	31	7%

<sup>1</sup>Percentages are based on the 433 victims reporting from Alaska. Percentages add to more than 100 because approximately 17% 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.

### Top Alaska Identity Theft Victim Locations

Victim City	No. of Victims
Anchorage	135
Fairbanks	22
Wasilla	19
Juneau	11
Eagle River	10
Palmer	10

# ARIZONA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Arizona Consumers = 18,552**



**Fraud Complaints from Arizona Consumers = 10,366**

### Top Fraud Complaint Categories for Arizona Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,819	18%
2	Shop-at-Home/Catalog Sales	947	9%
3	Prizes/Sweepstakes and Lotteries	852	8%
4	Foreign Money Offers	800	8%
5	Internet Services and Computer Complaints	723	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Arizona consumers (10,366).

### 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>
10,366	\$13,469,514	6,333	61%	\$2,127

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (6,333). Three consumers reported an amount paid of \$1 million or more (\$1, \$1.2, and \$1.6 million).

### Top Arizona Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Phoenix	1,567
Tucson	1,088
Mesa	765
Scottsdale	650
Glendale	387



**Identity Theft Complaints from Arizona Victims = 8,186**

### Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Employment-Related Fraud	2,557	31%
2	Credit Card Fraud	1,602	20%
3	Bank Fraud <sup>2</sup>	1,318	16%
4	Phone or Utilities Fraud	1,135	14%
5	Government Documents or Benefits Fraud	543	7%
6	Loan Fraud	346	4%
	Other	1,729	21%
	Attempted Identity Theft	406	5%

<sup>1</sup>Percentages are based on the 8,186 victims reporting from Arizona. Percentages add to more than 100 because approximately 17% 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.

### Top Arizona Identity Theft Victim Locations

Victim City	No. of Victims
Phoenix	2,363
Tucson	1,115
Mesa	623
Glendale	622
Scottsdale	353

# ARKANSAS

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Arkansas Consumers = 3,482**



**Fraud Complaints from Arkansas Consumers = 2,085**

### Top Fraud Complaint Categories for Arkansas Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	602	29%
2	Shop-at-Home/Catalog Sales	285	14%
3	Foreign Money Offers	230	11%
4	Internet Services and Computer Complaints	162	8%
5	Advance-Fee Loans and Credit Protection/Repair	131	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Arkansas consumers (2,085).

### 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>
2,085	\$1,605,519	1,599	77%	\$1,004

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (1,599).

### Top Arkansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Little Rock	265
Fayetteville	95
Hot Springs	85
Conway	66
Springdale	64



**Identity Theft Complaints from Arkansas Victims = 1,397**

### Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	343	25%
2	Bank Fraud <sup>2</sup>	302	22%
3	Phone or Utilities Fraud	246	18%
4	Employment-Related Fraud	167	12%
5	Government Documents or Benefits Fraud	137	10%
6	Loan Fraud	101	7%
	Other	295	21%
	Attempted Identity Theft	69	5%

<sup>1</sup>Percentages are based on the 1,397 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.

### Top Arkansas Identity Theft Victim Locations

Victim City	No. of Victims
Little Rock	258
Hot Springs	53
Fort Smith	37
Conway	36
Springdale	36

# CALIFORNIA

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from California Consumers = 90,706**



**Fraud Complaints from California Consumers = 46,867**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	11,942	25%
2	Shop-at-Home/Catalog Sales	6,383	14%
3	Internet Services and Computer Complaints	4,630	10%
4	Foreign Money Offers	4,453	10%
5	Prizes/Sweepstakes and Lotteries	3,509	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from California consumers (46,867).

### *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>
46,867	\$53,412,587	36,698	78%	\$1,455

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (36,698). Two consumers reported an amount paid of \$1 million or more (\$1 and \$1.6 million).

### *Top California Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Los Angeles	2,651
San Diego	1,984
San Francisco	1,648
San Jose	1,387
Sacramento	1,089



**Identity Theft Complaints from California Victims = 43,839**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	11,923	27%
2	Bank Fraud <sup>2</sup>	8,133	19%
3	Phone or Utilities Fraud	7,833	18%
4	Employment-Related Fraud	6,588	15%
5	Government Documents or Benefits Fraud	3,796	9%
6	Loan Fraud	2,264	5%
	Other	9,903	23%
	Attempted Identity Theft	2,578	6%

<sup>1</sup>Percentages are based on the 43,839 victims reporting from California. Percentages add to more than 100 because approximately 20% 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.

### *Top California Identity Theft Victim Locations*

Victim City	No. of Victims
Los Angeles	3,655
San Diego	1,582
San Francisco	1,155
Sacramento	944
San Jose	848

# COLORADO

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Colorado Consumers = 10,967**



**Fraud Complaints from Colorado Consumers = 6,558**

### Top Fraud Complaint Categories for Colorado Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,626	25%
2	Foreign Money Offers	792	12%
3	Shop-at-Home/Catalog Sales	760	12%
4	Internet Services and Computer Complaints	593	9%
5	Prizes/Sweepstakes and Lotteries	532	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Colorado consumers (6,558).

### 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>
6,558	\$35,028,904	4,933	75%	\$7,101

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (4,933). Two consumers reported an amount paid of over \$1 million (\$1.6 and \$26.4 million).

### Top Colorado Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Denver	913
Colorado Springs	759
Aurora	407
Littleton	242
Fort Collins	212



**Identity Theft Complaints from Colorado Victims = 4,409**

### Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	987	22%
2	Bank Fraud <sup>2</sup>	974	22%
3	Employment-Related Fraud	668	15%
4	Phone or Utilities Fraud	641	15%
5	Government Documents or Benefits Fraud	282	6%
6	Loan Fraud	268	6%
	Other	1,126	26%
	Attempted Identity Theft	272	6%

<sup>1</sup>Percentages are based on the 4,409 victims reporting from Colorado. Percentages add to more than 100 because approximately 19% 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.

### Top Colorado Identity Theft Victim Locations

Victim City	No. of Victims
Denver	859
Colorado Springs	527
Aurora	313
Littleton	168
Pueblo	151

# CONNECTICUT

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Connecticut Consumers = 6,170**



**Fraud Complaints from Connecticut Consumers = 4,170**

### Top Fraud Complaint Categories for Connecticut Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,169	28%
2	Shop-at-Home/Catalog Sales	587	14%
3	Foreign Money Offers	489	12%
4	Internet Services and Computer Complaints	377	9%
5	Advance-Fee Loans and Credit Protection/Repair	212	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Connecticut consumers (4,170).

### 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>
4,170	\$2,736,671	3,212	77%	\$852

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (3,212).

### Top Connecticut Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Hartford	213
Groton	176
Stamford	173
New Haven	130
Windsor	104



**Identity Theft Complaints from Connecticut Victims = 2,000**

### Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	689	34%
2	Phone or Utilities Fraud	418	21%
3	Bank Fraud <sup>2</sup>	276	14%
4	Employment-Related Fraud	164	8%
5	Government Documents or Benefits Fraud	132	7%
6	Loan Fraud	98	5%
	Other	440	22%
	Attempted Identity Theft	140	7%

<sup>1</sup>Percentages are based on the 2,000 victims reporting from Connecticut. Percentages add to more than 100 because approximately 18% 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.

### Top Connecticut Identity Theft Victim Locations

Victim City	No. of Victims
Hartford	170
Bridgeport	112
New Haven	90
Stamford	82
Waterbury	79



# DELAWARE

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Delaware Consumers = 1,604**



**Fraud Complaints from Delaware Consumers = 1,051**

### Top Fraud Complaint Categories for Delaware Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	238	23%
2	Prizes/Sweepstakes and Lotteries	147	14%
3	Shop-at-Home/Catalog Sales	124	12%
4	Internet Services and Computer Complaints	107	10%
5	Foreign Money Offers	59	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Delaware consumers (1,051).

### 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>
1,051	\$2,541,275	866	82%	\$2,934

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

### Top Delaware Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wilmington	231
Newark	202
New Castle	73
Dover	67
Bear	49



**IDENTITY THEFT**  
Data Clearinghouse



**Identity Theft Complaints from Delaware Victims = 553**

### Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	198	36%
2	Phone or Utilities Fraud	88	16%
3	Bank Fraud <sup>2</sup>	79	14%
4	Loan Fraud	49	9%
5	Government Documents or Benefits Fraud	47	8%
6	Employment-Related Fraud	44	8%
	Other	114	21%
	Attempted Identity Theft	40	7%

<sup>1</sup>Percentages are based on the 553 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.

### Top Delaware Identity Theft Victim Locations

Victim City	No. of Victims
Wilmington	169
Newark	75
New Castle	48
Dover	43
Bear	34



**DISTRICT OF COLUMBIA**  
**Consumer Sentinel Complaint Statistics and Trends**  
*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from District of Columbia Consumers = 2,118**



**Fraud Complaints from District of Columbia Consumers = 1,196**

*Top Fraud Complaint Categories for  
District of Columbia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Services and Computer Complaints	272	23%
2	Internet Auctions	155	13%
3	Shop-at-Home/Catalog Sales	128	11%
4	Foreign Money Offers	116	10%
5	Prizes/Sweepstakes and Lotteries	102	9%

<sup>1</sup>Percentages are based on the total number of fraud complaints from District of Columbia consumers (1,196).

*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>
1,196	\$1,056,948	819	68%	\$1,291

<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 (819).



**Identity Theft Complaints from  
District of Columbia Victims = 922**

*Identity Theft Types Reported by District of Columbia Victims*

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	301	33%
2	Bank Fraud <sup>2</sup>	194	21%
3	Phone or Utilities Fraud	156	17%
4	Government Documents or Benefits Fraud	101	11%
5	Employment-Related Fraud	59	6%
6	Loan Fraud	45	5%
	Other	195	21%
	Attempted Identity Theft	62	7%

<sup>1</sup>Percentages are based on the 922 victims reporting from the District of Columbia. Percentages add to more than 100 because approximately 21% 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 Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Florida Consumers = 38,325**



**Fraud Complaints from Florida Consumers = 22,263**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	5,206	23%
2	Shop-at-Home/Catalog Sales	2,786	13%
3	Internet Services and Computer Complaints	2,354	11%
4	Foreign Money Offers	2,186	10%
5	Prizes/Sweepstakes and Lotteries	1,420	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Florida consumers (22,263).

### *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>
22,263	\$25,976,616	16,924	76%	\$1,535

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (16,924). One consumer reported an amount paid of \$1.7 million.

### *Top Florida Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Miami	1,714
Tampa	1,009
Jacksonville	988
Orlando	972
St. Petersburg	490



**Identity Theft Complaints from Florida Victims = 16,062**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	4,917	31%
2	Bank Fraud <sup>2</sup>	2,968	18%
3	Phone or Utilities Fraud	2,774	17%
4	Employment-Related Fraud	1,389	9%
5	Government Documents or Benefits Fraud	1,278	8%
6	Loan Fraud	1,021	6%
	Other	3,612	22%
	Attempted Identity Theft	1,174	7%

<sup>1</sup>Percentages are based on the 16,062 victims reporting from Florida. Percentages add to more than 100 because approximately 20% 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.

### *Top Florida Identity Theft Victim Locations*

Victim City	No. of Victims
Miami	2,327
Orlando	957
Tampa	719
Jacksonville	709
Fort Lauderdale	367

# GEORGIA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Georgia Consumers = 15,989**



**Fraud Complaints from Georgia Consumers = 8,549**

### Top Fraud Complaint Categories for Georgia Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	2,001	23%
2	Shop-at-Home/Catalog Sales	1,019	12%
3	Internet Services and Computer Complaints	890	10%
4	Foreign Money Offers	807	9%
5	Advance-Fee Loans and Credit Protection/Repair	623	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Georgia consumers (8,549).

### 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>
8,549	\$17,532,654	6,711	79%	\$2,613

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (6,711). One consumer reported an amount paid of \$10.2 million.

### Top Georgia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Atlanta	968
Marietta	403
Lawrenceville	241
Savannah	240
Alpharetta	190



**IDENTITY THEFT**  
Data Clearinghouse



**Identity Theft Complaints from Georgia Victims = 7,440**

### Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	2,068	28%
2	Bank Fraud <sup>2</sup>	1,609	22%
3	Phone or Utilities Fraud	1,317	18%
4	Government Documents or Benefits Fraud	754	10%
5	Employment-Related Fraud	556	7%
6	Loan Fraud	444	6%
	Other	1,723	23%
	Attempted Identity Theft	472	6%

<sup>1</sup>Percentages are based on the 7,440 victims reporting from Georgia. Percentages add to more than 100 because approximately 20% 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.

### Top Georgia Identity Theft Victim Locations

Victim City	No. of Victims
Atlanta	1,199
Marietta	301
Decatur	226
Lawrenceville	189
Stone Mountain	172

# HAWAII

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Hawaii Consumers = 2,447**



**Fraud Complaints from Hawaii Consumers = 1,807**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	567	31%
2	Shop-at-Home/Catalog Sales	271	15%
3	Prizes/Sweepstakes and Lotteries	177	10%
4	Internet Services and Computer Complaints	152	8%
5	Foreign Money Offers	134	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Hawaii consumers (1,807).

### *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>
1,807	\$2,758,876	1,443	80%	\$1,912

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (1,443).

### *Top Hawaii Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Honolulu	671
Mililani	86
Waipahu	75
Kailua	70
Kaneohe	70
Hilo	64



**Identity Theft Complaints from Hawaii Victims = 640**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	267	42%
2	Phone or Utilities Fraud	130	20%
3	Bank Fraud <sup>2</sup>	121	19%
4	Government Documents or Benefits Fraud	28	4%
5	Loan Fraud	27	4%
6	Employment-Related Fraud	21	3%
	Other	125	20%
	Attempted Identity Theft	48	8%

<sup>1</sup>Percentages are based on the 640 victims reporting from Hawaii. Percentages add to more than 100 because approximately 19% 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.

### *Top Hawaii Identity Theft Victim Locations*

Victim City	No. of Victims
Honolulu	220
Kailua	44
Waipahu	33
Mililani	31
Ewa Beach	29

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Idaho Consumers = 2,165



Fraud Complaints from Idaho Consumers = 1,565

Top Fraud Complaint Categories for Idaho Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	454	29%
2	Shop-at-Home/Catalog Sales	176	11%
3	Prizes/Sweepstakes and Lotteries	152	10%
4	Foreign Money Offers	142	9%
5	Internet Services and Computer Complaints	131	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Idaho consumers (1,565).

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>
1,565	\$7,484,752	1,252	80%	\$5,978

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (1,252). One consumer reported an amount paid of \$6.2 million.

Top Idaho Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Boise	296
Idaho Falls	95
Nampa	82
Pocatello	80
Coeur d'Alene	58



Identity Theft Complaints from Idaho Victims = 600

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	170	28%
2	Phone or Utilities Fraud	117	20%
3	Bank Fraud <sup>2</sup>	101	17%
4	Employment-Related Fraud	63	11%
5	Loan Fraud	41	7%
6	Government Documents or Benefits Fraud	38	6%
	Other	152	25%
	Attempted Identity Theft	37	6%

<sup>1</sup>Percentages are based on the 600 victims reporting from Idaho. Percentages add to more than 100 because approximately 22% 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.

Top Idaho Identity Theft Victim Locations

Victim City	No. of Victims
Boise	117
Nampa	39
Idaho Falls	37
Caldwell	24
Coeur d'Alene	23
Meridian	23

**ILLINOIS**  
**Consumer Sentinel Complaint Statistics and Trends**  
*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Illinois Consumers = 25,904**



**Fraud Complaints from Illinois Consumers = 14,766**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	3,791	26%
2	Shop-at-Home/Catalog Sales	1,847	13%
3	Internet Services and Computer Complaints	1,380	9%
4	Prizes/Sweepstakes and Lotteries	1,001	7%
5	Foreign Money Offers	996	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Illinois consumers (14,766).

***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>
14,766	\$15,165,485	10,700	72%	\$1,417

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (10,700). Two consumers reported an amount paid of over \$1 million (\$1.2 and \$1.3 million).

***Top Illinois Consumer Locations for Fraud Complaints***

Consumer City	No. of Complaints
Chicago	2,778
Naperville	206
Rockford	197
Springfield	180
Aurora	174



**Identity Theft Complaints from Illinois Victims = 11,138**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	3,043	27%
2	Phone or Utilities Fraud	2,440	22%
3	Bank Fraud <sup>2</sup>	1,698	15%
4	Employment-Related Fraud	1,536	14%
5	Government Documents or Benefits Fraud	961	9%
6	Loan Fraud	607	5%
	Other	2,360	21%
	Attempted Identity Theft	721	6%

<sup>1</sup>Percentages are based on the 11,138 victims reporting from Illinois. Percentages add to more than 100 because approximately 20% 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.

***Top Illinois Identity Theft Victim Locations***

Victim City	No. of Victims
Chicago	4,099
Rockford	152
Aurora	149
Cicero	128
Naperville	127

# INDIANA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Indiana Consumers = 11,442



Fraud Complaints from Indiana Consumers = 7,168

### Top Fraud Complaint Categories for Indiana Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,807	25%
2	Shop-at-Home/Catalog Sales	854	12%
3	Foreign Money Offers	749	10%
4	Internet Services and Computer Complaints	711	10%
5	Prizes/Sweepstakes and Lotteries	637	9%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Indiana consumers (7,168).

### 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>
7,168	\$7,720,970	5,550	77%	\$1,391

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (5,550).

### Top Indiana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Indianapolis	1,225
Fort Wayne	453
Evansville	184
Lafayette	183
Bloomington	175



Identity Theft Complaints from Indiana Victims = 4,274

### Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Phone or Utilities Fraud	1,286	30%
2	Credit Card Fraud	927	22%
3	Bank Fraud <sup>2</sup>	615	14%
4	Employment-Related Fraud	439	10%
5	Government Documents or Benefits Fraud	296	7%
6	Loan Fraud	172	4%
	Other	990	23%
	Attempted Identity Theft	261	6%

<sup>1</sup>Percentages are based on the 4,274 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.

### Top Indiana Identity Theft Victim Locations

Victim City	No. of Victims
Indianapolis	929
Fort Wayne	282
South Bend	197
Gary	161
Elkhart	82
Evansville	82



Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Iowa Consumers = 3,673



Fraud Complaints from Iowa Consumers = 2,645

Top Fraud Complaint Categories for Iowa Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	842	32%
2	Shop-at-Home/Catalog Sales	420	16%
3	Internet Services and Computer Complaints	213	8%
4	Foreign Money Offers	203	8%
5	Prizes/Sweepstakes and Lotteries	164	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Iowa consumers (2,645).

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>
2,645	\$3,252,449	2,080	79%	\$1,564

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (2,080). One consumer reported an amount paid of \$1 million.

Top Iowa Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Des Moines	258
Cedar Rapids	148
Iowa City	107
Davenport	98
Council Bluffs	81



Identity Theft Complaints from Iowa Victims = 1,028

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	326	32%
2	Bank Fraud <sup>2</sup>	197	19%
3	Phone or Utilities Fraud	184	18%
4	Employment-Related Fraud	91	9%
5	Government Documents or Benefits Fraud	60	6%
6	Loan Fraud	41	4%
	Other	226	22%
	Attempted Identity Theft	83	8%

<sup>1</sup>Percentages are based on the 1,028 victims reporting from Iowa. Percentages add to more than 100 because approximately 18% 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.

Top Iowa Identity Theft Victim Locations

Victim City	No. of Victims
Des Moines	161
Cedar Rapids	48
Davenport	46
Iowa City	34
Council Bluffs	29



# KANSAS

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Kansas Consumers = 4,736



Fraud Complaints from Kansas Consumers = 3,059

### Top Fraud Complaint Categories for Kansas Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	879	29%
2	Shop-at-Home/Catalog Sales	350	11%
3	Foreign Money Offers	334	11%
4	Internet Services and Computer Complaints	276	9%
5	Prizes/Sweepstakes and Lotteries	209	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Kansas consumers (3,059).

### 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>
3,059	\$3,514,967	2,332	76%	\$1,507

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (2,332). One consumer reported an amount paid of over \$1.4 million.

### Top Kansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wichita	457
Overland Park	236
Topeka	168
Olathe	164
Kansas City	125



Identity Theft Complaints from Kansas Victims = 1,677

### Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	407	24%
2	Bank Fraud <sup>2</sup>	367	22%
3	Phone or Utilities Fraud	266	16%
4	Employment-Related Fraud	171	10%
5	Government Documents or Benefits Fraud	128	8%
6	Loan Fraud	109	6%
	Other	444	26%
	Attempted Identity Theft	110	7%

<sup>1</sup>Percentages are based on the 1,677 victims reporting from Kansas. Percentages add to more than 100 because approximately 19% 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.

### Top Kansas Identity Theft Victim Locations

Victim City	No. of Victims
Wichita	278
Kansas City	152
Overland Park	134
Topeka	109
Olathe	67

# KENTUCKY

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Kentucky Consumers = 5,329**



**Fraud Complaints from Kentucky Consumers = 3,667**

### Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,067	29%
2	Shop-at-Home/Catalog Sales	510	14%
3	Foreign Money Offers	339	9%
4	Internet Services and Computer Complaints	295	8%
5	Prizes/Sweepstakes and Lotteries	293	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Kentucky consumers (3,667).

### 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>
3,667	\$4,787,444	2,930	80%	\$1,634

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (2,930). One consumer reported an amount paid of \$1 million.

### Top Kentucky Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Louisville	673
Lexington	318
Murray	87
Bowling Green	81
Elizabethtown	74



**Identity Theft Complaints from Kentucky Victims = 1,662**

### Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	491	30%
2	Bank Fraud <sup>2</sup>	315	19%
3	Phone or Utilities Fraud	287	17%
4	Government Documents or Benefits Fraud	136	8%
5	Employment-Related Fraud	109	7%
6	Loan Fraud	94	6%
	Other	430	26%
	Attempted Identity Theft	115	7%

<sup>1</sup>Percentages are based on the 1,662 victims reporting from Kentucky. Percentages add to more than 100 because approximately 19% 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.

### Top Kentucky Identity Theft Victim Locations

Victim City	No. of Victims
Louisville	385
Lexington	147
Bowling Green	36
Owensboro	33
Covington	25

# LOUISIANA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Louisiana Consumers = 5,879**



**Fraud Complaints from Louisiana Consumers = 3,625**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	901	25%
2	Shop-at-Home/Catalog Sales	471	13%
3	Internet Services and Computer Complaints	340	9%
4	Foreign Money Offers	326	9%
5	Advance-Fee Loans and Credit Protection/Repair	305	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Louisiana consumers (3,625).

### *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>
3,625	\$3,034,733	2,926	81%	\$1,037

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (2,926).

### *Top Louisiana Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
New Orleans	386
Baton Rouge	317
Metairie	206
Shreveport	192
Lafayette	147



**Identity Theft Complaints from Louisiana Victims = 2,254**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	705	31%
2	Phone or Utilities Fraud	466	21%
3	Bank Fraud <sup>2</sup>	373	17%
4	Government Documents or Benefits Fraud	247	11%
5	Employment-Related Fraud	147	7%
6	Loan Fraud	118	5%
	Other	468	21%
	Attempted Identity Theft	140	6%

<sup>1</sup>Percentages are based on the 2,254 victims reporting from Louisiana. Percentages add to more than 100 because approximately 19% 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.

### *Top Louisiana Identity Theft Victim Locations*

Victim City	No. of Victims
New Orleans	356
Baton Rouge	207
Shreveport	112
Metairie	100
Monroe	74

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Maine Consumers = 1,769



Fraud Complaints from Maine Consumers = 1,345

Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	299	22%
2	Shop-at-Home/Catalog Sales	203	15%
3	Internet Services and Computer Complaints	191	14%
4	Foreign Money Offers	127	9%
5	Prizes/Sweepstakes and Lotteries	100	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Maine consumers (1,345).

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>
1,345	\$1,131,974	1,003	75%	\$1,129

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (1,003).

Top Maine Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Portland	105
Augusta	41
Bangor	36
Berwick	30
Saco	30



IDENTITY THEFT  
Data Clearinghouse



Identity Theft Complaints from Maine Victims = 424

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	170	40%
2	Phone or Utilities Fraud	86	20%
3	Bank Fraud <sup>2</sup>	64	15%
4	Loan Fraud	27	6%
5	Government Documents or Benefits Fraud	21	5%
6	Employment-Related Fraud	12	3%
	Other	87	21%
	Attempted Identity Theft	32	8%

<sup>1</sup>Percentages are based on the 424 victims reporting from Maine. Percentages add to more than 100 because approximately 18% 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.

Top Maine Identity Theft Victim Locations

Victim City	No. of Victims
Portland	42
Bangor	16
Biddeford	13
Lewiston	12
Scarborough	9

# MARYLAND

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Maryland Consumers = 11,910**



**Fraud Complaints from Maryland Consumers = 7,298**

### Top Fraud Complaint Categories for Maryland Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,731	24%
2	Shop-at-Home/Catalog Sales	943	13%
3	Internet Services and Computer Complaints	929	13%
4	Foreign Money Offers	577	8%
5	Advance-Fee Loans and Credit Protection/Repair	458	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Maryland consumers (7,298).

### 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>
7,298	\$5,461,154	5,744	79%	\$951

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (5,744).

### Top Maryland Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Baltimore	1,007
Silver Spring	427
Rockville	235
Gaithersburg	214
Bethesda	199



**Identity Theft Complaints from Maryland Victims = 4,612**

### Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	1,482	32%
2	Phone or Utilities Fraud	960	21%
3	Bank Fraud <sup>2</sup>	804	17%
4	Government Documents or Benefits Fraud	322	7%
5	Employment-Related Fraud	259	6%
6	Loan Fraud	258	6%
	Other	1,064	23%
	Attempted Identity Theft	363	8%

<sup>1</sup>Percentages are based on the 4,612 victims reporting from Maryland. Percentages add to more than 100 because approximately 19% 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.

### Top Maryland Identity Theft Victim Locations

Victim City	No. of Victims
Baltimore	879
Silver Spring	261
Laurel	114
Columbia	112
Rockville	111

# MASSACHUSETTS

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Massachusetts Consumers = 10,897**



**Fraud Complaints from Massachusetts Consumers = 6,976**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,955	28%
2	Shop-at-Home/Catalog Sales	961	14%
3	Internet Services and Computer Complaints	764	11%
4	Foreign Money Offers	577	8%
5	Prizes/Sweepstakes and Lotteries	475	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Massachusetts consumers (6,976).

### *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>
6,976	\$4,729,052	5,431	78%	\$871

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (5,431).

### *Top Massachusetts Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Boston	411
Springfield	169
Worcester	168
Cambridge	165
Somerville	122



**Identity Theft Complaints from Massachusetts Victims = 3,921**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	1,394	36%
2	Phone or Utilities Fraud	781	20%
3	Bank Fraud <sup>2</sup>	555	14%
4	Employment-Related Fraud	290	7%
5	Government Documents or Benefits Fraud	262	7%
6	Loan Fraud	210	5%
	Other	809	21%
	Attempted Identity Theft	353	9%

<sup>1</sup>Percentages are based on the 3,921 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 18% 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.

### *Top Massachusetts Identity Theft Victim Locations*

Victim City	No. of Victims
Boston	230
Springfield	155
Dorchester	118
Worcester	103
Cambridge	76

# MICHIGAN

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Michigan Consumers = 18,305**



**Fraud Complaints from Michigan Consumers = 10,998**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	3,001	27%
2	Shop-at-Home/Catalog Sales	1,393	13%
3	Prizes/Sweepstakes and Lotteries	1,156	11%
4	Foreign Money Offers	912	8%
5	Internet Services and Computer Complaints	886	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Michigan consumers (10,998).

### *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>
10,998	\$10,704,507	8,734	79%	\$1,226

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (8,734).

### *Top Michigan Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Detroit	598
Grand Rapids	346
Lansing	306
Ann Arbor	235
Flint	157



**Identity Theft Complaints from Michigan Victims = 7,307**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Phone or Utilities Fraud	2,152	29%
2	Credit Card Fraud	1,969	27%
3	Bank Fraud <sup>2</sup>	1,093	15%
4	Government Documents or Benefits Fraud	490	7%
5	Loan Fraud	408	6%
6	Employment-Related Fraud	367	5%
	Other	1,371	19%
	Attempted Identity Theft	699	10%

<sup>1</sup>Percentages are based on the 7,307 victims reporting from Michigan. Percentages add to more than 100 because approximately 19% 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.

### *Top Michigan Identity Theft Victim Locations*

Victim City	No. of Victims
Detroit	1,221
Grand Rapids	201
Flint	143
Lansing	119
Warren	119



# MINNESOTA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Minnesota Consumers = 8,189**



**Fraud Complaints from Minnesota Consumers = 5,284**

### Top Fraud Complaint Categories for Minnesota Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,393	26%
2	Shop-at-Home/Catalog Sales	641	12%
3	Foreign Money Offers	525	10%
4	Prizes/Sweepstakes and Lotteries	481	9%
5	Internet Services and Computer Complaints	412	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Minnesota consumers (5,284).

### 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>
5,284	\$7,186,896	4,100	78%	\$1,753

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (4,100). One consumer reported an amount paid of \$1 million.

### Top Minnesota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Minneapolis	561
St. Paul	420
Rochester	137
Bloomington	112
Duluth	110



**Identity Theft Complaints from Minnesota Victims = 2,905**

### Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	843	29%
2	Bank Fraud <sup>2</sup>	791	27%
3	Phone or Utilities Fraud	484	17%
4	Employment-Related Fraud	247	9%
5	Government Documents or Benefits Fraud	175	6%
6	Loan Fraud	130	4%
	Other	537	18%
	Attempted Identity Theft	214	7%

<sup>1</sup>Percentages are based on the 2,905 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.

### Top Minnesota Identity Theft Victim Locations

Victim City	No. of Victims
Minneapolis	344
St. Paul	318
Brooklyn Park	57
Coon Rapids	55
Rochester	53



# MISSISSIPPI

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Mississippi Consumers = 3,289



Fraud Complaints from Mississippi Consumers = 1,939

### Top Fraud Complaint Categories for Mississippi Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	494	25%
2	Shop-at-Home/Catalog Sales	245	13%
3	Prizes/Sweepstakes and Lotteries	177	9%
4	Internet Services and Computer Complaints	173	9%
5	Advance-Fee Loans and Credit Protection/Repair	166	9%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Mississippi consumers (1,939).

### 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>
1,939	\$13,318,510	1,606	83%	\$8,293

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (1,606). One consumer reported an amount paid of \$12 million.

### Top Mississippi Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Jackson	120
Gulfport	99
Biloxi	82
Hattiesburg	74
Starkville	59



Identity Theft Complaints from Mississippi Victims = 1,350

### Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	378	28%
2	Phone or Utilities Fraud	279	21%
3	Bank Fraud <sup>2</sup>	251	19%
4	Government Documents or Benefits Fraud	157	12%
5	Loan Fraud	93	7%
6	Employment-Related Fraud	91	7%
	Other	295	22%
	Attempted Identity Theft	82	6%

<sup>1</sup>Percentages are based on the 1,350 victims reporting from Mississippi. Percentages add to more than 100 because approximately 20% 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.

### Top Mississippi Identity Theft Victim Locations

Victim City	No. of Victims
Jackson	124
Biloxi	41
Hattiesburg	37
Gulfport	36
Southaven	36
Vicksburg	36

# MISSOURI

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Missouri Consumers = 10,303**



**Fraud Complaints from Missouri Consumers = 6,398**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,622	25%
2	Shop-at-Home/Catalog Sales	714	11%
3	Internet Services and Computer Complaints	599	9%
4	Foreign Money Offers	539	8%
5	Prizes/Sweepstakes and Lotteries	477	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Missouri consumers (6,398).

### *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>
6,398	\$7,100,808	5,227	82%	\$1,358

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (5,227). One consumer reported an amount paid of over \$2.1 million.

### *Top Missouri Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
St. Louis	1,048
Kansas City	596
Springfield	266
Columbia	171
Independence	167



**Identity Theft Complaints from Missouri Victims = 3,905**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	1,055	27%
2	Phone or Utilities Fraud	915	23%
3	Bank Fraud <sup>2</sup>	771	20%
4	Government Documents or Benefits Fraud	261	7%
5	Employment-Related Fraud	237	6%
6	Loan Fraud	212	5%
	Other	916	23%
	Attempted Identity Theft	281	7%

<sup>1</sup>Percentages are based on the 3,905 victims reporting from Missouri. Percentages add to more than 100 because approximately 20% 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.

### *Top Missouri Identity Theft Victim Locations*

Victim City	No. of Victims
St. Louis	856
Kansas City	489
Independence	135
Springfield	105
St. Charles	92

# MONTANA

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Montana Consumers = 1,465**



**Fraud Complaints from Montana Consumers = 1,101**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	257	23%
2	Shop-at-Home/Catalog Sales	157	14%
3	Prizes/Sweepstakes and Lotteries	124	11%
4	Internet Services and Computer Complaints	105	10%
5	Foreign Money Offers	104	9%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Montana consumers (1,101).

### *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>
1,101	\$2,111,363	877	80%	\$2,407

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (877).

### *Top Montana Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Missoula	137
Billings	119
Great Falls	88
Helena	60
Bozeman	57



**Identity Theft Complaints from Montana Victims = 364**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	110	30%
2	Phone or Utilities Fraud	63	17%
3	Bank Fraud <sup>2</sup>	62	17%
4	Employment-Related Fraud	29	8%
5	Government Documents or Benefits Fraud	21	6%
6	Loan Fraud	21	6%
	Other	107	29%
	Attempted Identity Theft	28	8%

<sup>1</sup>Percentages are based on the 364 victims reporting from Montana. Percentages add to more than 100 because approximately 22% 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.

### *Top Montana Identity Theft Victim Locations*

Victim City	No. of Victims
Billings	58
Missoula	42
Bozeman	35
Great Falls	30
Helena	24

# NEBRASKA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Nebraska Consumers = 2,790**



**Fraud Complaints from Nebraska Consumers = 2,002**

### Top Fraud Complaint Categories for Nebraska Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	482	24%
2	Prizes/Sweepstakes and Lotteries	309	15%
3	Shop-at-Home/Catalog Sales	265	13%
4	Foreign Money Offers	149	7%
5	Internet Services and Computer Complaints	141	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Nebraska consumers (2,002).

### 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>
2,002	\$2,072,733	1,438	72%	\$1,441

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (1,438).

### Top Nebraska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Omaha	642
Lincoln	316
Bellevue	91
Grand Island	36
Fremont	35
North Platte	35



**Identity Theft Complaints from Nebraska Victims = 788**

### Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	205	26%
2	Bank Fraud <sup>2</sup>	165	21%
3	Phone or Utilities Fraud	121	15%
4	Employment-Related Fraud	111	14%
5	Government Documents or Benefits Fraud	53	7%
6	Loan Fraud	32	4%
	Other	175	22%
	Attempted Identity Theft	60	8%

<sup>1</sup>Percentages are based on the 788 victims reporting from Nebraska. Percentages add to more than 100 because approximately 18% 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.

### Top Nebraska Identity Theft Victim Locations

Victim City	No. of Victims
Omaha	344
Lincoln	82
Bellevue	33
Grand Island	27
Norfolk	16

# NEVADA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Nevada Consumers = 6,467**



**Fraud Complaints from Nevada Consumers = 3,532**

### Top Fraud Complaint Categories for Nevada Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	843	24%
2	Shop-at-Home/Catalog Sales	494	14%
3	Internet Services and Computer Complaints	350	10%
4	Business Opps and Work-at-Home Plans	302	9%
5	Prizes/Sweepstakes and Lotteries	267	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Nevada consumers (3,532).

### 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>
3,532	\$7,079,741	2,797	79%	\$2,531

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (2,797). One consumer reported an amount paid of \$1 million.

### Top Nevada Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Las Vegas	1,987
Reno	405
Henderson	357
Carson City	134
Sparks	124



**Identity Theft Complaints from Nevada Victims = 2,935**

### Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	737	25%
2	Phone or Utilities Fraud	604	21%
3	Bank Fraud <sup>2</sup>	580	20%
4	Employment-Related Fraud	362	12%
5	Government Documents or Benefits Fraud	199	7%
6	Loan Fraud	188	6%
	Other	749	26%
	Attempted Identity Theft	189	6%

<sup>1</sup>Percentages are based on the 2,935 victims reporting from Nevada. Percentages add to more than 100 because approximately 23% 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.

### Top Nevada Identity Theft Victim Locations

Victim City	No. of Victims
Las Vegas	1,971
Reno	279
Henderson	271
Sparks	94
Carson City	65

**NEW HAMPSHIRE**  
**Consumer Sentinel Complaint Statistics and Trends**  
*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from New Hampshire Consumers = 2,277**



**Fraud Complaints from New Hampshire Consumers = 1,734**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	431	25%
2	Shop-at-Home/Catalog Sales	258	15%
3	Internet Services and Computer Complaints	194	11%
4	Foreign Money Offers	168	10%
5	Prizes/Sweepstakes and Lotteries	161	9%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New Hampshire consumers (1,734).

***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>
1,734	\$3,344,590	1,398	81%	\$2,392

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (1,398). One consumer reported an amount paid of \$2 million.

***Top New Hampshire Consumer Locations for Fraud Complaints***

Consumer City	No. of Complaints
Manchester	142
Nashua	106
Dover	59
Salem	51
Concord	49



**Identity Theft Complaints from New Hampshire Victims = 543**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	191	35%
2	Phone or Utilities Fraud	100	18%
3	Bank Fraud <sup>2</sup>	93	17%
4	Loan Fraud	33	6%
5	Government Documents or Benefits Fraud	29	5%
6	Employment-Related Fraud	23	4%
	Other	117	22%
	Attempted Identity Theft	41	8%

<sup>1</sup>Percentages are based on the 543 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.

***Top New Hampshire Identity Theft Victim Locations***

Victim City	No. of Victims
Manchester	49
Nashua	45
Concord	16
Dover	16
Salem	16

# NEW JERSEY

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from New Jersey Consumers = 16,447**



**Fraud Complaints from New Jersey Consumers = 9,917**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	2,795	28%
2	Shop-at-Home/Catalog Sales	1,530	15%
3	Internet Services and Computer Complaints	889	9%
4	Prizes/Sweepstakes and Lotteries	772	8%
5	Foreign Money Offers	746	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New Jersey consumers (9,917).

### *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>
9,917	\$8,912,708	7,977	80%	\$1,117

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (7,977).

### *Top New Jersey Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Jersey City	244
Toms River	156
Newark	155
Edison	140
Trenton	122



**Identity Theft Complaints from New Jersey Victims = 6,530**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	2,299	35%
2	Phone or Utilities Fraud	1,073	16%
3	Bank Fraud <sup>2</sup>	849	13%
4	Employment-Related Fraud	607	9%
5	Government Documents or Benefits Fraud	463	7%
6	Loan Fraud	408	6%
	Other	1,484	23%
	Attempted Identity Theft	578	9%

<sup>1</sup>Percentages are based on the 6,530 victims reporting from New Jersey. Percentages add to more than 100 because approximately 18% 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.

### *Top New Jersey Identity Theft Victim Locations*

Victim City	No. of Victims
Newark	269
Jersey City	254
Paterson	113
Elizabeth	93
Trenton	93



# NEW MEXICO

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from New Mexico Consumers = 3,953**



**Fraud Complaints from New Mexico Consumers = 2,365**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	477	20%
2	Prizes/Sweepstakes and Lotteries	248	10%
3	Shop-at-Home/Catalog Sales	204	9%
4	Internet Services and Computer Complaints	186	8%
5	Foreign Money Offers	174	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New Mexico consumers (2,365).

### *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>
2,365	\$6,759,533	1,589	67%	\$4,254

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (1,589). Two consumers reported an amount paid of over \$2.5 million.

### *Top New Mexico Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Albuquerque	713
Deming	385
Santa Fe	159
Las Cruces	125
Rio Rancho	86



**Identity Theft Complaints from New Mexico Victims = 1,588**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	342	22%
2	Phone or Utilities Fraud	314	20%
3	Employment-Related Fraud	296	19%
4	Bank Fraud <sup>2</sup>	284	18%
5	Government Documents or Benefits Fraud	132	8%
6	Loan Fraud	106	7%
	Other	411	26%
	Attempted Identity Theft	64	4%

<sup>1</sup>Percentages are based on the 1,588 victims reporting from New Mexico. Percentages add to more than 100 because approximately 22% 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.

### *Top New Mexico Identity Theft Victim Locations*

Victim City	No. of Victims
Albuquerque	663
Las Cruces	102
Santa Fe	93
Rio Rancho	69
Los Lunas	36

# NEW YORK

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from New York Consumers = 38,379



Fraud Complaints from New York Consumers = 20,699

### Top Fraud Complaint Categories for New York Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	5,811	28%
2	Shop-at-Home/Catalog Sales	2,832	14%
3	Internet Services and Computer Complaints	2,116	10%
4	Prizes/Sweepstakes and Lotteries	1,569	8%
5	Foreign Money Offers	1,508	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from New York consumers (20,699).

### 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>
20,699	\$20,256,516	16,801	81%	\$1,206

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (16,801). One consumer reported an amount paid of \$1 million.

### Top New York Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New York City <sup>3</sup>	7,238
Rochester	654
Buffalo	316
Syracuse	247
Yonkers	183

<sup>3</sup>"New York City" includes the five boroughs: Bronx, Brooklyn, Manhattan, Queens, and Staten Island.



Identity Theft Complaints from New York Victims = 17,680

### Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	6,312	36%
2	Phone or Utilities Fraud	3,973	22%
3	Bank Fraud <sup>2</sup>	2,147	12%
4	Government Documents or Benefits Fraud	1,624	9%
5	Employment-Related Fraud	1,279	7%
6	Loan Fraud	926	5%
	Other	3,258	18%
	Attempted Identity Theft	1,402	8%

<sup>1</sup>Percentages are based on the 17,680 victims reporting from New York. Percentages add to more than 100 because approximately 19% 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.

### Top New York Identity Theft Victim Locations

Victim City	No. of Victims
New York City <sup>3</sup>	9,951
Rochester	394
Buffalo	232
Yonkers	195
Syracuse	113

<sup>3</sup>"New York City" includes the five boroughs: Bronx, Brooklyn, Manhattan, Queens, and Staten Island.

# NORTH CAROLINA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from North Carolina Consumers = 13,914**



**Fraud Complaints from North Carolina Consumers = 8,291**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	2,101	25%
2	Shop-at-Home/Catalog Sales	1,075	13%
3	Internet Services and Computer Complaints	871	11%
4	Foreign Money Offers	669	8%
5	Prizes/Sweepstakes and Lotteries	582	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from North Carolina consumers (8,291).

### *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>
8,291	\$8,879,773	6,596	80%	\$1,346

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (6,596).

### *Top North Carolina Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Charlotte	770
Raleigh	543
Durham	321
Greensboro	317
Fayetteville	243



**Identity Theft Complaints from North Carolina Victims = 5,623**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	1,491	27%
2	Phone or Utilities Fraud	1,070	19%
3	Bank Fraud <sup>2</sup>	930	17%
4	Employment-Related Fraud	561	10%
5	Government Documents or Benefits Fraud	495	9%
6	Loan Fraud	359	6%
	Other	1,448	26%
	Attempted Identity Theft	306	5%

<sup>1</sup>Percentages are based on the 5,623 victims reporting from North Carolina. Percentages add to more than 100 because approximately 18% 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.

### *Top North Carolina Identity Theft Victim Locations*

Victim City	No. of Victims
Charlotte	723
Raleigh	354
Fayetteville	213
Greensboro	212
Durham	206

# NORTH DAKOTA

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from North Dakota Consumers = 759**



**Fraud Complaints from North Dakota Consumers = 571**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	180	32%
2	Shop-at-Home/Catalog Sales	71	12%
3	Foreign Money Offers	56	10%
4	Prizes/Sweepstakes and Lotteries	49	9%
5	Internet Services and Computer Complaints	33	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from North Dakota consumers (571).

### *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>
571	\$471,184	459	80%	\$1,027

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (459).

### *Top North Dakota Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Fargo	129
Bismarck	55
Grand Forks	48
Minot	48
Dickinson	15



**Identity Theft Complaints from North Dakota Victims = 188**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	53	28%
2	Phone or Utilities Fraud	42	22%
3	Bank Fraud <sup>2</sup>	27	14%
4	Employment-Related Fraud	12	6%
5	Government Documents or Benefits Fraud	11	6%
6	Loan Fraud	9	5%
	Other	52	28%
	Attempted Identity Theft	11	6%

<sup>1</sup>Percentages are based on the 188 victims reporting from North Dakota. Percentages add to more than 100 because approximately 15% 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.

### *Top North Dakota Identity Theft Victim Locations*

Victim City	No. of Victims
Fargo	42
Grand Forks	22
Bismarck	17
Minot	17
Cavalier	6
Dickinson	6
Mandan	6
Minot AFB	6

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Ohio Consumers = 20,022**



**Fraud Complaints from Ohio Consumers = 13,066**

### Top Fraud Complaint Categories for Ohio Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	3,123	24%
2	Shop-at-Home/Catalog Sales	1,591	12%
3	Internet Services and Computer Complaints	1,198	9%
4	Prizes/Sweepstakes and Lotteries	1,145	9%
5	Foreign Money Offers	973	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Ohio consumers (13,066).

### 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>
13,066	\$12,765,255	10,120	77%	\$1,261

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (10,120).

### Top Ohio Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Columbus	944
Cincinnati	810
Westerville	679
Cleveland	599
Dayton	303



**Identity Theft Complaints from Ohio Victims = 6,956**

### Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Phone or Utilities Fraud	1,911	27%
2	Credit Card Fraud	1,828	26%
3	Bank Fraud <sup>2</sup>	1,164	17%
4	Government Documents or Benefits Fraud	445	6%
5	Employment-Related Fraud	368	5%
6	Loan Fraud	314	5%
	Other	1,733	25%
	Attempted Identity Theft	446	6%

<sup>1</sup>Percentages are based on the 6,956 victims reporting from Ohio. Percentages add to more than 100 because approximately 20% 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.

### Top Ohio Identity Theft Victim Locations

Victim City	No. of Victims
Cleveland	697
Columbus	620
Cincinnati	469
Toledo	305
Dayton	214

# OKLAHOMA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Oklahoma Consumers = 5,417**



**Fraud Complaints from Oklahoma Consumers = 3,444**

### Top Fraud Complaint Categories for Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	900	26%
2	Shop-at-Home/Catalog Sales	407	12%
3	Foreign Money Offers	349	10%
4	Internet Services and Computer Complaints	328	10%
5	Prizes/Sweepstakes and Lotteries	292	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Oklahoma consumers (3,444).

### 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>
3,444	\$5,786,088	2,686	78%	\$2,154

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oklahoma consumers (2,686).

### Top Oklahoma Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Oklahoma City	614
Tulsa	415
Norman	165
Edmond	163
Broken Arrow	91



**Identity Theft Complaints from Oklahoma Victims = 1,973**

### Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	478	24%
2	Bank Fraud <sup>2</sup>	414	21%
3	Phone or Utilities Fraud	392	20%
4	Employment-Related Fraud	200	10%
5	Government Documents or Benefits Fraud	149	8%
6	Loan Fraud	106	5%
	Other	514	26%
	Attempted Identity Theft	91	5%

<sup>1</sup>Percentages are based on the 1,973 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.

### Top Oklahoma Identity Theft Victim Locations

Victim City	No. of Victims
Oklahoma City	418
Tulsa	298
Edmond	63
Norman	60
Broken Arrow	59

# OREGON

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Oregon Consumers = 7,912**



**Fraud Complaints from Oregon Consumers = 4,756**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,146	24%
2	Shop-at-Home/Catalog Sales	588	12%
3	Internet Services and Computer Complaints	575	12%
4	Foreign Money Offers	551	12%
5	Prizes/Sweepstakes and Lotteries	273	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Oregon consumers (4,756).

### *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>
4,756	\$2,793,274	3,530	74%	\$791

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (3,530).

### *Top Oregon Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Portland	1,057
Eugene	255
Salem	248
Beaverton	210
Bend	152



**Identity Theft Complaints from Oregon Victims = 3,156**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Bank Fraud <sup>2</sup>	815	26%
2	Credit Card Fraud	814	26%
3	Phone or Utilities Fraud	568	18%
4	Employment-Related Fraud	242	8%
5	Government Documents or Benefits Fraud	185	6%
6	Loan Fraud	136	4%
	Other	705	22%
	Attempted Identity Theft	264	8%

<sup>1</sup>Percentages are based on the 3,156 victims reporting from Oregon. Percentages add to more than 100 because approximately 19% 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.

### *Top Oregon Identity Theft Victim Locations*

Victim City	No. of Victims
Portland	851
Salem	169
Eugene	158
Beaverton	145
Gresham	84



# PENNSYLVANIA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Pennsylvania Consumers = 22,349**



**Fraud Complaints from Pennsylvania Consumers = 14,786**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	3,858	26%
2	Shop-at-Home/Catalog Sales	1,967	13%
3	Prizes/Sweepstakes and Lotteries	1,519	10%
4	Internet Services and Computer Complaints	1,387	9%
5	Foreign Money Offers	1,020	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Pennsylvania consumers (14,786).

### *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>
14,786	\$19,044,634	11,876	80%	\$1,604

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (11,876). Two consumers reported an amount paid of over \$1 million (\$1.3 and \$2.5 million).

### *Top Pennsylvania Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Philadelphia	1,353
Pittsburgh	1,036
York	249
Harrisburg	231
Erie	198



**Identity Theft Complaints from Pennsylvania Victims = 7,563**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	2,403	32%
2	Phone or Utilities Fraud	1,435	19%
3	Bank Fraud <sup>2</sup>	1,129	15%
4	Government Documents or Benefits Fraud	609	8%
5	Employment-Related Fraud	516	7%
6	Loan Fraud	456	6%
	Other	1,768	23%
	Attempted Identity Theft	638	8%

<sup>1</sup>Percentages are based on the 7,563 victims reporting from Pennsylvania. Percentages add to more than 100 because approximately 19% 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.

### *Top Pennsylvania Identity Theft Victim Locations*

Victim City	No. of Victims
Philadelphia	1,871
Pittsburgh	453
Allentown	124
Reading	112
York	112

# RHODE ISLAND

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Rhode Island Consumers = 1,636**



**Fraud Complaints from Rhode Island Consumers = 1,089**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	337	31%
2	Shop-at-Home/Catalog Sales	141	13%
3	Internet Services and Computer Complaints	94	9%
4	Prizes/Sweepstakes and Lotteries	85	8%
5	Foreign Money Offers	72	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Rhode Island consumers (1,089).

### *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>
1,089	\$1,049,409	875	80%	\$1,199

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (875).

### *Top Rhode Island Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Providence	225
Warwick	119
Cranston	77
Pawtucket	57
Newport	52



**Identity Theft Complaints from Rhode Island Victims = 547**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	171	31%
2	Phone or Utilities Fraud	107	20%
3	Bank Fraud <sup>2</sup>	73	13%
4	Employment-Related Fraud	54	10%
5	Government Documents or Benefits Fraud	42	8%
6	Loan Fraud	35	6%
	Other	121	22%
	Attempted Identity Theft	43	8%

<sup>1</sup>Percentages are based on the 547 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.

### *Top Rhode Island Identity Theft Victim Locations*

Victim City	No. of Victims
Providence	161
Warwick	61
Pawtucket	42
Cranston	41
Woonsocket	27

# SOUTH CAROLINA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from South Carolina Consumers = 6,736**



**Fraud Complaints from South Carolina Consumers = 4,588**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,057	23%
2	Shop-at-Home/Catalog Sales	442	10%
3	Foreign Money Offers	416	9%
4	Prizes/Sweepstakes and Lotteries	393	9%
5	Internet Services and Computer Complaints	366	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from South Carolina consumers (4,588).

### *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>
4,588	\$3,968,913	3,126	68%	\$1,270

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (3,126).

### *Top South Carolina Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Chapin	689
Columbia	351
Charleston	281
Greenville	219
Myrtle Beach	129



**Identity Theft Complaints from South Carolina Victims = 2,148**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	561	26%
2	Phone or Utilities Fraud	449	21%
3	Bank Fraud <sup>2</sup>	409	19%
4	Government Documents or Benefits Fraud	177	8%
5	Loan Fraud	151	7%
6	Employment-Related Fraud	143	7%
	Other	528	25%
	Attempted Identity Theft	140	7%

<sup>1</sup>Percentages are based on the 2,148 victims reporting from South Carolina. Percentages add to more than 100 because approximately 19% 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.

### *Top South Carolina Identity Theft Victim Locations*

Victim City	No. of Victims
Columbia	225
Charleston	133
Rock Hill	110
Greenville	108
Summerville	56

# SOUTH DAKOTA

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from South Dakota Consumers = 842**



**Fraud Complaints from South Dakota Consumers = 663**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	236	36%
2	Shop-at-Home/Catalog Sales	100	15%
3	Prizes/Sweepstakes and Lotteries	81	12%
4	Foreign Money Offers	48	7%
5	Internet Services and Computer Complaints	38	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints from South Dakota consumers (663).

### *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>
663	\$482,559	518	78%	\$932

<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).

### *Top South Dakota Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Sioux Falls	128
Rapid City	115
Aberdeen	28
Brookings	21
Pierre	21



**Identity Theft Complaints from South Dakota Victims = 179**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	50	28%
2	Bank Fraud <sup>2</sup>	31	17%
3	Phone or Utilities Fraud	26	15%
4	Employment-Related Fraud	13	7%
5	Government Documents or Benefits Fraud	12	7%
6	Loan Fraud	8	4%
	Other	50	28%
	Attempted Identity Theft	17	9%

<sup>1</sup>Percentages are based on the 179 victims reporting from South Dakota. Percentages add to more than 100 because approximately 15% 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.

### *Top South Dakota Identity Theft Victim Locations*

Victim City	No. of Victims
Sioux Falls	50
Rapid City	39
Watertown	6
Yankton	5
Brandon	4
Huron	4
Spearfish	4
Sturgis	4

# TENNESSEE

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Tennessee Consumers = 8,652**



**Fraud Complaints from Tennessee Consumers = 5,406**

### Top Fraud Complaint Categories for Tennessee Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,512	28%
2	Shop-at-Home/Catalog Sales	698	13%
3	Internet Services and Computer Complaints	535	10%
4	Foreign Money Offers	467	9%
5	Prizes/Sweepstakes and Lotteries	369	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Tennessee consumers (5,406).

### 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>
5,406	\$4,232,494	4,347	80%	\$974

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (4,347).

### Top Tennessee Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Memphis	511
Nashville	461
Knoxville	457
Chattanooga	185
Murfreesboro	135



**IDENTITY THEFT**  
Data Clearinghouse



**Identity Theft Complaints from Tennessee Victims = 3,246**

### Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	919	28%
2	Bank Fraud <sup>2</sup>	682	21%
3	Phone or Utilities Fraud	524	16%
4	Government Documents or Benefits Fraud	294	9%
5	Employment-Related Fraud	229	7%
6	Loan Fraud	170	5%
	Other	770	24%
	Attempted Identity Theft	236	7%

<sup>1</sup>Percentages are based on the 3,246 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.

### Top Tennessee Identity Theft Victim Locations

Victim City	No. of Victims
Memphis	635
Nashville	301
Knoxville	179
Chattanooga	108
Clarksville	67

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Texas Consumers = 47,889



Fraud Complaints from Texas Consumers = 21,435

Top Fraud Complaint Categories for Texas Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	5,350	25%
2	Shop-at-Home/Catalog Sales	2,584	12%
3	Internet Services and Computer Complaints	2,208	10%
4	Foreign Money Offers	1,938	9%
5	Advance-Fee Loans and Credit Protection/Repair	1,531	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Texas consumers (21,435).

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>
21,435	\$23,590,903	16,930	79%	\$1,393

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (16,930). One consumer reported an amount paid of \$5 million.

Top Texas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Houston	2,501
Dallas	1,410
Austin	1,325
San Antonio	1,228
Fort Worth	694



Identity Theft Complaints from Texas Victims = 26,454

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Employment-Related Fraud	6,976	26%
2	Bank Fraud <sup>2</sup>	5,640	21%
3	Credit Card Fraud	5,607	21%
4	Phone or Utilities Fraud	3,982	15%
5	Government Documents or Benefits Fraud	2,353	9%
6	Loan Fraud	1,300	5%
	Other	4,900	19%
	Attempted Identity Theft	1,129	4%

<sup>1</sup>Percentages are based on the 26,454 victims reporting from Texas. Percentages add to more than 100 because approximately 20% 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.

Top Texas

Identity Theft Victim Locations

Victim City	No. of Victims
Houston	3,850
Dallas	1,848
San Antonio	1,826
Fort Worth	970
Austin	927

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Utah Consumers = 4,758



Fraud Complaints from Utah Consumers = 2,927

Top Fraud Complaint Categories for Utah Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	806	28%
2	Shop-at-Home/Catalog Sales	349	12%
3	Foreign Money Offers	307	10%
4	Prizes/Sweepstakes and Lotteries	294	10%
5	Internet Services and Computer Complaints	253	9%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Utah consumers (2,927).

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>
2,927	\$4,354,258	2,248	77%	\$1,937

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Utah consumers (2,248).

Top Utah Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Salt Lake City	567
Ogden	152
Sandy	138
Provo	130
Layton	107



Identity Theft Complaints from Utah Victims = 1,831

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Bank Fraud <sup>2</sup>	465	25%
2	Credit Card Fraud	452	25%
3	Phone or Utilities Fraud	322	18%
4	Employment-Related Fraud	239	13%
5	Government Documents or Benefits Fraud	95	5%
6	Loan Fraud	93	5%
	Other	374	20%
	Attempted Identity Theft	110	6%

<sup>1</sup>Percentages are based on the 1,831 victims reporting from Utah. Percentages add to more than 100 because approximately 18% 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.

Top Utah Identity Theft Victim Locations

Victim City	No. of Victims
Salt Lake City	391
West Valley City	105
Sandy	102
Ogden	96
West Jordan	78



# VERMONT

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Vermont Consumers = 887



Fraud Complaints from Vermont Consumers = 679

### Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	201	30%
2	Shop-at-Home/Catalog Sales	94	14%
3	Internet Services and Computer Complaints	66	10%
4	Prizes/Sweepstakes and Lotteries	55	8%
5	Foreign Money Offers	51	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Vermont consumers (679).

### 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>
679	\$318,656	529	78%	\$602

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (529).

### Top Vermont Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Burlington	77
Rutland	24
Milton	18
Essex Junction	16
St. Albans	15



Identity Theft Complaints from Vermont Victims = 208

### Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	70	34%
2	Phone or Utilities Fraud	38	18%
3	Bank Fraud <sup>2</sup>	34	16%
4	Loan Fraud	14	7%
5	Government Documents or Benefits Fraud	12	6%
6	Employment-Related Fraud	4	2%
	Other	60	29%
	Attempted Identity Theft	18	9%

<sup>1</sup>Percentages are based on the 208 victims reporting from Vermont. Percentages add to more than 100 because approximately 18% 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.

### Top Vermont Identity Theft Victim Locations

Victim City	No. of Victims
Burlington	15
Barre	10
St. Albans	8
Essex Junction	7
Bennington	5
Rutland	5
Shelburne	5

# VIRGINIA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Virginia Consumers = 14,765**



**Fraud Complaints from Virginia Consumers = 10,023**

### Top Fraud Complaint Categories for Virginia Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	2,366	24%
2	Shop-at-Home/Catalog Sales	1,290	13%
3	Internet Services and Computer Complaints	1,129	11%
4	Foreign Money Offers	826	8%
5	Prizes/Sweepstakes and Lotteries	726	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Virginia consumers (10,023).

### 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>
10,023	\$9,203,277	7,704	77%	\$1,195

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (7,704).

### Top Virginia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Virginia Beach	642
Richmond	601
Alexandria	553
Arlington	423
Norfolk	283



**Identity Theft Complaints from Virginia Victims = 4,742**

### Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	1,597	34%
2	Phone or Utilities Fraud	916	19%
3	Bank Fraud <sup>2</sup>	802	17%
4	Government Documents or Benefits Fraud	303	6%
5	Loan Fraud	269	6%
6	Employment-Related Fraud	253	5%
	Other	1,097	23%
	Attempted Identity Theft	340	7%

<sup>1</sup>Percentages are based on the 4,742 victims reporting from Virginia. Percentages add to more than 100 because approximately 18% 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.

### Top Virginia Identity Theft Victim Locations

Victim City	No. of Victims
Richmond	373
Alexandria	318
Virginia Beach	292
Arlington	235
Norfolk	150

# WASHINGTON

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Washington Consumers = 15,032**



**Fraud Complaints from Washington Consumers = 9,378**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	2,333	25%
2	Shop-at-Home/Catalog Sales	1,117	12%
3	Internet Services and Computer Complaints	951	10%
4	Foreign Money Offers	940	10%
5	Prizes/Sweepstakes and Lotteries	928	10%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Washington consumers (9,378).

### *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>
9,378	\$7,657,680	7,168	76%	\$1,068

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (7,168).

### *Top Washington Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Seattle	1,214
Vancouver	507
Spokane	460
Tacoma	355
Everett	226



**Identity Theft Complaints from Washington Victims = 5,654**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	1,604	28%
2	Bank Fraud <sup>2</sup>	1,377	24%
3	Phone or Utilities Fraud	1,030	18%
4	Employment-Related Fraud	438	8%
5	Government Documents or Benefits Fraud	369	7%
6	Loan Fraud	214	4%
	Other	1,230	22%
	Attempted Identity Theft	413	7%

<sup>1</sup>Percentages are based on the 5,654 victims reporting from Washington. Percentages add to more than 100 because approximately 19% 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.

### *Top Washington Identity Theft Victim Locations*

Victim City	No. of Victims
Seattle	753
Vancouver	329
Tacoma	326
Spokane	240
Bellevue	141

# WEST VIRGINIA

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from West Virginia Consumers = 2,456**



**Fraud Complaints from West Virginia Consumers = 1,835**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	459	25%
2	Shop-at-Home/Catalog Sales	258	14%
3	Foreign Money Offers	238	13%
4	Internet Services and Computer Complaints	137	7%
5	Advance-Fee Loans and Credit Protection/Repair	123	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from West Virginia consumers (1,835).

### *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>
1,835	\$1,882,418	1,398	76%	\$1,347

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (1,398).

### *Top West Virginia Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Martinsburg	176
Charleston	128
Huntington	75
Morgantown	74
Parkersburg	57



**Identity Theft Complaints from West Virginia Victims = 621**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	175	28%
2	Bank Fraud <sup>2</sup>	125	20%
3	Phone or Utilities Fraud	115	19%
4	Loan Fraud	46	7%
5	Employment-Related Fraud	33	5%
6	Government Documents or Benefits Fraud	33	5%
	Other	163	26%
	Attempted Identity Theft	39	6%

<sup>1</sup>Percentages are based on the 621 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.

### *Top West Virginia Identity Theft Victim Locations*

Victim City	No. of Victims
Charleston	47
Huntington	33
Morgantown	22
Martinsburg	18
Wheeling	17

# WISCONSIN

## Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

**Total Number of Fraud and Identity Theft Complaints from Wisconsin Consumers = 9,289**



**Fraud Complaints from Wisconsin Consumers = 6,643**

### Top Fraud Complaint Categories for Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	1,793	27%
2	Shop-at-Home/Catalog Sales	897	14%
3	Internet Services and Computer Complaints	865	13%
4	Foreign Money Offers	559	8%
5	Prizes/Sweepstakes and Lotteries	546	8%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Wisconsin consumers (6,643).

### 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>
6,643	\$5,654,072	5,180	78%	\$1,092

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (5,180).

### Top Wisconsin Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Milwaukee	778
Madison	449
Kenosha	338
Green Bay	182
Racine	136



**Identity Theft Complaints from Wisconsin Victims = 2,646**

### Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	725	27%
2	Phone or Utilities Fraud	644	24%
3	Bank Fraud <sup>2</sup>	402	15%
4	Employment-Related Fraud	262	10%
5	Government Documents or Benefits Fraud	169	6%
6	Loan Fraud	110	4%
	Other	578	22%
	Attempted Identity Theft	183	7%

<sup>1</sup>Percentages are based on the 2,646 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.

### Top Wisconsin Identity Theft Victim Locations

Victim City	No. of Victims
Milwaukee	700
Madison	127
Racine	83
Green Bay	79
Kenosha	59

# WYOMING

## Consumer Sentinel Complaint Statistics and Trends

*January 1 - December 31, 2004*

**Total Number of Fraud and Identity Theft Complaints from Wyoming Consumers = 862**



**Fraud Complaints from Wyoming Consumers = 648**

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

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Internet Auctions	182	28%
2	Prizes/Sweepstakes and Lotteries	79	12%
3	Shop-at-Home/Catalog Sales	66	10%
4	Foreign Money Offers	60	9%
5	Internet Services and Computer Complaints	47	7%

<sup>1</sup>Percentages are based on the total number of fraud complaints from Wyoming consumers (648).

### *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>
648	\$1,420,307	519	80%	\$2,737

<sup>2</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (519).

### *Top Wyoming Consumer Locations for Fraud Complaints*

Consumer City	No. of Complaints
Cheyenne	101
Casper	75
Laramie	40
Cody	33
Gillette	29



**Identity Theft Complaints from Wyoming Victims = 214**

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

Rank	Identity Theft Type	No. of Victims	Percentage <sup>1</sup>
1	Credit Card Fraud	68	32%
2	Phone or Utilities Fraud	38	18%
3	Bank Fraud <sup>2</sup>	34	16%
4	Employment-Related Fraud	17	8%
5	Loan Fraud	15	7%
6	Government Documents or Benefits Fraud	11	5%
	Other	60	28%
	Attempted Identity Theft	14	7%

<sup>1</sup>Percentages are based on the 214 victims reporting from Wyoming. Percentages add to more than 100 because approximately 19% 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.

### *Top Wyoming Identity Theft Victim Locations*

Victim City	No. of Victims
Cheyenne	37
Casper	25
Gillette	21
Cody	14
Laramie	11

## Appendix A: The Sentinel Network



[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

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 larger, trend-based information providing 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 secured, 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.



[www.econsumer.gov](http://www.econsumer.gov)

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 (formerly called the International Marketing Supervision Network), contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, Korean, 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.



[www.consumer.gov/military](http://www.consumer.gov/military)

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 government password-protected 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 B: Sentinel Complaint Categories

**Advance-Fee Loans and Credit Protection/Repair Offers:** 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.

**Business Opportunities and Work-at-Home Plans:** Medical billing scams; misleading franchise and Internet-based business opportunities; wealth building plans that don't make good on their promises, etc.

**Debt Management/Credit Counseling:** 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 fees, etc.

**Foreign Money Offers:** Letters or e-mails offer 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.

**Health Care:** 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, etc.

**Identity Theft:** When someone appropriates your personally identifying information (like your Social Security number or credit card account number) to commit fraud or theft.

**Internet Auctions:** 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.

**Internet Services and Computers:** Trial offers from ISPs; difficulty canceling an ISP account; undisclosed Web site charges; problems with computer software and equipment purchases; and spyware.

**Investments:** Promises of riches in day trading, oil and gas leases, gold and gems, FCC licenses, etc. that don't pan out.

**Magazines and Buyers Clubs:** 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.).

**Multi-Level Marketing/Pyramids/Chain Letters:** Network plans that offer commissions on the sale of goods by you and distributors you recruit.

**Office Supplies and Services:** Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes, etc.

**Prizes/Sweepstakes and Lotteries:** Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail, etc.

**Shop-At-Home/Catalog Sales:** 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.

**Telephone Services:** Charges for calls to "toll-free" numbers; unauthorized charges such as charges for calls you didn't make; unauthorized switching of your phone service provider; misleading pre-paid phone card offers, etc.

**Travel, Vacation and Timeshare Plans:** Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers, etc.

**"Other" complaint categories** are: Employment agencies/job counseling, charitable solicitations, government services, real estate, scholarships/educational grants, modeling agencies/services, green card application services, dating services, property/inheritance tracers, water purifiers, living trusts and viaticals.

## Appendix C: Sentinel Top Complaint Categories<sup>1</sup> Three-Year Trends

*Calendar Years 2002 through 2004*

Sentinel Categories	CY 2002		CY 2003		CY 2004	
	No. of Complaints	(Percentage)	No. of Complaints	(Percentage)	No. of Complaints	(Percentage)
1 Advance-Fee Loans and Credit Protection/Repair	20,878	(5%)	19,195	(4%)	19,103	(3%)
2 Business Opps and Work-at-Home Plans	13,376	(3%)	13,990	(3%)	14,311	(2%)
3 Debt Management/Credit Counseling <sup>2</sup>	—	—	—	—	4,142	(1%)
4 Foreign Money Offers	16,862	(4%)	21,616	(4%)	35,371	(6%)
5 Health Care	7,158	(2%)	5,123	(1%)	5,960	(1%)
6 Identity Theft	161,896	(40%)	215,093	(40%)	246,570	(39%)
7 Internet Auctions	51,003	(13%)	83,161	(15%)	98,653	(16%)
8 Internet Services and Computer Complaints	25,705	(6%)	34,455	(6%)	37,094	(6%)
9 Investments	2,515	(1%)	2,663	(<1%)	2,622	(<1%)
10 Magazines and Buyers Clubs	7,658	(2%)	8,704	(2%)	7,455	(1%)
11 Multi-Level Mktg/Pyramids/Chain Letters	2,296	(1%)	2,458	(<1%)	2,680	(<1%)
12 Office Supplies and Services	5,925	(1%)	6,953	(1%)	7,649	(1%)
13 Prizes/Sweepstakes and Lotteries	18,785	(5%)	25,789	(5%)	30,064	(5%)
14 Shop-at-Home/Catalog Sales	31,356	(8%)	52,722	(10%)	49,539	(8%)
15 Telephone Services	9,191	(2%)	13,339	(2%)	14,276	(2%)
16 Travel, Vacations and Timeshare	4,533	(1%)	5,069	(1%)	4,621	(1%)

<sup>1</sup>Percentages are based on the total number of Sentinel complaints for each calendar year:  
CY 2002 = 403,688; CY 2003 = 542,378; CY 2004 = 635,173.

<sup>2</sup>Fraud category added for CY 2004.

## Appendix D: Other Sentinel Data Contributors

*Calendar Year 2004*

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### Federal Agencies

Federal Bureau of Investigation  
U.S. Attorneys Office for the Eastern District  
of New York  
U.S. Social Security Administration

### Attorneys General Offices

Alabama  
Arkansas  
District of Columbia  
Indiana  
Kansas  
Louisiana  
Maine  
New Mexico  
North Carolina  
North Dakota  
Ohio  
Oklahoma  
Texas  
Vermont

### Other State & Local Agencies

California, Stanislaus County District Attorney  
California, Monterey County District Attorney  
Georgia Governor's Office of Consumer Affairs  
Kansas, Johnson County District Attorney  
Tennessee Regulatory Authority  
Washington Securities Division  
Wisconsin Department of Financial Institutions  
Wisconsin Department of Agriculture

### Others

Better Business Bureaus  
National Fraud Information Center  
Xerox Corporation

### Local Police/Sheriff Departments

Arizona, Phoenix Police Department  
California, Roseville Police Department  
Connecticut, West Haven Police Department  
Florida, Pasco Sheriff's Office  
Illinois, Lincolnshire Police Department  
Iowa, Clinton Police Department  
Idaho, Chubbuck Police Department  
Indiana, White County Sheriff's Office  
Kansas, Pottawatomie County Sheriff's Office  
Michigan, Genesee County Sheriff's Office  
Michigan, Port Huron Police Department  
Minnesota, Morris Police Department  
Missouri, Taney County Sheriff's Office  
Montana, Lake County Sheriff's Office  
New Jersey, Moorestown Township Police Department  
New York, Newark Police Department  
North Carolina, Wilson County Sheriff's Office  
Pennsylvania, Dallas Township Police Department  
Texas, Dalhart Police Department  
Virginia, Front Royal Police Department  
Washington, Mount Vernon Police Department  
Washington, Washougal Police Department