



Consumer Fraud and Identity Theft Complaint Data January - December 2005

Federal Trade Commission
January 2006

Source: Data from Consumer Sentinel and the Identity Theft Data Clearinghouse



TABLE OF CONTENTS

<u>Report Subject</u>	<u>Page No.</u>
Introduction	2
Executive Summary	3
Sentinel Complaints by Calendar Year	4
Sentinel Top Complaint Categories	5
<i>Sentinel Fraud Complaints Three-Year Figures</i>	
Total Number of Fraud Complaints & Amount Paid	6
Methods of Payment Reported by Consumers	7
Company's Method of Contacting Consumers	8
Fraud Complaints by Consumer Age	9
Total Number of Internet-Related Fraud Complaints & Amount Paid	10
Methods of Payment Reported by Consumers for Internet-Related Fraud	11
Internet-Related Fraud Complaints by Consumer Age	12
<i>Sentinel Identity Theft Complaints Three-Year Figures</i>	
How Identity Theft Victims' Information Is Misused	13
Law Enforcement Contact for Identity Theft Victims	14
Identity Theft Complaints by Victim Age	15
Major Metropolitan Areas Ranking for Fraud Complaints	16
Major Metropolitan Areas Ranking for Identity Theft Complaints	17
Fraud Complaints and Identity Theft Victims by State	18
<i>Detailed State Complaint Figures</i>	
One page per State and the District of Columbia	19-70

Each detailed State report contains the following information:

- Top Fraud Complaint Categories for Consumers
- Amount Paid Reported by Consumers
- Top Consumer City Locations for Fraud Complaints
- Identity Theft Types Reported by Victims
- Top Identity Theft Victim City Locations

Appendices

- Appendix A1: Description of the Sentinel Network
- Appendix A2: Sentinel Major Data Contributors
- Appendix A3: Other Sentinel Data Contributors
- Appendix B1: Description of the Sentinel Complaint Categories
- Appendix B2: Sentinel Top Complaint Categories Three-Year Figures

INTRODUCTION

Consumer Sentinel Leading Partners & Data Contributors

Between January and December 2005, Consumer Sentinel, the complaint database developed and maintained by the FTC, received over **685,000** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$680 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 almost three 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. If you represent a law enforcement organization, call (202) 326-3196 or e-mail sentinel@ftc.gov for membership information.

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

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



Executive Summary

Consumer Fraud and Identity Theft Complaint Data

January – December 2005

- Consumer Sentinel now contains almost 3 million fraud and identity theft complaints and is accessible to over 1,400 law enforcement agencies – including every state attorney general in the U.S. and consumer protection agencies in 19 nations.
- The FTC received over 685,000 Consumer Sentinel complaints during calendar year 2005 - 63% represented fraud and 37% were identity theft complaints.

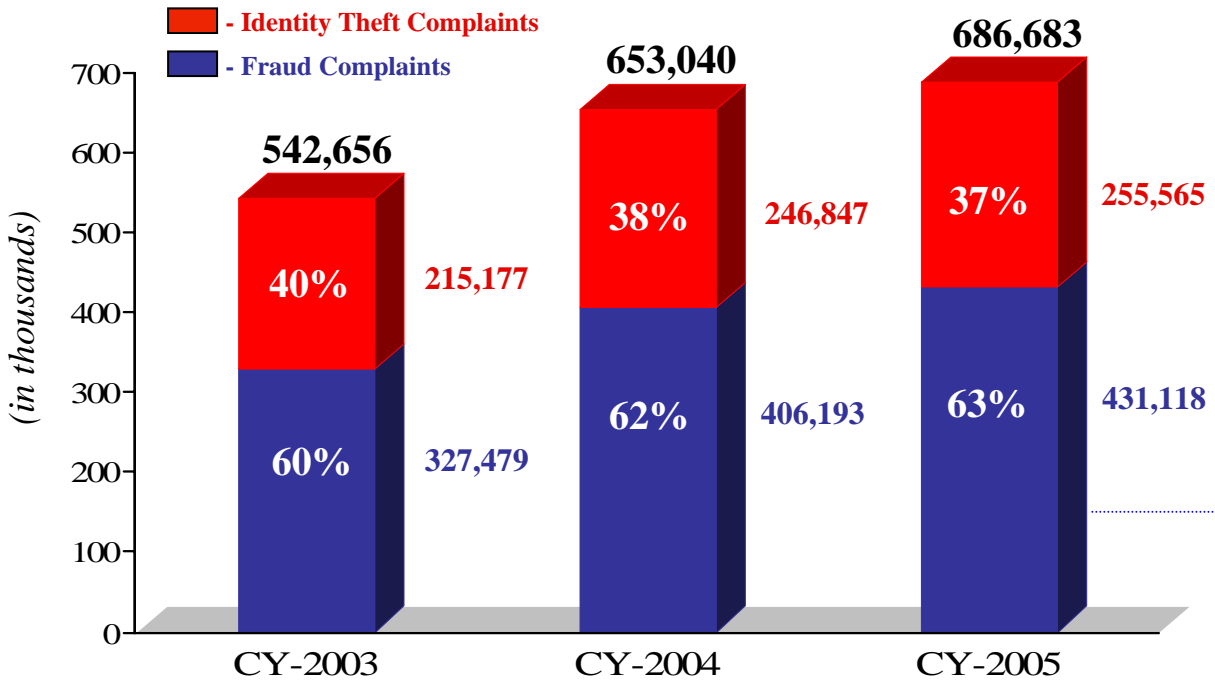
Fraud

- A total of 431,118 of the Consumer Sentinel complaints were fraud-related. Internet Auctions was the leading complaint category with 12% of the overall complaints, followed by Foreign Money Offers (8%), Shop-at-Home/Catalog Sales (8%), Prizes/Sweepstakes and Lotteries (7%), Internet Services and Computer Complaints (5%), Business Opportunities and Work-at-Home Plans (2%), Advance-Fee Loans and Credit Protection (2%), and Telephone Services (2%).
- Consumers reported fraud losses of over \$680 million; the median monetary loss was \$350.
- Internet-related complaints accounted for 46% of all reported fraud complaints, with monetary losses of over \$335 million and a median loss of \$345.
- The percentage of Internet-related fraud complaints with “Wire Transfer” as the reported payment method more than tripled between calendar years 2003 and 2005, increasing by 12 percentage points.
- Some 55% of fraud complaints where the company's method of initial contact was reported indicate Internet solicitations - electronic mail 35% and web 20%. 73% of all fraud complaints reported the method of initial contact.
- The major metropolitan areas with the highest per capita rates of consumer fraud reported are the Washington DC area; Tampa-St. Petersburg-Clearwater, FL; and Seattle-Tacoma-Bellevue, WA.

Identity Theft

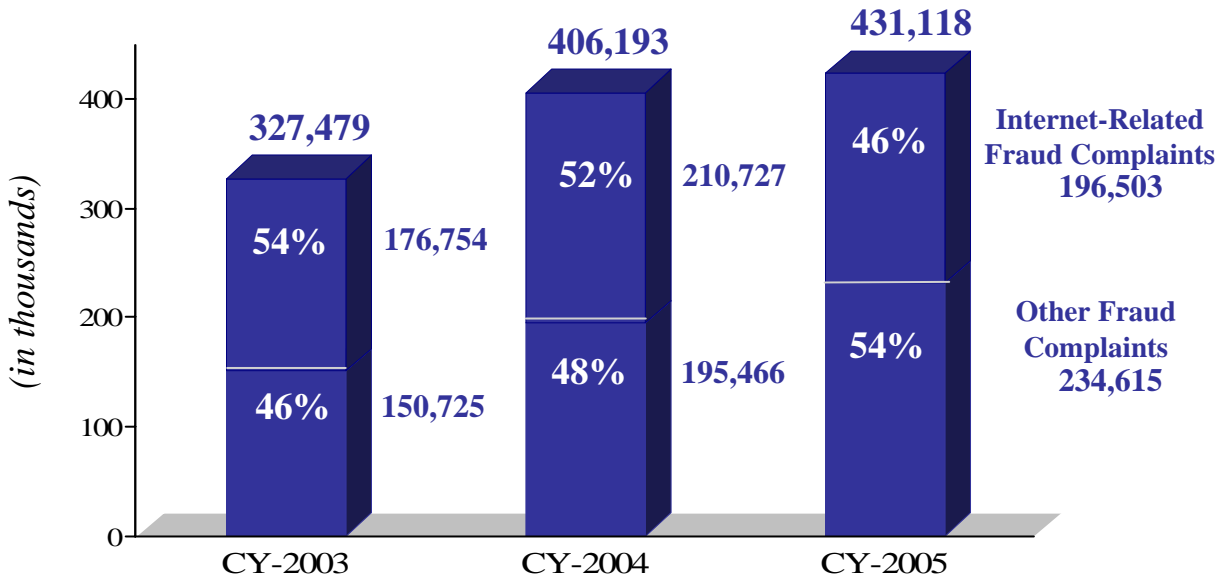
- Credit card fraud (26%) was the most common form of reported identity theft followed by phone or utilities fraud (18%), bank fraud (17%), and employment fraud (12%). Other significant categories of identity theft reported by victims were government documents/benefits fraud (9%) and loan fraud (5%).
- “Electronic Fund Transfer” related identity theft was the most frequently reported type of identity theft bank fraud during calendar year 2005.
- The major metropolitan areas with the highest per capita rates of reported identity theft are Phoenix-Mesa-Scottsdale, AZ; Las Vegas-Paradise, NV; and Riverside-San Bernardino-Ontario, CA.

Sentinel Complaints by Calendar Year¹



¹Percentages are based on the total number of Sentinel complaints by calendar year. These figures exclude "Do Not Call" registry complaints.

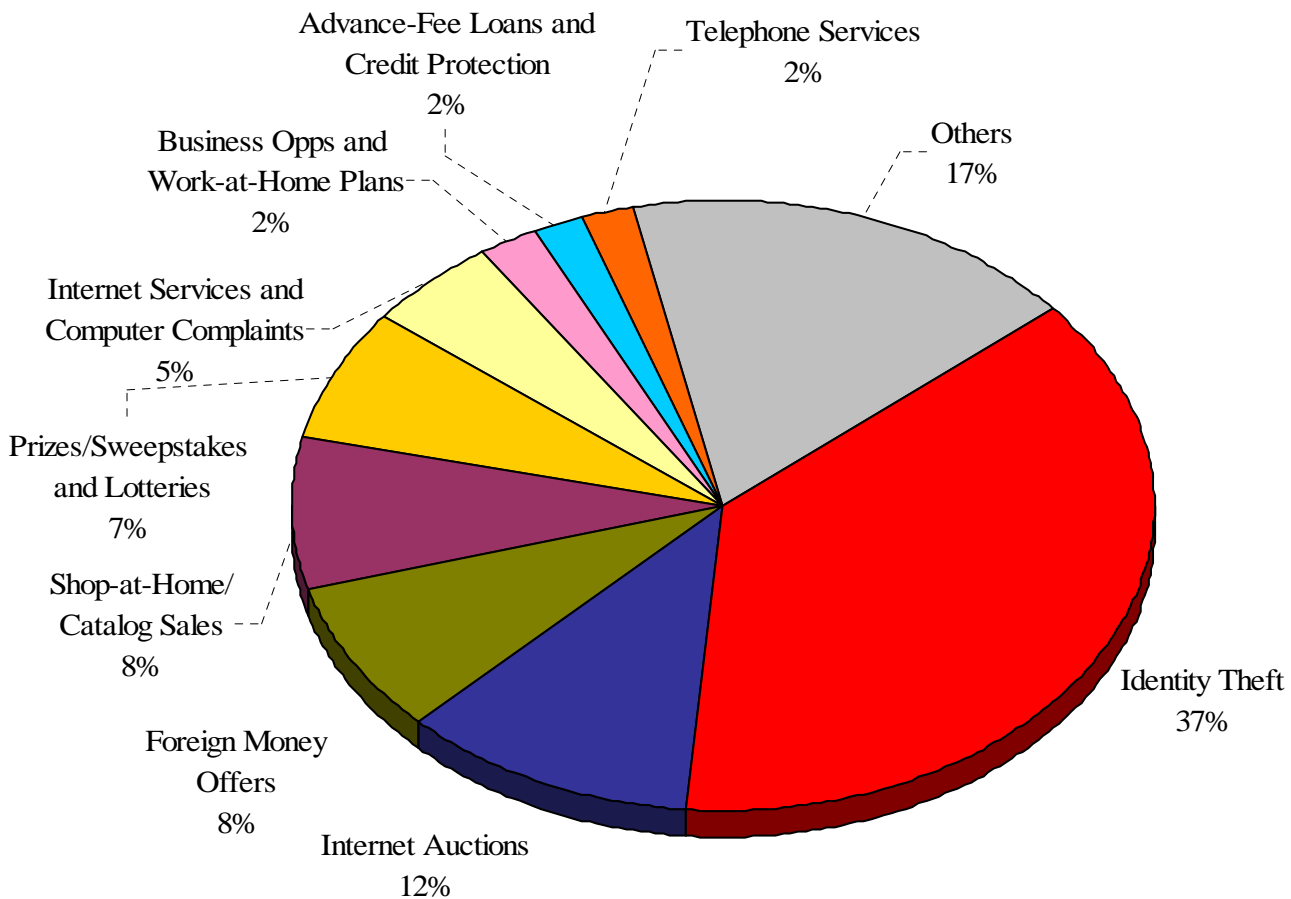
Fraud Complaints by Calendar Year² (Excluding Identity Theft)



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

Sentinel Top Complaint Categories¹

January 1 – December 31, 2005



¹Percentages are based on the total number of Sentinel complaints (686,683) received between January 1 and December 31, 2005. For Sentinel category descriptions and three-year figures, see Appendices B1 and B2.

Total Number of Fraud Complaints & Amount Paid Calendar Years 2003 through 2005

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
2003	327,479	254,151	78%	\$459,570,221	\$1,808	\$222
2004	406,193	307,681	76%	\$567,881,779	\$1,846	\$263
2005	431,118	282,874	66%	\$682,348,612	\$2,412	\$350

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2003 = 254,151; CY-2004 = 307,681 ; and CY-2005 = 282,874. Forty-nine consumers reported an amount paid of \$1 million or more during CY-2005; 36 and 42 consumers for CY-2003 and CY-2004, respectively.

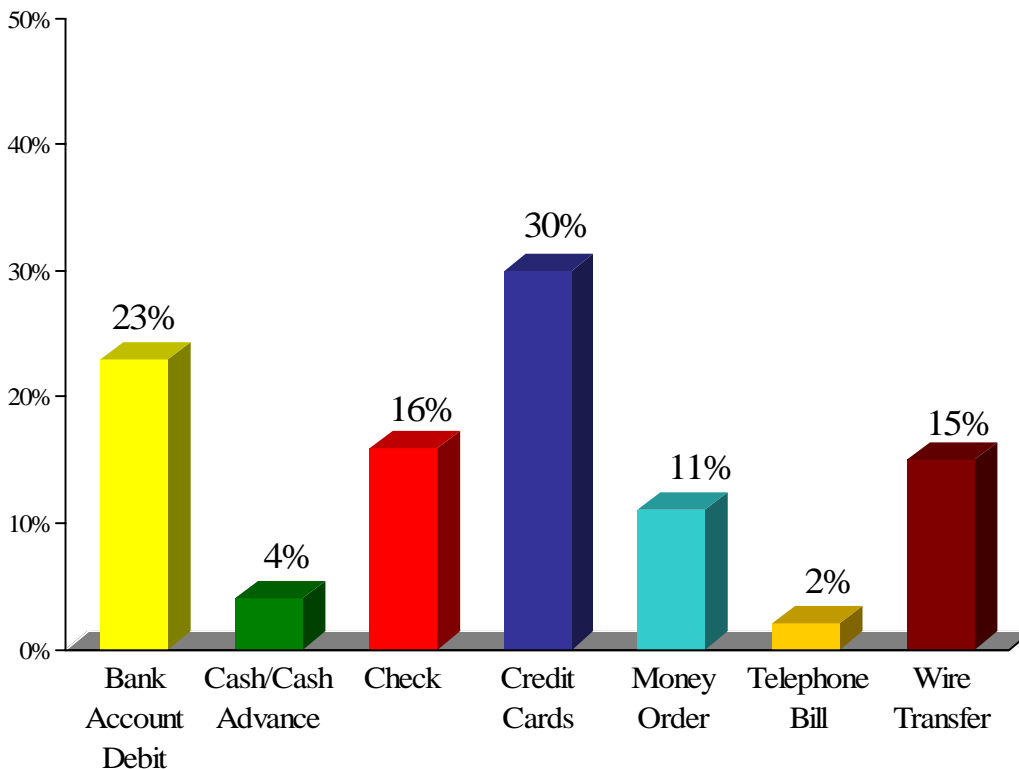
²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Distribution of Fraud Complaints by Reported Amount Paid Calendar Years 2003 through 2005

Amount Paid	CY - 2003		CY - 2004		CY - 2005	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	60,235	24%	91,598	30%	89,748	32%
\$1 - 25	21,739	9%	21,487	7%	16,799	6%
\$26 - 50	22,470	9%	21,570	7%	17,468	6%
\$51 - 75	12,961	5%	13,518	4%	9,744	3%
\$76 - 100	11,436	4%	12,169	4%	9,406	3%
\$101 - 250	34,038	13%	37,753	12%	30,215	11%
\$251 - 500	28,202	11%	34,412	11%	27,338	10%
\$501 - 1,000	22,544	9%	25,211	8%	23,336	8%
\$1,001 - 5,000	32,075	13%	38,834	13%	44,952	16%
More than \$5,000	8,451	3%	11,129	4%	13,868	5%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2003 = 254,151; CY-2004 = 307,681; and CY-2005 = 282,874.

Methods of Payment Reported by Consumers¹ January 1 - December 31, 2005



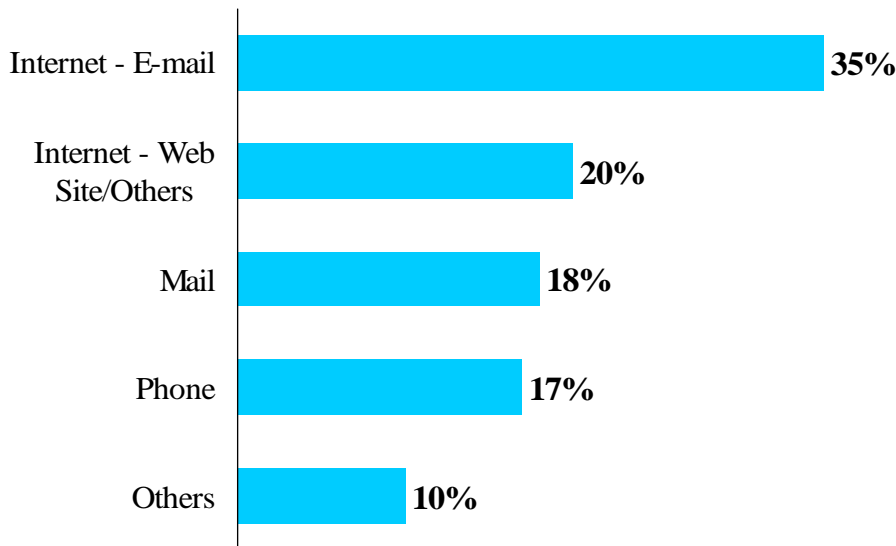
Methods of Payment Reported by Consumers Calendar Years 2003 through 2005

Payment Method	CY - 2003			CY - 2004			CY - 2005		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	15,929	18%	\$18,303,099	18,208	25%	\$28,960,831	14,683	23%	\$26,264,756
Cash/Cash Advance	2,394	3%	\$12,193,667	2,693	4%	\$12,771,766	2,351	4%	\$17,182,000
Check	16,260	19%	\$67,147,820	12,180	16%	\$67,760,908	10,234	16%	\$75,083,729
Credit Cards	30,953	35%	\$30,800,831	20,588	28%	\$25,135,899	19,290	30%	\$37,104,454
Money Order	14,959	17%	\$17,702,731	10,780	15%	\$17,439,070	6,965	11%	\$12,410,299
Telephone Bill	1,404	2%	\$331,885	1,703	2%	\$436,346	1,171	2%	\$491,406
Wire Transfer	5,416	6%	\$77,387,171	7,869	11%	\$88,551,769	9,444	15%	\$86,493,306
Total Reporting Payment Method	87,315			74,021			64,138		

¹Percentages are based on the total number of fraud complaints for each calendar year where consumers reported the method of payment: CY-2003 = 87,315; CY-2004 = 74,021; and CY-2005 = 64,138. 15% of the consumers reported this information during CY-2005, 27% and 18% for CY-2003 and CY-2004, respectively.

Company's Method of Contacting Consumers¹

January 1 - December 31, 2005



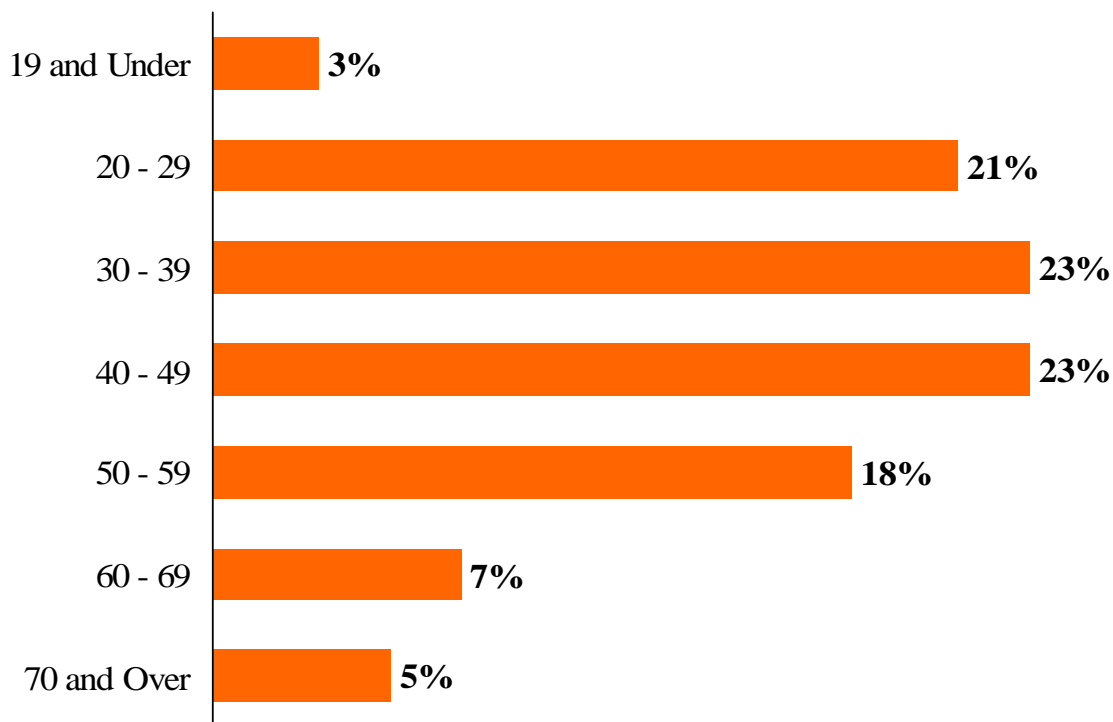
Company's Method of Contacting Consumers

Calendar Years 2003 through 2005

Contact Method	CY - 2003		CY - 2004		CY - 2005	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
Internet - E-mail	69,659	26%	109,301	34%	111,419	35%
Internet - Web Site/Others	86,777	32%	72,355	22%	63,506	20%
Mail	39,159	14%	46,277	14%	55,995	18%
Phone	45,914	17%	54,432	17%	53,156	17%
Others	31,426	12%	41,694	13%	32,458	10%
<i>Total Reporting Contact Method</i>	<i>272,935</i>		<i>324,059</i>		<i>316,534</i>	

¹Percentages are based on the total number of fraud complaints for each calendar year where company's method of initial contact was reported by consumers: CY-2003 = 272,935; CY-2004 = 324,059; and CY-2005 = 316,534. 73% of consumers reported this information during CY-2005, 83% and 80% for CY-2003 and CY-2004, respectively.

Fraud Complaints by Consumer Age¹ January 1 - December 31, 2005



Fraud Complaints by Consumer Age Calendar Years 2003 through 2005

Consumer Age Range	CY - 2003		CY - 2004		CY - 2005	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	6,604	3%	9,065	3%	8,002	3%
20-29	41,541	19%	65,968	21%	65,108	21%
30-39	51,238	24%	76,272	24%	71,848	23%
40-49	52,340	24%	74,060	23%	73,722	23%
50-59	36,297	17%	56,401	18%	58,178	18%
60-69	14,911	7%	21,951	7%	23,248	7%
70 and Over	12,386	6%	16,632	5%	16,531	5%
<i>Total Reporting Age</i>	<i>215,317</i>		<i>320,349</i>		<i>316,637</i>	

¹Percentages are based on the total number of consumers reporting their age in fraud complaints for each calendar year: CY-2003 = 215,317; CY-2004 = 320,349; and CY-2005 = 316,637. 73% of consumers reported this information during CY-2005, 66% and 79% for CY-2003 and CY-2004, respectively.

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

Total Number of Internet-Related Fraud Complaints & Amount Paid *Calendar Years 2003 through 2005*

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid¹	Median Amount Paid²
2003	176,754	158,534	90%	\$205,550,456	\$1,297	\$190
2004	210,727	188,675	90%	\$271,305,849	\$1,438	\$215
2005	196,503	160,115	81%	\$336,164,255	\$2,100	\$345

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2003 = 158,534; CY-2004 = 188,675; and CY-2005 = 160,115. Twenty-four consumers reported an amount paid of \$1 million or more during CY-2005; 13 and 15 consumers for CY-2003 and CY-2004, respectively.

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

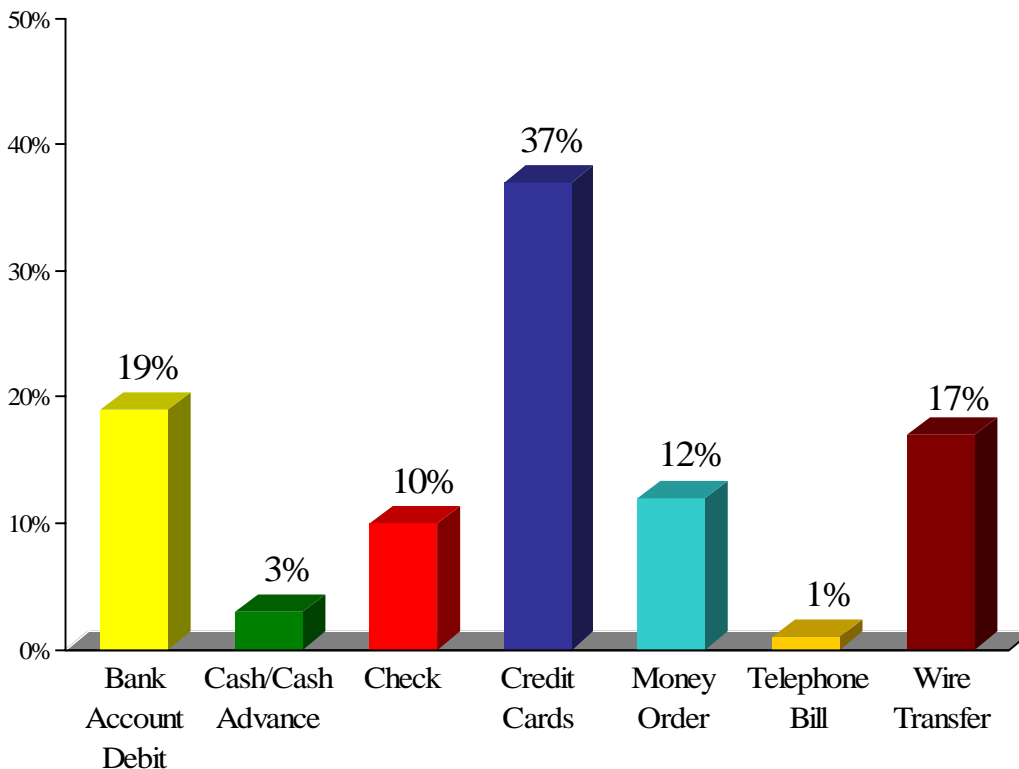
Distribution of Internet-Related Fraud Complaints by Reported Amount Paid *Calendar Years 2003 through 2005*

Amount Paid	CY - 2003		CY - 2004		CY - 2005	
	Complaints	Percentages³	Complaints	Percentages³	Complaints	Percentages³
\$0	30,061	19%	45,383	24%	35,968	22%
\$1 - 25	15,739	10%	15,365	8%	10,187	6%
\$26 - 50	15,378	10%	15,295	8%	11,274	7%
\$51 - 75	9,407	6%	10,185	5%	6,811	4%
\$76 - 100	7,865	5%	8,535	5%	6,280	4%
\$101 - 250	23,507	15%	26,912	14%	20,147	13%
\$251 - 500	18,547	12%	20,902	11%	17,525	11%
\$501 - 1,000	15,345	10%	17,223	9%	16,440	10%
\$1,001 - 5,000	18,943	12%	23,449	12%	28,145	18%
More than \$5,000	3,742	2%	5,426	3%	7,338	5%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2003 = 158,534; CY-2004 = 188,675; and CY-2005 = 160,115.

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

Methods of Payment Reported by Consumers For Internet-Related Fraud Complaints¹ *January 1 - December 31, 2005*



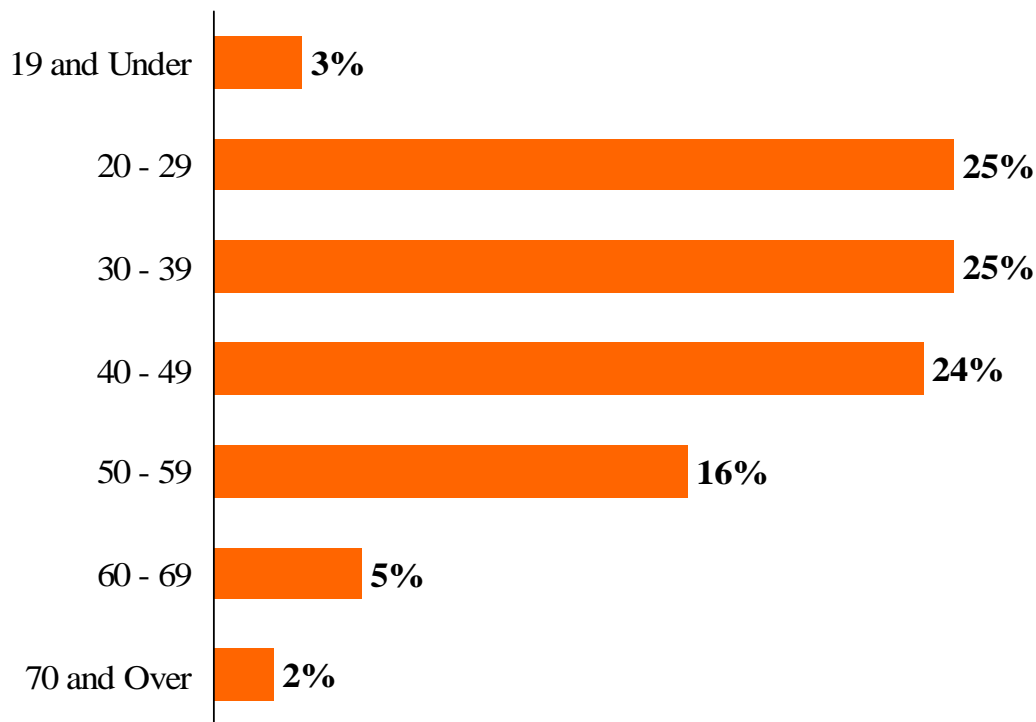
Methods of Payment Reported by Consumers For Internet-Related Fraud Complaints *Calendar Years 2003 through 2005*

Payment Method	CY - 2003			CY - 2004			CY - 2005		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	7,006	13%	\$9,076,909	6,048	18%	\$12,294,291	6,126	19%	\$11,159,650
Cash/Cash Advance	989	2%	\$7,710,248	962	3%	\$4,798,367	1,036	3%	\$11,164,091
Check	7,732	14%	\$11,765,545	3,738	11%	\$16,896,006	3,404	10%	\$21,761,743
Credit Cards	22,846	43%	\$16,513,471	12,099	37%	\$10,570,738	12,183	37%	\$19,185,433
Money Order	11,603	22%	\$15,328,544	4,708	14%	\$9,295,539	3,933	12%	\$7,783,353
Telephone Bill	671	1%	\$158,074	1,032	3%	\$338,338	424	1%	\$96,364
Wire Transfer	2,821	5%	\$45,079,200	4,116	13%	\$50,325,106	5,554	17%	\$41,836,350
<i>Total Reporting Payment Method</i>	53,668			32,703			32,660		

¹Percentages are based on the total number of Internet-related fraud complaints for each calendar year where consumers reported the method of payment: CY-2003 = 53,668; CY-2004 = 32,703; and CY-2005 = 32,660. 17% of the consumers reported this information during CY-2005, 30% and 16% for CY-2003 and CY-2004, respectively.

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

Internet-Related Fraud Complaints by Consumer Age¹ *January 1 - December 31, 2005*



Internet-Related Fraud Complaints by Consumer Age *Calendar Years 2003 through 2005*

Consumer Age Range	CY - 2003		CY - 2004		CY - 2005	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	4,244	4%	6,325	4%	5,498	3%
20-29	27,822	23%	42,222	24%	39,984	25%
30-39	32,159	27%	45,223	26%	39,725	25%
40-49	30,344	25%	42,162	24%	37,463	24%
50-59	19,121	16%	27,576	16%	25,752	16%
60-69	5,832	5%	8,969	5%	8,418	5%
70 and Over	1,683	1%	2,597	1%	2,573	2%
<i>Total Reporting Age</i>	<i>121,205</i>		<i>175,074</i>		<i>159,413</i>	

¹Percentages are based on the total number of consumers reporting their age in Internet-related fraud complaints for each calendar year: CY-2003 = 121,205; CY-2004 = 175,074; and CY-2005 = 159,413. 81% of consumers reported this information during CY-2005, 69% and 83% for CY-2003 and CY-2004, respectively.



How Victims' Information is Misused¹

Calendar Years 2003 through 2005

Credit Card Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
New Accounts	19.3%	16.5%	15.6%
Existing Account	12.0%	11.9%	11.3%
Unspecified	1.4%	0.1%	0.2%
Total	32%	28%	26%

Phone or Utilities Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Wireless - New Accounts	10.5%	10.0%	9.0%
Telephone - New Accounts	5.7%	6.0%	5.5%
Utilities - New Accounts	3.9%	4.3%	5.2%
Unauthorized Charges to Existing Accounts	0.6%	0.7%	0.7%
Unspecified	0.8%	0.3%	0.4%
Total	20%	19%	18%

Bank Fraud²

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Electronic Fund Transfer	4.8%	6.6%	7.9%
Existing Accounts	8.3%	8.5%	7.4%
New Accounts	3.8%	3.6%	3.3%
Unspecified	0.5%	0.1%	0.1%
Total	17%	18%	17%

Employment-Related Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Employment-Related Fraud	11%	13%	12%

Loan Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Business / Personal / Student Loan	2.3%	2.6%	2.6%
Auto Loan / Lease	2.0%	1.9%	1.8%
Real Estate Loan	1.0%	1.2%	1.2%
Unspecified	0.3%	0.2%	0.2%
Total	5%	5%	5%

Other Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Evasion of Legal Sanctions	2.1%	2.4%	2.2%
Internet / E-mail	1.6%	1.8%	1.9%
Medical	1.8%	1.8%	1.8%
Apartment / House Rented	0.9%	0.9%	0.9%
Insurance	0.3%	0.4%	0.4%
Property Rental Fraud	0.2%	0.3%	0.3%
Bankruptcy	0.3%	0.3%	0.3%
Child Support	0.2%	0.3%	0.2%
Magazines	0.1%	0.2%	0.2%
Securities / Other Investments	0.2%	0.1%	0.2%
Other	11.6%	14.4%	17.6%
Total	19%	22%	25%

Attempted Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Attempted Identity Theft	8%	6%	6%

Government Documents or Benefits Fraud

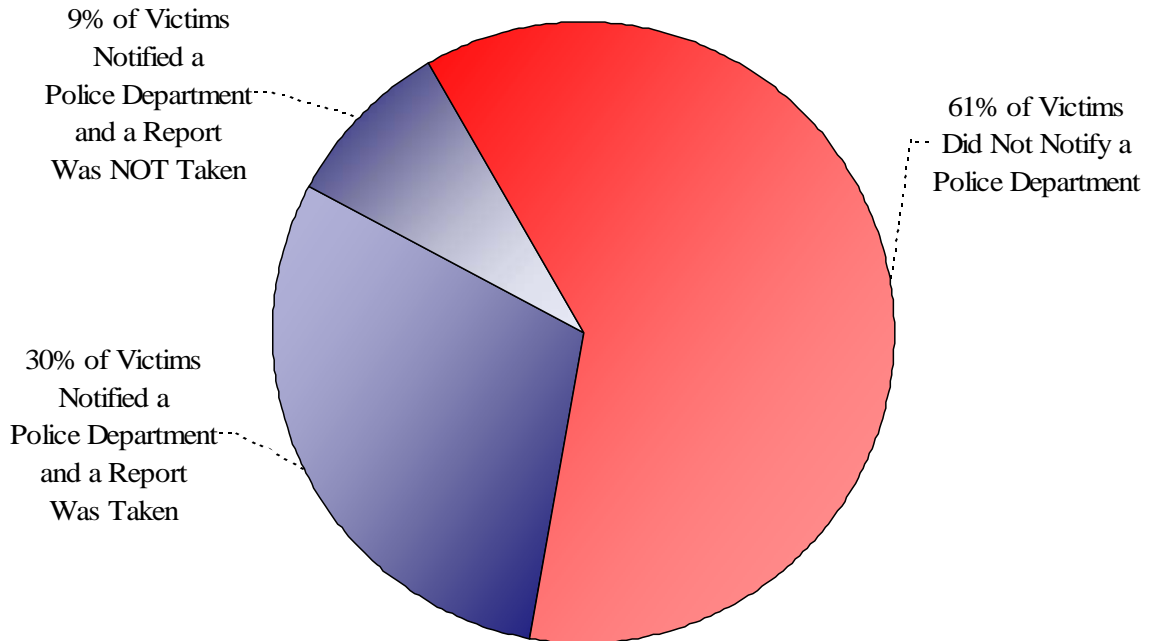
	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Fraudulent Tax Return Filed	3.7%	3.9%	4.7%
Driver's License Issued / Forged	2.3%	2.3%	1.8%
Government Benefits Applied For / Received	1.3%	1.4%	1.5%
Other Government Documents Issued / Forged	0.4%	0.7%	0.6%
Social Security Card Issued / Forged	0.4%	0.5%	0.3%
Unspecified	<0.1%	<0.1%	<0.1%
Total	8%	8%	9%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2003 = 215,177; CY-2004 = 246,847; and CY-2005 = 255,565. Note that 20% of identity theft complaints include more than one type of identity theft in CY-2005, 19% and 20% for CY-2003 and CY-2004, respectively.

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



Law Enforcement Contact¹ *January 1 – December 31, 2005*



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (245,881). 98% of the identity theft victims who contacted the Federal Trade Commission (FTC) directly reported law enforcement contact information. Less than one percent of victims who notified the FTC that they had contacted a police department did not indicate if a report was taken.

Law Enforcement Contact *Calendar Years 2003 through 2005*

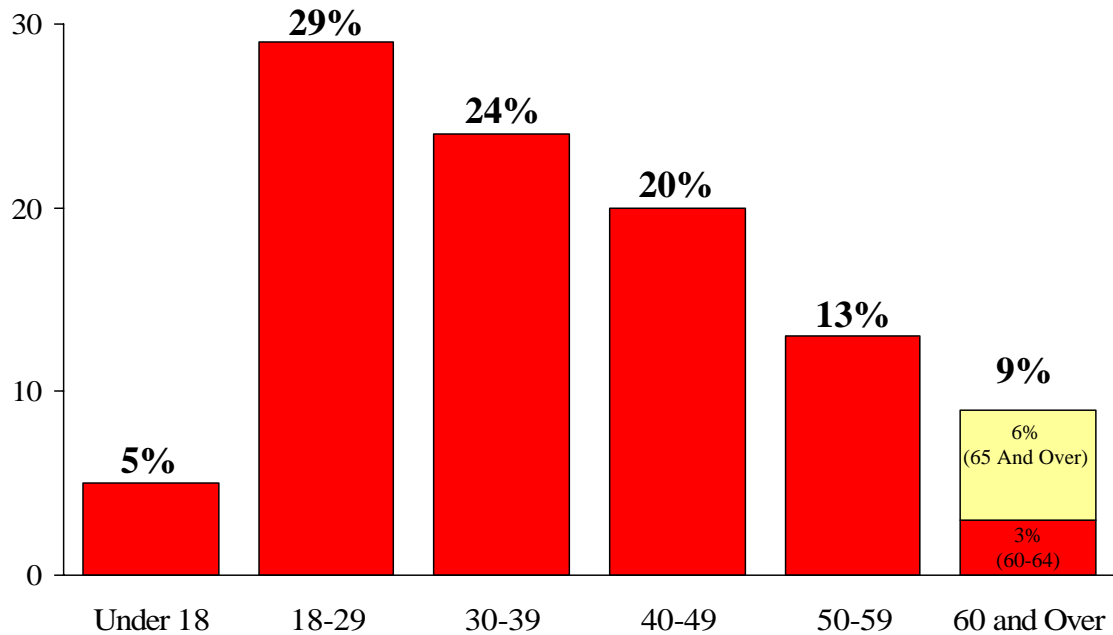
If the victim notified a police department, was a report taken?	CY-2003		CY-2004		CY-2005	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Yes	63,821	32%	73,434	31%	74,152	30%
No	15,623	8%	19,074	8%	21,255	9%
Not Reported	2,217	1%	1,225	<1%	1,232	<1%
<i>Total Who Notified a Police Department</i>	<i>81,661</i>	<i>41%</i>	<i>93,733</i>	<i>39%</i>	<i>96,639</i>	<i>39%</i>
<i>Total Who Did Not Notify a Police Department</i>	<i>118,635</i>	<i>59%</i>	<i>146,349</i>	<i>61%</i>	<i>149,242</i>	<i>61%</i>
Total Reporting	200,296		240,082		245,881	
Law Enforcement Contact Information						

²Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department: CY-2003 = 200,296; CY-2004 = 240,082; and CY-2005 = 245,881. 98% of identity theft victims who contacted the FTC directly reported law enforcement contact information in CY-2005, 96% and 98% for CY-2003 and CY-2004, respectively.



Identity Theft Complaints by Victim Age¹

January 1 – December 31, 2005



¹Percentages are based on the total number of identity theft complaints where victims reported their age (239,277). 95% of the victims who contacted the Federal Trade Commission (FTC) directly reported their age.

Identity Theft Complaints by Victim Age

Calendar Years 2003 through 2005

Consumer Age Range	CY-2003		CY-2004		CY-2005	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Under 18	6,512	3%	9,595	4%	11,601	5%
18 - 29	54,865	28%	68,397	29%	70,246	29%
30 - 39	50,513	26%	57,808	25%	56,521	24%
40 - 49	41,382	21%	47,100	20%	47,576	20%
50 - 59	25,181	13%	29,247	12%	30,309	13%
60 and Over	19,279	10%	22,220	9%	23,024	9%
60 - 64	6,860	4%	8,032	3%	8,129	3%
65+	12,419	6%	14,188	6%	14,895	6%
Total Reporting Age	197,732		234,367		239,277	

²Percentages are based on the total number of identity theft complaints where victims reported their age: CY-2003 = 197,732; CY-2004 = 234,367; and CY-2005 = 239,277. 95% of the victims who contacted the FTC directly reported their age in CY-2005, as well as in CY-2003 and CY-2004.

Major Metropolitan Areas Ranking for Fraud – Related Consumer Complaints¹

January 1 – December 31, 2005

Rank	Metropolitan Area	Complaints Per 100,000	
		Complaints	Population
1	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	9,674	190.0
2	Tampa-St. Petersburg-Clearwater, FL MSA	4,735	187.0
3	Seattle-Tacoma-Bellevue, WA MSA	5,844	186.0
4	Phoenix-Mesa-Scottsdale, AZ MSA	6,576	183.0
5	Austin-Round Rock, TX MSA	2,443	177.3
6	Salt Lake City, UT MSA	1,770	176.1
7	San Francisco-Oakland-Fremont, CA MSA	7,248	174.3
8	San Jose-Sunnyvale-Santa Clara, CA MSA	3,000	172.9
9	Portland-Vancouver-Beaverton, OR-WA MSA	3,521	172.6
10	San Diego-Carlsbad-San Marcos, CA MSA	4,950	168.9
11	Indianapolis, IN MSA	2,692	168.7
12	Las Vegas-Paradise, NV MSA	2,578	163.5
13	Denver-Aurora, CO MSA	3,683	160.1
14	Sacramento--Arden-Arcade--Roseville, CA MSA	3,155	159.8
15	Orlando, FL MSA	2,860	158.6
16	St. Louis, MO-IL MSA	4,288	156.7
17	Columbus, OH MSA	2,611	155.9
18	Kansas City, MO-KS MSA	2,835	148.8
19	Virginia Beach-Norfolk-Newport News, VA-NC MSA	2,424	148.1
20	Baltimore-Towson, MD MSA	3,872	148.0
21	Pittsburgh, PA MSA	3,466	143.8
22	Charlotte-Gastonia-Concord, NC-SC MSA	2,063	143.5
23	Jacksonville, FL MSA	1,703	141.6
24	Oklahoma City, OK MSA	1,548	136.7
25	Atlanta-Sandy Springs-Marietta, GA MSA	6,268	136.0
26	Milwaukee-Waukesha-West Allis, WI MSA	2,051	135.4
27	Minneapolis-St. Paul-Bloomington, MN-WI MSA	4,152	134.6
28	Richmond, VA MSA	1,511	132.7
29	Cincinnati-Middletown, OH-KY-IN MSA	2,714	132.6
30	Nashville-Davidson--Murfreesboro, TN MSA	1,777	129.6
31	Dallas-Fort Worth-Arlington, TX MSA	7,178	128.4
32	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	7,303	126.5
33	Hartford-West Hartford-East Hartford, CT MSA	1,489	126.4
34	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,596	124.7
35	Los Angeles-Long Beach-Santa Ana, CA MSA	15,984	124.6
36	Cleveland-Elyria-Mentor, OH MSA	2,654	124.0
37	Birmingham-Hoover, AL MSA	1,329	123.9
38	Rochester, NY MSA	1,279	122.8
39	Louisville, KY-IN MSA	1,425	119.7
40	Chicago-Naperville-Joliet, IL-IN-WI MSA	10,965	117.5
41	Boston-Cambridge-Quincy, MA-NH MSA	5,193	117.0
42	Detroit-Warren-Livonia, MI MSA	5,046	112.5
43	Riverside-San Bernardino-Ontario, CA MSA	4,091	112.3
44	Buffalo-Niagara Falls, NY MSA	1,272	109.7
45	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	20,373	109.3
46	Providence-New Bedford-Fall River, RI-MA MSA	1,668	102.8
47	Houston-Baytown-Sugar Land, TX MSA	5,144	101.3
48	San Antonio, TX MSA	1,829	100.5
49	Memphis, TN-MS-AR MSA	1,162	93.8
50	New Orleans-Metairie-Kenner, LA MSA	1,219	92.5

¹Ranking 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 December 2003 (www.census.gov/population/www/estimates/metropop/PopTable01.xls).



Major Metropolitan Areas Ranking for Identity Theft – Related Consumer Complaints¹

January 1 – December 31, 2005

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Phoenix-Mesa-Scottsdale, AZ MSA	6,406	178.3
2	Las Vegas-Paradise, NV MSA	2,499	158.5
3	Riverside-San Bernardino-Ontario, CA MSA	5,308	145.7
4	Dallas-Fort Worth-Arlington, TX MSA	7,892	141.2
5	Los Angeles-Long Beach-Santa Ana, CA MSA	17,312	134.9
6	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,967	131.7
7	San Francisco-Oakland-Fremont, CA MSA	5,433	130.7
8	Houston-Baytown-Sugar Land, TX MSA	6,502	128.1
9	San Diego-Carlsbad-San Marcos, CA MSA	3,559	121.4
10	San Antonio, TX MSA	2,168	119.1
11	Denver-Aurora, CO MSA	2,704	117.5
12	Atlanta-Sandy Springs-Marietta, GA MSA	5,417	117.5
13	Orlando, FL MSA	2,084	115.6
14	Sacramento--Arden-Arcade--Roseville, CA MSA	2,250	113.9
15	Seattle-Tacoma-Bellevue, WA MSA	3,385	107.7
16	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	5,457	107.2
17	Charlotte-Gastonia-Concord, NC-SC MSA	1,498	104.2
18	San Jose-Sunnyvale-Santa Clara, CA MSA	1,779	102.6
19	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,534	102.1
20	Austin-Round Rock, TX MSA	1,389	100.8
21	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	18,457	99.0
22	Portland-Vancouver-Beaverton, OR-WA MSA	1,932	94.7
23	Detroit-Warren-Livonia, MI MSA	4,124	92.0
24	Memphis, TN-MS-AR MSA	1,131	91.3
25	Tampa-St. Petersburg-Clearwater, FL MSA	2,307	91.1
26	Indianapolis, IN MSA	1,408	88.3
27	Salt Lake City, UT MSA	887	88.2
28	Oklahoma City, OK MSA	988	87.2
29	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	4,965	86.0
30	Jacksonville, FL MSA	1,025	85.2
31	Baltimore-Towson, MD MSA	2,173	83.1
32	Cleveland-Elyria-Mentor, OH MSA	1,760	82.3
33	Kansas City, MO-KS MSA	1,567	82.3
34	New Orleans-Metairie-Kenner, LA MSA	1,069	81.1
35	Milwaukee-Waukesha-West Allis, WI MSA	1,141	75.3
36	Minneapolis-St. Paul-Bloomington, MN-WI MSA	2,307	74.8
37	Birmingham-Hoover, AL MSA	787	73.4
38	St. Louis, MO-IL MSA	1,997	73.0
39	Columbus, OH MSA	1,218	72.7
40	Virginia Beach-Norfolk-Newport News, VA-NC MSA	1,117	68.2
41	Richmond, VA MSA	771	67.7
42	Rochester, NY MSA	663	63.7
43	Nashville-Davidson--Murfreesboro, TN MSA	872	63.6
44	Boston-Cambridge-Quincy, MA-NH MSA	2,816	63.4
45	Buffalo-Niagara Falls, NY MSA	733	63.2
46	Hartford-West Hartford-East Hartford, CT MSA	736	62.5
47	Cincinnati-Middletown, OH-KY-IN MSA	1,134	55.4
48	Providence-New Bedford-Fall River, RI-MA MSA	895	55.1
49	Louisville, KY-IN MSA	656	55.1
50	Pittsburgh, PA MSA	1,176	48.8

¹Ranking is based on the number of identity theft 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 December 2003 (www.census.gov/population/www/estimates/metropop/PopTable01.xls).


FRAUD COMPLAINTS BY CONSUMER STATE
IDENTITY THEFT VICTIMS BY STATE
January 1 - December 31, 2005

Rank	Consumer State	Complaints	
		Per 100,000	Complaints
		Population	Complaints
1	Alaska	249.2	1,654
2	Washington	175.1	11,008
3	Arizona	164.8	9,789
4	Oregon	163.1	5,938
5	Colorado	161.9	7,551
6	Nevada	156.1	3,770
7	Utah	155.0	3,829
8	New Hampshire	153.3	2,008
9	Indiana	152.6	9,572
10	Maryland	150.2	8,413
11	Virginia	148.5	11,234
12	South Carolina	148.3	6,312
13	Hawaii	145.2	1,852
14	Florida	139.4	24,796
15	Missouri	136.4	7,912
16	California	134.8	48,707
17	Montana	133.9	1,253
18	Connecticut	133.5	4,688
19	Wyoming	133.3	679
20	Idaho	132.9	1,899
21	Wisconsin	130.3	7,215
22	Maine	129.7	1,714
23	Nebraska	129.5	2,278
24	Delaware	129.3	1,091
25	Pennsylvania	128.7	15,996
26	Ohio	122.8	14,075
27	Minnesota	121.3	6,224
28	Kansas	121.1	3,323
29	New Jersey	116.8	10,180
30	Illinois	116.6	14,885
31	Massachusetts	115.1	7,363
32	Michigan	114.8	11,618
33	Georgia	113.4	10,285
34	North Carolina	112.5	9,765
35	New Mexico	112.4	2,168
36	Oklahoma	110.4	3,917
37	New York	108.4	20,868
38	Alabama	106.2	4,840
39	Tennessee	105.0	6,261
40	Rhode Island	104.7	1,127
41	Vermont	104.5	651
42	West Virginia	101.8	1,849
43	Texas	101.4	23,184
44	Iowa	100.5	2,981
45	Kentucky	99.4	4,149
46	North Dakota	99.3	632
47	South Dakota	91.4	709
48	Louisiana	82.3	3,724
49	Arkansas	77.5	2,155
50	Mississippi	72.4	2,114

Rank	Victim State	Complaints	
		Per 100,000	Complaints
		Population	Complaints
1	Arizona	156.9	9,320
2	Nevada	130.2	3,144
3	California	125.0	45,175
4	Texas	116.5	26,624
5	Colorado	97.2	4,535
6	Florida	95.8	17,048
7	Washington	92.4	5,810
8	New York	90.3	17,387
9	Georgia	87.3	7,918
10	Illinois	87.3	11,137
11	Maryland	86.6	4,848
12	New Mexico	84.7	1,634
13	Oregon	81.7	2,973
14	New Jersey	75.5	6,582
15	Michigan	70.5	7,139
16	Delaware	69.1	583
17	Virginia	68.2	5,163
18	Oklahoma	67.7	2,403
19	Missouri	67.6	3,920
20	Utah	67.5	1,668
21	North Carolina	67.1	5,830
22	Indiana	67.0	4,201
23	Connecticut	65.9	2,313
24	Pennsylvania	63.6	7,908
25	Hawaii	63.5	810
26	Alaska	63.4	421
27	Louisiana	62.6	2,831
28	Massachusetts	62.5	3,999
29	Ohio	62.4	7,155
30	Minnesota	58.7	3,015
31	Alabama	58.7	2,675
32	Kansas	58.5	1,606
33	Arkansas	58.2	1,617
34	Rhode Island	58.2	626
35	Tennessee	57.2	3,412
36	South Carolina	56.8	2,416
37	Nebraska	52.3	919
38	Idaho	52.1	745
39	Wisconsin	50.3	2,782
40	Mississippi	49.9	1,458
41	New Hampshire	49.2	645
42	Wyoming	44.0	224
43	Kentucky	43.5	1,815
44	Montana	42.5	398
45	West Virginia	37.3	677
46	Maine	37.2	491
47	Iowa	36.7	1,090
48	Vermont	32.3	201
49	South Dakota	30.0	233
50	North Dakota	24.8	158

Note: Per 100,000 unit of population estimates are based on the 2005 U.S. Census population estimates (Table NST-EST2005-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2005). Numbers for the District of Columbia are: Fraud = 1,243 complaints and 225.8 complaints per 100,000 population; Identity Theft = 842 victims and 152.9 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 Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Alabama Consumers = 7,515



Fraud Complaints from Alabama Consumers = 4,840

Top Fraud Complaint Categories for Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	734	15%
2	Internet Auctions	723	15%
3	Foreign Money Offers	558	12%
4	Shop-at-Home/Catalog Sales	532	11%
5	Internet Services and Computer Complaints	347	7%

¹Percentages are based on the total number of fraud complaints from Alabama consumers (4,840).

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 ²
4,840	\$4,434,990	3,270	68%	\$1,356

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (3,270).

Top Alabama Consumer Locations for Fraud Complaints

Consumer City	Complaints
Birmingham	544
Huntsville	284
Mobile	259
Montgomery	249
Madison	94



Identity Theft Complaints from Alabama Victims = 2,675

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	700	26%
2	Phone or Utilities Fraud	474	18%
3	Bank Fraud ²	455	17%
4	Government Documents or Benefits Fraud	358	13%
5	Employment-Related Fraud	170	6%
6	Loan Fraud	168	6%
	Other	702	26%
	Attempted Identity Theft	151	6%

¹Percentages are based on the 2,675 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.

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

Top Alabama Identity Theft Victim Locations

Victim City	Complaints
Birmingham	385
Montgomery	184
Mobile	148
Huntsville	111
Tuscaloosa	60

ALASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Alaska Consumers = 2,075



Fraud Complaints from Alaska Consumers = 1,654

Top Fraud Complaint Categories for Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Foreign Money Offers	709	43%
2	Internet Auctions	181	11%
3	Prizes/Sweepstakes and Lotteries	142	9%
4	Shop-at-Home/Catalog Sales	128	8%
5	Internet Services and Computer Complaints	84	5%

¹Percentages are based on the total number of fraud complaints from Alaska consumers (1,654).

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 ²
1,654	\$767,477	723	44%	\$1,062

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (723).

Top Alaska Consumer Locations for Fraud Complaints

Consumer City	Complaints
Anchorage	420
Fairbanks	88
Wasilla	73
Juneau	53
Palmer	43



Identity Theft Complaints from Alaska Victims = 421

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	114	27%
2	Bank Fraud ²	82	19%
3	Phone or Utilities Fraud	57	14%
4	Employment-Related Fraud	34	8%
5	Loan Fraud	25	6%
6	Government Documents or Benefits Fraud	24	6%
	Other	120	29%
	Attempted Identity Theft	30	7%

¹Percentages are based on the 421 victims reporting from Alaska. Percentages add to more than 100 because approximately 16% of victims from Alaska reported experiencing more than one type of identity theft.

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

Top Alaska Identity Theft Victim Locations

Victim City	Complaints
Anchorage	153
Fairbanks	29
Wasilla	21
Eagle River	13
Juneau	13

ARIZONA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Arizona Consumers = 19,109



Fraud Complaints from Arizona Consumers = 9,789

Top Fraud Complaint Categories for Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,497	15%
2	Prizes/Sweepstakes and Lotteries	1,271	13%
3	Foreign Money Offers	1,216	12%
4	Shop-at-Home/Catalog Sales	1,075	11%
5	Internet Services and Computer Complaints	797	8%

¹Percentages are based on the total number of fraud complaints from Arizona consumers (9,789).

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 ²
9,789	\$14,512,746	6,153	63%	\$2,359

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (6,153). One consumer reported an amount paid of \$1 million.

Top Arizona Consumer Locations for Fraud Complaints

Consumer City	Complaints
Phoenix	1,926
Tucson	1,329
Mesa	789
Scottsdale	644
Chandler	448



Identity Theft Complaints from Arizona Victims = 9,320

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	3,195	34%
2	Credit Card Fraud	1,691	18%
3	Bank Fraud ²	1,300	14%
4	Phone or Utilities Fraud	1,201	13%
5	Government Documents or Benefits Fraud	572	6%
6	Loan Fraud	432	5%
	Other	2,177	23%
	Attempted Identity Theft	380	4%

¹Percentages are based on the 9,320 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.

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

Top Arizona Identity Theft Victim Locations

Victim City	Complaints
Phoenix	2,445
Tucson	1,402
Mesa	745
Glendale	674
Chandler	342

ARKANSAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Arkansas Consumers = 3,772



Fraud Complaints from Arkansas Consumers = 2,155

Top Fraud Complaint Categories for Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	464	22%
2	Foreign Money Offers	326	15%
3	Shop-at-Home/Catalog Sales	238	11%
4	Prizes/Sweepstakes and Lotteries	209	10%
5	Internet Services and Computer Complaints	154	7%

¹Percentages are based on the total number of fraud complaints from Arkansas consumers (2,155).

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 ²
2,155	\$2,854,024	1,427	66%	\$2,000

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (1,427). One consumer reported an amount paid of over \$1.1 million.

Top Arkansas Consumer Locations for Fraud Complaints

Consumer City	Complaints
Little Rock	226
Fayetteville	96
Hot Springs	81
Jonesboro	74
Fort Smith	73



Identity Theft Complaints from Arkansas Victims = 1,617

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	450	28%
2	Phone or Utilities Fraud	340	21%
3	Bank Fraud ²	295	18%
4	Government Documents or Benefits Fraud	132	8%
5	Employment-Related Fraud	122	8%
6	Loan Fraud	77	5%
	Other	413	26%
	Attempted Identity Theft	106	7%

¹Percentages are based on the 1,617 victims reporting from Arkansas. Percentages add to more than 100 because approximately 20% of victims from Arkansas reported experiencing more than one type of identity theft.

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

Top Arkansas Identity Theft Victim Locations

Victim City	Complaints
Little Rock	294
Fayetteville	60
Hot Springs	44
Fort Smith	38
Springdale	36

CALIFORNIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from California Consumers = 93,882



Fraud Complaints from California Consumers = 48,707

Top Fraud Complaint Categories for California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	9,215	19%
2	Foreign Money Offers	7,031	14%
3	Shop-at-Home/Catalog Sales	6,720	14%
4	Prizes/Sweepstakes and Lotteries	5,162	11%
5	Internet Services and Computer Complaints	4,367	9%

¹Percentages are based on the total number of fraud complaints from California consumers (48,707).

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 ²
48,707	\$80,572,398	32,753	67%	\$2,460

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (32,753). Seven consumers reported an amount paid of \$1 million or more (\$1, \$1, \$1, \$1.2, \$1.2, \$2, and \$10 million).

Top California Consumer Locations for Fraud Complaints

Consumer City	Complaints
Los Angeles	2,607
San Diego	2,233
San Francisco	1,727
San Jose	1,368
Sacramento	1,089



Identity Theft Complaints from California Victims = 45,175

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	11,514	25%
2	Bank Fraud ²	8,379	19%
3	Phone or Utilities Fraud	8,045	18%
4	Employment-Related Fraud	6,760	15%
5	Government Documents or Benefits Fraud	3,722	8%
6	Loan Fraud	2,245	5%
	Other	11,404	25%
	Attempted Identity Theft	2,555	6%

¹Percentages are based on the 45,175 victims reporting from California. Percentages add to more than 100 because approximately 21% of victims from California reported experiencing more than one type of identity theft.

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

Top California Identity Theft Victim Locations

Victim City	Complaints
Los Angeles	3,626
San Diego	1,584
San Francisco	1,155
Sacramento	1,001
San Jose	967

COLORADO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Colorado Consumers = 12,086



Fraud Complaints from Colorado Consumers = 7,551

Top Fraud Complaint Categories for Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,292	17%
2	Foreign Money Offers	1,061	14%
3	Prizes/Sweepstakes and Lotteries	874	12%
4	Shop-at-Home/Catalog Sales	842	11%
5	Internet Services and Computer Complaints	552	7%

¹Percentages are based on the total number of fraud complaints from Colorado consumers (7,551).

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 ²
7,551	\$7,853,261	4,523	60%	\$1,736

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (4,523).

Top Colorado Consumer Locations for Fraud Complaints

Consumer City	Complaints
Denver	977
Colorado Springs	806
Aurora	500
Littleton	289
Fort Collins	277



Identity Theft Complaints from Colorado Victims = 4,535

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,080	24%
2	Bank Fraud ²	883	19%
3	Phone or Utilities Fraud	679	15%
4	Employment-Related Fraud	673	15%
5	Government Documents or Benefits Fraud	269	6%
6	Loan Fraud	249	5%
	Other	1,253	28%
	Attempted Identity Theft	287	6%

¹Percentages are based on the 4,535 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.

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

Top Colorado Identity Theft Victim Locations

Victim City	Complaints
Denver	963
Colorado Springs	437
Aurora	342
Littleton	164
Pueblo	153

CONNECTICUT

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Connecticut Consumers = 7,001



Fraud Complaints from Connecticut Consumers = 4,688

Top Fraud Complaint Categories for Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	891	19%
2	Prizes/Sweepstakes and Lotteries	632	13%
3	Shop-at-Home/Catalog Sales	618	13%
4	Foreign Money Offers	560	12%
5	Internet Services and Computer Complaints	404	9%

¹Percentages are based on the total number of fraud complaints from Connecticut consumers (4,688).

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 ²
4,688	\$5,212,527	3,257	69%	\$1,600

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (3,257).

Top Connecticut Consumer Locations for Fraud Complaints

Consumer City	Complaints
Hartford	276
Stamford	163
New Haven	157
Groton	147
Bridgeport	133



Identity Theft Complaints from Connecticut Victims = 2,313

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	668	29%
2	Phone or Utilities Fraud	446	19%
3	Bank Fraud ²	345	15%
4	Employment-Related Fraud	179	8%
5	Government Documents or Benefits Fraud	128	6%
6	Loan Fraud	126	5%
	Other	599	26%
	Attempted Identity Theft	189	8%

¹Percentages are based on the 2,313 victims reporting from Connecticut. Percentages add to more than 100 because approximately 16% of victims from Connecticut reported experiencing more than one type of identity theft.

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

Top Connecticut Identity Theft Victim Locations

Victim City	Complaints
Hartford	191
New Haven	122
Bridgeport	116
Stamford	96
Waterbury	86

DELAWARE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Delaware Consumers = 1,674



Fraud Complaints from Delaware Consumers = 1,091

Top Fraud Complaint Categories for Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	172	16%
2	Shop-at-Home/Catalog Sales	152	14%
3	Prizes/Sweepstakes and Lotteries	149	14%
4	Foreign Money Offers	116	11%
5	Internet Services and Computer Complaints	106	10%

¹Percentages are based on the total number of fraud complaints from Delaware consumers (1,091).

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 ²
1,091	\$2,109,224	790	72%	\$2,670

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Delaware consumers (790).

Top Delaware Consumer Locations for Fraud Complaints

Consumer City	Complaints
Wilmington	269
Newark	184
Dover	93
New Castle	76
Bear	37



Identity Theft Complaints from Delaware Victims = 583

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	179	31%
2	Phone or Utilities Fraud	110	19%
3	Bank Fraud ²	76	13%
4	Government Documents or Benefits Fraud	56	10%
5	Employment-Related Fraud	40	7%
6	Loan Fraud	25	4%
	Other	160	27%
	Attempted Identity Theft	38	7%

¹Percentages are based on the 583 victims reporting from Delaware. Percentages add to more than 100 because approximately 16% of victims from Delaware reported experiencing more than one type of identity theft.

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

Top Delaware Identity Theft Victim Locations

Victim City	Complaints
Wilmington	138
Newark	107
Dover	51
New Castle	48
Bear	34

DISTRICT OF COLUMBIA
Consumer Sentinel Complaint Figures
January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from District of Columbia Consumers = 2,085



Fraud Complaints from District of Columbia Consumers = 1,243

*Top Fraud Complaint Categories for
District of Columbia Consumers*

Rank	Top Categories	Complaints	Percentage ¹
1	Foreign Money Offers	177	14%
2	Internet Auctions	150	12%
3	Internet Services and Computer Complaints	149	12%
4	Prizes/Sweepstakes and Lotteries	139	11%
5	Shop-at-Home/Catalog Sales	117	9%

¹Percentages are based on the total number of fraud complaints from District of Columbia consumers (1,243).

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 ²
1,243	\$1,287,025	788	63%	\$1,633

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by District of Columbia consumers (788).



**Identity Theft Complaints from
District of Columbia Victims = 842**

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	252	30%
2	Bank Fraud ²	202	24%
3	Phone or Utilities Fraud	155	18%
4	Government Documents or Benefits Fraud	87	10%
5	Loan Fraud	52	6%
6	Employment-Related Fraud	23	3%
	Other	201	24%
	Attempted Identity Theft	47	6%

¹Percentages are based on the 842 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.

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

FLORIDA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Florida Consumers = 41,844



Fraud Complaints from Florida Consumers = 24,796

Top Fraud Complaint Categories for Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	4,541	18%
2	Shop-at-Home/Catalog Sales	3,060	12%
3	Foreign Money Offers	3,033	12%
4	Prizes/Sweepstakes and Lotteries	2,749	11%
5	Internet Services and Computer Complaints	2,200	9%

¹Percentages are based on the total number of fraud complaints from Florida consumers (24,796).

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 ²
24,796	\$33,494,175	16,404	66%	\$2,042

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (16,404). One consumer reported an amount paid of \$1.2 million.

Top Florida Consumer Locations for Fraud Complaints

Consumer City	Complaints
Miami	1,693
Tampa	1,128
Orlando	1,088
Jacksonville	1,060
St. Petersburg	588



Identity Theft Complaints from Florida Victims = 17,048

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	4,991	29%
2	Bank Fraud ²	2,971	17%
3	Phone or Utilities Fraud	2,886	17%
4	Government Documents or Benefits Fraud	1,531	9%
5	Employment-Related Fraud	1,445	8%
6	Loan Fraud	1,078	6%
	Other	4,510	26%
	Attempted Identity Theft	1,117	7%

¹Percentages are based on the 17,048 victims reporting from Florida. Percentages add to more than 100 because approximately 21% of victims from Florida reported experiencing more than one type of identity theft.

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

Top Florida Identity Theft Victim Locations

Victim City	Complaints
Miami	2,463
Orlando	1,019
Tampa	749
Jacksonville	739
Fort Lauderdale	394

GEORGIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Georgia Consumers = 18,203



Fraud Complaints from Georgia Consumers = 10,285

Top Fraud Complaint Categories for Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,690	16%
2	Foreign Money Offers	1,307	13%
3	Prizes/Sweepstakes and Lotteries	1,250	12%
4	Shop-at-Home/Catalog Sales	1,230	12%
5	Internet Services and Computer Complaints	934	9%

¹Percentages are based on the total number of fraud complaints from Georgia consumers (10,285).

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 ²
10,285	\$14,976,763	7,091	69%	\$2,112

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (7,091). One consumer reported an amount paid of \$4.3 million.

Top Georgia Consumer Locations for Fraud Complaints

Consumer City	Complaints
Atlanta	1,046
Marietta	415
Lawrenceville	260
Savannah	225
Alpharetta	221



Identity Theft Complaints from Georgia Victims = 7,918

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,123	27%
2	Bank Fraud ²	1,557	20%
3	Phone or Utilities Fraud	1,355	17%
4	Government Documents or Benefits Fraud	920	12%
5	Employment-Related Fraud	618	8%
6	Loan Fraud	459	6%
	Other	1,990	25%
	Attempted Identity Theft	477	6%

¹Percentages are based on the 7,918 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.

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

Top Georgia Identity Theft Victim Locations

Victim City	Complaints
Atlanta	1,197
Marietta	305
Decatur	236
Lawrenceville	220
Stone Mountain	184

HAWAII

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Hawaii Consumers = 2,662



Fraud Complaints from Hawaii Consumers = 1,852

Top Fraud Complaint Categories for Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	399	22%
2	Prizes/Sweepstakes and Lotteries	271	15%
3	Shop-at-Home/Catalog Sales	248	13%
4	Foreign Money Offers	168	9%
5	Internet Services and Computer Complaints	150	8%

¹Percentages are based on the total number of fraud complaints from Hawaii consumers (1,852).

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 ²
1,852	\$1,852,742	1,315	71%	\$1,409

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (1,315).

Top Hawaii Consumer Locations for Fraud Complaints

Consumer City	Complaints
Honolulu	676
Kaneohe	83
Kailua	81
Aiea	70
Hilo	62



Identity Theft Complaints from Hawaii Victims = 810

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	301	37%
2	Phone or Utilities Fraud	153	19%
3	Bank Fraud ²	152	19%
4	Loan Fraud	43	5%
5	Government Documents or Benefits Fraud	31	4%
6	Employment-Related Fraud	28	3%
	Other	177	22%
	Attempted Identity Theft	66	8%

¹Percentages are based on the 810 victims reporting from Hawaii. Percentages add to more than 100 because approximately 18% of victims from Hawaii reported experiencing more than one type of identity theft.

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

Top Hawaii Identity Theft Victim Locations

Victim City	Complaints
Honolulu	261
Kailua	44
Kaneohe	38
Ewa Beach	37
Waipahu	35

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Idaho Consumers = 2,644



Fraud Complaints from Idaho Consumers = 1,899

Top Fraud Complaint Categories for Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	340	18%
2	Prizes/Sweepstakes and Lotteries	285	15%
3	Foreign Money Offers	234	12%
4	Shop-at-Home/Catalog Sales	210	11%
5	Internet Services and Computer Complaints	152	8%

¹Percentages are based on the total number of fraud complaints from Idaho consumers (1,899).

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 ²
1,899	\$2,671,787	1,309	69%	\$2,041

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (1,309).

Top Idaho Consumer Locations for Fraud Complaints

Consumer City	Complaints
Boise	356
Idaho Falls	173
Nampa	108
Pocatello	81
Meridian	71



Identity Theft Complaints from Idaho Victims = 745

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	178	24%
2	Phone or Utilities Fraud	137	18%
3	Bank Fraud ²	129	17%
4	Employment-Related Fraud	72	10%
5	Loan Fraud	55	7%
6	Government Documents or Benefits Fraud	41	6%
	Other	241	32%
	Attempted Identity Theft	37	5%

¹Percentages are based on the 745 victims reporting from Idaho. Percentages add to more than 100 because approximately 18% of victims from Idaho reported experiencing more than one type of identity theft.

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

Top Idaho Identity Theft Victim Locations

Victim City	Complaints
Boise	141
Nampa	61
Idaho Falls	41
Caldwell	33
Meridian	31

ILLINOIS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Illinois Consumers = 26,022



Fraud Complaints from Illinois Consumers = 14,885

Top Fraud Complaint Categories for Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,924	20%
2	Shop-at-Home/Catalog Sales	1,940	13%
3	Prizes/Sweepstakes and Lotteries	1,798	12%
4	Foreign Money Offers	1,460	10%
5	Internet Services and Computer Complaints	1,140	8%

¹Percentages are based on the total number of fraud complaints from Illinois consumers (14,885).

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 ²
14,885	\$19,190,241	10,754	72%	\$1,784

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (10,754).

Top Illinois Consumer Locations for Fraud Complaints

Consumer City	Complaints
Chicago	3,065
Aurora	252
Springfield	240
Naperville	218
Rockford	208



Identity Theft Complaints from Illinois Victims = 11,137

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,868	26%
2	Phone or Utilities Fraud	2,366	21%
3	Bank Fraud ²	1,671	15%
4	Employment-Related Fraud	1,464	13%
5	Government Documents or Benefits Fraud	1,100	10%
6	Loan Fraud	625	6%
	Other	2,676	24%
	Attempted Identity Theft	624	6%

¹Percentages are based on the 11,137 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.

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

Top Illinois Identity Theft Victim Locations

Victim City	Complaints
Chicago	4,088
Rockford	180
Aurora	150
Elgin	132
Joliet	123

INDIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Indiana Consumers = 13,773



Fraud Complaints from Indiana Consumers = 9,572

Top Fraud Complaint Categories for Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	1,656	17%
2	Prizes/Sweepstakes and Lotteries	1,490	16%
3	Internet Auctions	1,366	14%
4	Foreign Money Offers	1,139	12%
5	Shop-at-Home/Catalog Sales	903	9%

¹Percentages are based on the total number of fraud complaints from Indiana consumers (9,572).

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 ²
9,572	\$7,791,693	5,670	59%	\$1,374

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (5,670).

Top Indiana Consumer Locations for Fraud Complaints

Consumer City	Complaints
Indianapolis	1,494
Fort Wayne	427
Evansville	253
Lafayette	221
Bloomington	204



Identity Theft Complaints from Indiana Victims = 4,201

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,131	27%
2	Credit Card Fraud	946	23%
3	Bank Fraud ²	635	15%
4	Employment-Related Fraud	396	9%
5	Government Documents or Benefits Fraud	309	7%
6	Loan Fraud	203	5%
	Other	1,039	25%
	Attempted Identity Theft	267	6%

¹Percentages are based on the 4,201 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.

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

Top Indiana Identity Theft Victim Locations

Victim City	Complaints
Indianapolis	911
Fort Wayne	249
South Bend	166
Gary	140
Evansville	106

IOWA Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Iowa Consumers = 4,071



Fraud Complaints from Iowa Consumers = 2,981

Top Fraud Complaint Categories for Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	582	20%
2	Shop-at-Home/Catalog Sales	465	16%
3	Foreign Money Offers	333	11%
4	Prizes/Sweepstakes and Lotteries	312	10%
5	Internet Services and Computer Complaints	194	7%

¹Percentages are based on the total number of fraud complaints from Iowa consumers (2,981).

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 ²
2,981	\$2,193,595	1,851	62%	\$1,185

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (1,851).

Top Iowa Consumer Locations for Fraud Complaints

Consumer City	Complaints
Des Moines	266
Cedar Rapids	158
Ames	115
Davenport	110
Iowa City	102



Identity Theft Complaints from Iowa Victims = 1,090

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	303	28%
2	Bank Fraud ²	195	18%
3	Phone or Utilities Fraud	184	17%
4	Employment-Related Fraud	121	11%
5	Government Documents or Benefits Fraud	68	6%
6	Loan Fraud	48	4%
	Other	283	26%
	Attempted Identity Theft	70	6%

¹Percentages are based on the 1,090 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.

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

Top Iowa Identity Theft Victim Locations

Victim City	Complaints
Des Moines	165
Cedar Rapids	57
Council Bluffs	32
Davenport	31
Iowa City	31

KANSAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Kansas Consumers = 4,929



Fraud Complaints from Kansas Consumers = 3,323

Top Fraud Complaint Categories for Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	640	19%
2	Foreign Money Offers	406	12%
3	Prizes/Sweepstakes and Lotteries	382	11%
4	Shop-at-Home/Catalog Sales	378	11%
5	Internet Services and Computer Complaints	215	6%

¹Percentages are based on the total number of fraud complaints from Kansas consumers (3,323).

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 ²
3,323	\$2,989,082	2,207	66%	\$1,354

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (2,207).

Top Kansas Consumer Locations for Fraud Complaints

Consumer City	Complaints
Wichita	436
Overland Park	307
Topeka	191
Kansas City	169
Olathe	132



Identity Theft Complaints from Kansas Victims = 1,606

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	395	25%
2	Bank Fraud ²	338	21%
3	Phone or Utilities Fraud	324	20%
4	Employment-Related Fraud	158	10%
5	Government Documents or Benefits Fraud	109	7%
6	Loan Fraud	63	4%
	Other	447	28%
	Attempted Identity Theft	89	6%

¹Percentages are based on the 1,606 victims reporting from Kansas. Percentages add to more than 100 because approximately 20% of victims from Kansas reported experiencing more than one type of identity theft.

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

Top Kansas Identity Theft Victim Locations

Victim City	Complaints
Wichita	279
Kansas City	131
Overland Park	103
Topeka	91
Olathe	79

KENTUCKY

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Kentucky Consumers = 5,964



Fraud Complaints from Kentucky Consumers = 4,149

Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	824	20%
2	Shop-at-Home/Catalog Sales	534	13%
3	Prizes/Sweepstakes and Lotteries	533	13%
4	Foreign Money Offers	492	12%
5	Internet Services and Computer Complaints	292	7%

¹Percentages are based on the total number of fraud complaints from Kentucky consumers (4,149).

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 ²
4,149	\$9,462,218	2,836	68%	\$3,336

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (2,836). One consumer reported an amount paid of \$2.5 million.

Top Kentucky Consumer Locations for Fraud Complaints

Consumer City	Complaints
Louisville	799
Lexington	328
Elizabethtown	119
Florence	98
Bowling Green	79



Identity Theft Complaints from Kentucky Victims = 1,815

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	528	29%
2	Bank Fraud ²	358	20%
3	Phone or Utilities Fraud	351	19%
4	Government Documents or Benefits Fraud	137	8%
5	Employment-Related Fraud	110	6%
6	Loan Fraud	92	5%
	Other	479	26%
	Attempted Identity Theft	113	6%

¹Percentages are based on the 1,815 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.

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

Top Kentucky Identity Theft Victim Locations

Victim City	Complaints
Louisville	425
Lexington	128
Bowling Green	57
Owensboro	42
Covington	31

LOUISIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Louisiana Consumers = 6,555



Fraud Complaints from Louisiana Consumers = 3,724

Top Fraud Complaint Categories for Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	750	20%
2	Prizes/Sweepstakes and Lotteries	457	12%
3	Shop-at-Home/Catalog Sales	449	12%
4	Foreign Money Offers	439	12%
5	Internet Services and Computer Complaints	255	7%

¹Percentages are based on the total number of fraud complaints from Louisiana consumers (3,724).

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 ²
3,724	\$5,659,406	2,563	69%	\$2,208

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (2,563).

Top Louisiana Consumer Locations for Fraud Complaints

Consumer City	Complaints
Baton Rouge	387
New Orleans	327
Metairie	207
Shreveport	174
Lafayette	141



Identity Theft Complaints from Louisiana Victims = 2,831

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	686	24%
2	Government Documents or Benefits Fraud	551	19%
3	Phone or Utilities Fraud	482	17%
4	Bank Fraud ²	429	15%
5	Loan Fraud	157	6%
6	Employment-Related Fraud	130	5%
	Other	742	26%
	Attempted Identity Theft	151	5%

¹Percentages are based on the 2,831 victims reporting from Louisiana. Percentages add to more than 100 because approximately 18% of victims from Louisiana reported experiencing more than one type of identity theft.

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

Top Louisiana Identity Theft Victim Locations

Victim City	Complaints
New Orleans	402
Baton Rouge	272
Shreveport	148
Metairie	143
Lake Charles	84

MAINE
Consumer Sentinel Complaint Figures
January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Maine Consumers = 2,205



Fraud Complaints from Maine Consumers = 1,714

Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	281	16%
2	Shop-at-Home/Catalog Sales	276	16%
3	Prizes/Sweepstakes and Lotteries	247	14%
4	Foreign Money Offers	204	12%
5	Internet Services and Computer Complaints	154	9%

¹Percentages are based on the total number of fraud complaints from Maine consumers (1,714).

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 ²
1,714	\$1,549,684	1,057	62%	\$1,466

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (1,057).

Top Maine Consumer Locations for Fraud Complaints

Consumer City	Complaints
Portland	118
Biddeford	50
Bangor	46
Lisbon Falls	34
Auburn	32
Augusta	32



Identity Theft Complaints from Maine Victims = 491

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	169	34%
2	Phone or Utilities Fraud	94	19%
3	Bank Fraud ²	92	19%
4	Loan Fraud	29	6%
5	Employment-Related Fraud	16	3%
6	Government Documents or Benefits Fraud	13	3%
	Other	124	25%
	Attempted Identity Theft	38	8%

¹Percentages are based on the 491 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.

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

Top Maine Identity Theft Victim Locations

Victim City	Complaints
Portland	42
Brunswick	18
Lewiston	18
Auburn	14
Scarborough	12

MARYLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Maryland Consumers = 13,261



Fraud Complaints from Maryland Consumers = 8,413

Top Fraud Complaint Categories for Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,488	18%
2	Shop-at-Home/Catalog Sales	1,068	13%
3	Prizes/Sweepstakes and Lotteries	968	12%
4	Foreign Money Offers	965	11%
5	Internet Services and Computer Complaints	838	10%

¹Percentages are based on the total number of fraud complaints from Maryland consumers (8,413).

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 ²
8,413	\$10,168,246	5,601	67%	\$1,815

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (5,601).

Top Maryland Consumer Locations for Fraud Complaints

Consumer City	Complaints
Baltimore	1,122
Silver Spring	428
Columbia	256
Rockville	243
Gaithersburg	218



Identity Theft Complaints from Maryland Victims = 4,848

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,489	31%
2	Phone or Utilities Fraud	883	18%
3	Bank Fraud ²	841	17%
4	Government Documents or Benefits Fraud	333	7%
5	Employment-Related Fraud	282	6%
6	Loan Fraud	264	5%
	Other	1,264	26%
	Attempted Identity Theft	319	7%

¹Percentages are based on the 4,848 victims reporting from Maryland. Percentages add to more than 100 because approximately 18% of victims from Maryland reported experiencing more than one type of identity theft.

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

Top Maryland Identity Theft Victim Locations

Victim City	Complaints
Baltimore	896
Silver Spring	349
Hyattsville	128
Rockville	126
Gaithersburg	125

MASSACHUSETTS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Massachusetts Consumers = 11,362



Fraud Complaints from Massachusetts Consumers = 7,363

Top Fraud Complaint Categories for Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,512	21%
2	Shop-at-Home/Catalog Sales	1,076	15%
3	Foreign Money Offers	927	13%
4	Prizes/Sweepstakes and Lotteries	799	11%
5	Internet Services and Computer Complaints	735	10%

¹Percentages are based on the total number of fraud complaints from Massachusetts consumers (7,363).

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 ²
7,363	\$7,238,036	4,946	67%	\$1,463

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (4,946).

Top Massachusetts Consumer Locations for Fraud Complaints

Consumer City	Complaints
Boston	441
Springfield	218
Worcester	179
Cambridge	165
Dorchester	100



Identity Theft Complaints from Massachusetts Victims = 3,999

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,366	34%
2	Phone or Utilities Fraud	734	18%
3	Bank Fraud ²	580	15%
4	Employment-Related Fraud	336	8%
5	Government Documents or Benefits Fraud	262	7%
6	Loan Fraud	195	5%
	Other	934	23%
	Attempted Identity Theft	331	8%

¹Percentages are based on the 3,999 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 19% of victims from Massachusetts reported experiencing more than one type of identity theft.

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

Top Massachusetts Identity Theft Victim Locations

Victim City	Complaints
Boston	229
Springfield	160
Worcester	115
Dorchester	97
Cambridge	94

MICHIGAN

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Michigan Consumers = 18,757



Fraud Complaints from Michigan Consumers = 11,618

Top Fraud Complaint Categories for Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,294	20%
2	Prizes/Sweepstakes and Lotteries	1,968	17%
3	Foreign Money Offers	1,404	12%
4	Shop-at-Home/Catalog Sales	1,379	12%
5	Internet Services and Computer Complaints	784	7%

¹Percentages are based on the total number of fraud complaints from Michigan consumers (11,618).

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 ²
11,618	\$12,732,877	7,775	67%	\$1,638

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (7,775). One consumer reported an amount paid of \$2.5 million.

Top Michigan Consumer Locations for Fraud Complaints

Consumer City	Complaints
Detroit	545
Grand Rapids	365
Ann Arbor	291
Lansing	287
Kalamazoo	201



Identity Theft Complaints from Michigan Victims = 7,139

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,976	28%
2	Credit Card Fraud	1,908	27%
3	Bank Fraud ²	1,169	16%
4	Government Documents or Benefits Fraud	531	7%
5	Employment-Related Fraud	421	6%
6	Loan Fraud	361	5%
	Other	1,587	22%
	Attempted Identity Theft	536	8%

¹Percentages are based on the 7,139 victims reporting from Michigan. Percentages add to more than 100 because approximately 20% of victims from Michigan reported experiencing more than one type of identity theft.

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

Top Michigan Identity Theft Victim Locations

Victim City	Complaints
Detroit	1,122
Grand Rapids	204
Lansing	139
Ann Arbor	137
Flint	115

MINNESOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Minnesota Consumers = 9,239



Fraud Complaints from Minnesota Consumers = 6,224

Top Fraud Complaint Categories for Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,077	17%
2	Foreign Money Offers	825	13%
3	Prizes/Sweepstakes and Lotteries	775	12%
4	Shop-at-Home/Catalog Sales	677	11%
5	Internet Services and Computer Complaints	386	6%

¹Percentages are based on the total number of fraud complaints from Minnesota consumers (6,224).

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 ²
6,224	\$8,131,342	4,251	68%	\$1,913

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (4,251). One consumer reported an amount paid of \$1.4 million.

Top Minnesota Consumer Locations for Fraud Complaints

Consumer City	Complaints
Minneapolis	631
St. Paul	513
Rochester	159
Duluth	133
Bloomington	110



Identity Theft Complaints from Minnesota Victims = 3,015

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	851	28%
2	Bank Fraud ²	822	27%
3	Phone or Utilities Fraud	483	16%
4	Employment-Related Fraud	287	10%
5	Government Documents or Benefits Fraud	187	6%
6	Loan Fraud	125	4%
	Other	636	21%
	Attempted Identity Theft	210	7%

¹Percentages are based on the 3,015 victims reporting from Minnesota. Percentages add to more than 100 because approximately 20% of victims from Minnesota reported experiencing more than one type of identity theft.

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

Top Minnesota Identity Theft Victim Locations

Victim City	Complaints
Minneapolis	413
St. Paul	304
Bloomington	66
Rochester	58
Duluth	53

MISSISSIPPI

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Mississippi Consumers = 3,572



Fraud Complaints from Mississippi Consumers = 2,114

Top Fraud Complaint Categories for Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	374	18%
2	Prizes/Sweepstakes and Lotteries	331	16%
3	Shop-at-Home/Catalog Sales	257	12%
4	Foreign Money Offers	237	11%
5	Internet Services and Computer Complaints	144	7%

¹Percentages are based on the total number of fraud complaints from Mississippi consumers (2,114).

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 ²
2,114	\$2,561,508	1,526	72%	\$1,679

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (1,526).

Top Mississippi Consumer Locations for Fraud Complaints

Consumer City	Complaints
Jackson	123
Gulfport	91
Biloxi	74
Brandon	63
Hattiesburg	58



Identity Theft Complaints from Mississippi Victims = 1,458

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	367	25%
2	Phone or Utilities Fraud	285	20%
3	Bank Fraud ²	250	17%
4	Government Documents or Benefits Fraud	193	13%
5	Employment-Related Fraud	89	6%
6	Loan Fraud	79	5%
	Other	372	26%
	Attempted Identity Theft	90	6%

¹Percentages are based on the 1,458 victims reporting from Mississippi. Percentages add to more than 100 because approximately 18% of victims from Mississippi reported experiencing more than one type of identity theft.

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

Top Mississippi Identity Theft Victim Locations

Victim City	Complaints
Jackson	158
Southaven	38
Hattiesburg	37
Vicksburg	36
Biloxi	35

MISSOURI

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Missouri Consumers = 11,832



Fraud Complaints from Missouri Consumers = 7,912

Top Fraud Complaint Categories for Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,262	16%
2	Prizes/Sweepstakes and Lotteries	974	12%
3	Shop-at-Home/Catalog Sales	851	11%
4	Foreign Money Offers	803	10%
5	Internet Services and Computer Complaints	549	7%

¹Percentages are based on the total number of fraud complaints from Missouri consumers (7,912).

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 ²
7,912	\$37,151,102	5,794	73%	\$6,412

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (5,794). Two consumers reported an amount paid of over \$1 million (\$1.8 and \$27.6 million).

Top Missouri Consumer Locations for Fraud Complaints

Consumer City	Complaints
St. Louis	1,510
Kansas City	702
Springfield	322
St. Charles	224
Florissant	185



Identity Theft Complaints from Missouri Victims = 3,920

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,086	28%
2	Phone or Utilities Fraud	882	23%
3	Bank Fraud ²	731	19%
4	Government Documents or Benefits Fraud	260	7%
5	Employment-Related Fraud	251	6%
6	Loan Fraud	213	5%
	Other	1,010	26%
	Attempted Identity Theft	265	7%

¹Percentages are based on the 3,920 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.

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

Top Missouri Identity Theft Victim Locations

Victim City	Complaints
St. Louis	799
Kansas City	479
Springfield	138
Florissant	99
Independence	92

MONTANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Montana Consumers = 1,651



Fraud Complaints from Montana Consumers = 1,253

Top Fraud Complaint Categories for Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	238	19%
2	Internet Auctions	200	16%
3	Shop-at-Home/Catalog Sales	152	12%
4	Foreign Money Offers	134	11%
5	Internet Services and Computer Complaints	96	8%

¹Percentages are based on the total number of fraud complaints from Montana consumers (1,253).

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 ²
1,253	\$2,749,934	814	65%	\$3,378

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (814).

Top Montana Consumer Locations for Fraud Complaints

Consumer City	Complaints
Missoula	147
Billings	144
Great Falls	90
Bozeman	72
Kalispell	71



Identity Theft Complaints from Montana Victims = 398

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	114	29%
2	Bank Fraud ²	72	18%
3	Phone or Utilities Fraud	62	16%
4	Government Documents or Benefits Fraud	35	9%
5	Employment-Related Fraud	29	7%
6	Loan Fraud	14	4%
	Other	118	30%
	Attempted Identity Theft	23	6%

¹Percentages are based on the 398 victims reporting from Montana. Percentages add to more than 100 because approximately 18% of victims from Montana reported experiencing more than one type of identity theft.

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

Top Montana Identity Theft Victim Locations

Victim City	Complaints
Billings	55
Missoula	47
Great Falls	30
Bozeman	24
Helena	19
Kalispell	19

NEBRASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Nebraska Consumers = 3,197



Fraud Complaints from Nebraska Consumers = 2,278

Top Fraud Complaint Categories for Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	492	22%
2	Internet Auctions	364	16%
3	Shop-at-Home/Catalog Sales	274	12%
4	Foreign Money Offers	159	7%
5	Internet Services and Computer Complaints	137	6%

¹Percentages are based on the total number of fraud complaints from Nebraska consumers (2,278).

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 ²
2,278	\$1,987,594	1,386	61%	\$1,434

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (1,386).

Top Nebraska Consumer Locations for Fraud Complaints

Consumer City	Complaints
Omaha	690
Lincoln	358
Bellevue	109
Grand Island	50
Fremont	49



Identity Theft Complaints from Nebraska Victims = 919

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	262	29%
2	Bank Fraud ²	183	20%
3	Phone or Utilities Fraud	140	15%
4	Employment-Related Fraud	138	15%
5	Government Documents or Benefits Fraud	51	6%
6	Loan Fraud	28	3%
	Other	209	23%
	Attempted Identity Theft	62	7%

¹Percentages are based on the 919 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.

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

Top Nebraska Identity Theft Victim Locations

Victim City	Complaints
Omaha	406
Lincoln	115
Bellevue	39
Grand Island	28
Kearney	17

NEVADA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Nevada Consumers = 6,914



Fraud Complaints from Nevada Consumers = 3,770

Top Fraud Complaint Categories for Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	728	19%
2	Shop-at-Home/Catalog Sales	539	14%
3	Foreign Money Offers	451	12%
4	Prizes/Sweepstakes and Lotteries	372	10%
5	Internet Services and Computer Complaints	301	8%

¹Percentages are based on the total number of fraud complaints from Nevada consumers (3,770).

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 ²
3,770	\$5,815,439	2,633	70%	\$2,209

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (2,633). One consumer reported an amount paid of \$1 million.

Top Nevada Consumer Locations for Fraud Complaints

Consumer City	Complaints
Las Vegas	2,058
Reno	433
Henderson	415
Sparks	153
Carson City	119



Identity Theft Complaints from Nevada Victims = 3,144

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	745	24%
2	Bank Fraud ²	564	18%
3	Phone or Utilities Fraud	564	18%
4	Employment-Related Fraud	423	13%
5	Loan Fraud	211	7%
6	Government Documents or Benefits Fraud	192	6%
	Other	931	30%
	Attempted Identity Theft	178	6%

¹Percentages are based on the 3,144 victims reporting from Nevada. Percentages add to more than 100 because approximately 21% of victims from Nevada reported experiencing more than one type of identity theft.

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

Top Nevada Identity Theft Victim Locations

Victim City	Complaints
Las Vegas	2,163
Henderson	295
Reno	268
Sparks	88
Carson City	62

NEW HAMPSHIRE
Consumer Sentinel Complaint Figures
January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from New Hampshire Consumers = 2,653



Fraud Complaints from New Hampshire Consumers = 2,008

Top Fraud Complaint Categories for New Hampshire Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	357	18%
2	Foreign Money Offers	285	14%
3	Shop-at-Home/Catalog Sales	273	14%
4	Prizes/Sweepstakes and Lotteries	245	12%
5	Internet Services and Computer Complaints	180	9%

¹Percentages are based on the total number of fraud complaints from New Hampshire consumers (2,008).

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 ²
2,008	\$4,643,055	1,350	67%	\$3,439

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (1,350). One consumer reported an amount paid of \$3 million.

Top New Hampshire Consumer Locations for Fraud Complaints

Consumer City	Complaints
Manchester	189
Nashua	164
Concord	65
Dover	52
Merrimack	48



Identity Theft Complaints from New Hampshire Victims = 645

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	238	37%
2	Bank Fraud ²	105	16%
3	Phone or Utilities Fraud	93	14%
4	Loan Fraud	37	6%
5	Government Documents or Benefits Fraud	33	5%
6	Employment-Related Fraud	25	4%
	Other	153	24%
	Attempted Identity Theft	54	8%

¹Percentages are based on the 645 victims reporting from New Hampshire. Percentages add to more than 100 because approximately 15% of victims from New Hampshire reported experiencing more than one type of identity theft.

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

Top New Hampshire Identity Theft Victim Locations

Victim City	Complaints
Manchester	69
Nashua	52
Portsmouth	18
Derry	17
Concord	16

NEW JERSEY

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from New Jersey Consumers = 16,762



Fraud Complaints from New Jersey Consumers = 10,180

Top Fraud Complaint Categories for New Jersey Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,233	22%
2	Shop-at-Home/Catalog Sales	1,522	15%
3	Prizes/Sweepstakes and Lotteries	1,133	11%
4	Foreign Money Offers	1,085	11%
5	Internet Services and Computer Complaints	836	8%

¹Percentages are based on the total number of fraud complaints from New Jersey consumers (10,180).

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 ²
10,180	\$14,827,352	7,153	70%	\$2,073

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (7,153). One consumer reported an amount paid of over \$1 million.

Top New Jersey Consumer Locations for Fraud Complaints

Consumer City	Complaints
Jersey City	293
Newark	163
Toms River	149
Edison	134
Clifton	116



Identity Theft Complaints from New Jersey Victims = 6,582

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,162	33%
2	Phone or Utilities Fraud	1,085	16%
3	Bank Fraud ²	899	14%
4	Employment-Related Fraud	631	10%
5	Government Documents or Benefits Fraud	501	8%
6	Loan Fraud	384	6%
	Other	1,729	26%
	Attempted Identity Theft	446	7%

¹Percentages are based on the 6,582 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.

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

Top New Jersey Identity Theft Victim Locations

Victim City	Complaints
Newark	298
Jersey City	229
Paterson	146
Elizabeth	118
Trenton	103

NEW MEXICO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from New Mexico Consumers = 3,802



Fraud Complaints from New Mexico Consumers = 2,168

Top Fraud Complaint Categories for New Mexico Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	346	16%
2	Prizes/Sweepstakes and Lotteries	316	15%
3	Shop-at-Home/Catalog Sales	281	13%
4	Foreign Money Offers	245	11%
5	Internet Services and Computer Complaints	147	7%

¹Percentages are based on the total number of fraud complaints from New Mexico consumers (2,168).

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 ²
2,168	\$4,747,689	1,479	68%	\$3,210

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (1,479).

Top New Mexico Consumer Locations for Fraud Complaints

Consumer City	Complaints
Albuquerque	731
Santa Fe	146
Las Cruces	132
Rio Rancho	109
Alamogordo	61



Identity Theft Complaints from New Mexico Victims = 1,634

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	362	22%
2	Bank Fraud ²	300	18%
3	Employment-Related Fraud	296	18%
4	Phone or Utilities Fraud	268	16%
5	Government Documents or Benefits Fraud	122	7%
6	Loan Fraud	117	7%
	Other	448	27%
	Attempted Identity Theft	85	5%

¹Percentages are based on the 1,634 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.

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

Top New Mexico Identity Theft Victim Locations

Victim City	Complaints
Albuquerque	685
Santa Fe	95
Las Cruces	94
Rio Rancho	64
Clovis	41

NEW YORK

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from New York Consumers = 38,255



Fraud Complaints from New York Consumers = 20,868

Top Fraud Complaint Categories for New York Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	4,672	22%
2	Shop-at-Home/Catalog Sales	3,028	15%
3	Foreign Money Offers	2,202	11%
4	Internet Services and Computer Complaints	1,996	10%
5	Prizes/Sweepstakes and Lotteries	1,931	9%

¹Percentages are based on the total number of fraud complaints from New York consumers (20,868).

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 ²
20,868	\$35,851,965	15,069	72%	\$2,379

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (15,069). Three consumers reported an amount paid of \$1 million or more (\$1, \$1, and \$6.8 million).

Top New York Consumer Locations for Fraud Complaints

Consumer City	Complaints
New York City ³	7,435
Rochester	645
Buffalo	372
Syracuse	240
Albany	167

³New York City includes the five boroughs: Bronx, Brooklyn, Manhattan, Queens, and Staten Island.



Identity Theft Complaints from New York Victims = 17,387

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	5,580	32%
2	Phone or Utilities Fraud	3,562	20%
3	Bank Fraud ²	2,153	12%
4	Government Documents or Benefits Fraud	1,911	11%
5	Employment-Related Fraud	1,268	7%
6	Loan Fraud	1,000	6%
	Other	4,015	23%
	Attempted Identity Theft	1,183	7%

¹Percentages are based on the 17,387 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.

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

Top New York Identity Theft Victim Locations

Victim City	Complaints
New York City ³	9,614
Rochester	390
Buffalo	256
Yonkers	198
Syracuse	144

³New York City includes the five boroughs: Bronx, Brooklyn, Manhattan, Queens, and Staten Island.

NORTH CAROLINA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from North Carolina Consumers = 15,595



Fraud Complaints from North Carolina Consumers = 9,765

Top Fraud Complaint Categories for North Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,682	17%
2	Prizes/Sweepstakes and Lotteries	1,271	13%
3	Shop-at-Home/Catalog Sales	1,142	12%
4	Foreign Money Offers	1,075	11%
5	Internet Services and Computer Complaints	800	8%

¹Percentages are based on the total number of fraud complaints from North Carolina consumers (9,765).

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 ²
9,765	\$11,450,699	6,527	67%	\$1,754

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (6,527).

Top North Carolina Consumer Locations for Fraud Complaints

Consumer City	Complaints
Charlotte	980
Raleigh	584
Greensboro	346
Durham	313
Fayetteville	284



Identity Theft Complaints from North Carolina Victims = 5,830

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,418	24%
2	Phone or Utilities Fraud	1,062	18%
3	Bank Fraud ²	919	16%
4	Employment-Related Fraud	612	10%
5	Government Documents or Benefits Fraud	594	10%
6	Loan Fraud	358	6%
	Other	1,636	28%
	Attempted Identity Theft	330	6%

¹Percentages are based on the 5,830 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.

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

Top North Carolina Identity Theft Victim Locations

Victim City	Complaints
Charlotte	823
Raleigh	332
Greensboro	230
Durham	216
Fayetteville	205

NORTH DAKOTA Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from North Dakota Consumers = 790



Fraud Complaints from North Dakota Consumers = 632

Top Fraud Complaint Categories for North Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	148	23%
2	Prizes/Sweepstakes and Lotteries	81	13%
3	Shop-at-Home/Catalog Sales	74	12%
4	Foreign Money Offers	53	8%
5	Health Care	35	6%

¹Percentages are based on the total number of fraud complaints from North Dakota consumers (632).

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 ²
632	\$426,537	425	67%	\$1,004

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (425).

Top North Dakota Consumer Locations for Fraud Complaints

Consumer City	Complaints
Fargo	123
Grand Forks	76
Bismarck	75
Minot	43
Jamestown	29



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from North Dakota Victims = 158

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	54	34%
2	Bank Fraud ²	34	22%
3	Phone or Utilities Fraud	24	15%
4	Employment-Related Fraud	14	9%
5	Government Documents or Benefits Fraud	8	5%
6	Loan Fraud	4	3%
	Other	39	25%
	Attempted Identity Theft	7	4%

¹Percentages are based on the 158 victims reporting from North Dakota. Percentages add to more than 100 because approximately 17% of victims from North Dakota reported experiencing more than one type of identity theft.

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

Top North Dakota Identity Theft Victim Locations

Victim City	Complaints
Fargo	38
Grand Forks	20
Minot	14
Bismarck	12
Jamestown	7

OHIO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Ohio Consumers = 21,230



Fraud Complaints from Ohio Consumers = 14,075

Top Fraud Complaint Categories for Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,421	17%
2	Shop-at-Home/Catalog Sales	1,675	12%
3	Prizes/Sweepstakes and Lotteries	1,607	11%
4	Foreign Money Offers	1,494	11%
5	Internet Services and Computer Complaints	1,065	8%

¹Percentages are based on the total number of fraud complaints from Ohio consumers (14,075).

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 ²
14,075	\$15,842,145	9,859	70%	\$1,607

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (9,859). One consumer reported an amount paid of \$3.5 million.

Top Ohio Consumer Locations for Fraud Complaints

Consumer City	Complaints
Cincinnati	985
Columbus	932
Cleveland	587
Dayton	353
Toledo	321



Identity Theft Complaints from Ohio Victims = 7,155

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,993	28%
2	Credit Card Fraud	1,762	25%
3	Bank Fraud ²	1,168	16%
4	Government Documents or Benefits Fraud	489	7%
5	Loan Fraud	379	5%
6	Employment-Related Fraud	362	5%
	Other	1,912	27%
	Attempted Identity Theft	421	6%

¹Percentages are based on the 7,155 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.

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

Top Ohio Identity Theft Victim Locations

Victim City	Complaints
Cleveland	748
Columbus	629
Cincinnati	483
Toledo	331
Akron	223

OKLAHOMA Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Oklahoma Consumers = 6,320



Fraud Complaints from Oklahoma Consumers = 3,917

Top Fraud Complaint Categories for Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	674	17%
2	Prizes/Sweepstakes and Lotteries	606	15%
3	Foreign Money Offers	530	14%
4	Shop-at-Home/Catalog Sales	447	11%
5	Internet Services and Computer Complaints	315	8%

¹Percentages are based on the total number of fraud complaints from Oklahoma consumers (3,917).

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 ²
3,917	\$4,975,698	2,510	64%	\$1,982

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oklahoma consumers (2,510). One consumer reported an amount paid of \$1.8 million.

Top Oklahoma Consumer Locations for Fraud Complaints

Consumer City	Complaints
Oklahoma City	674
Tulsa	507
Norman	164
Edmond	154
Broken Arrow	116



Identity Theft Complaints from Oklahoma Victims = 2,403

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Bank Fraud ²	572	24%
2	Credit Card Fraud	544	23%
3	Phone or Utilities Fraud	443	18%
4	Employment-Related Fraud	201	8%
5	Government Documents or Benefits Fraud	162	7%
6	Loan Fraud	113	5%
	Other	677	28%
	Attempted Identity Theft	127	5%

¹Percentages are based on the 2,403 victims reporting from Oklahoma. Percentages add to more than 100 because approximately 20% of victims from Oklahoma reported experiencing more than one type of identity theft.

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

Top Oklahoma Identity Theft Victim Locations

Victim City	Complaints
Oklahoma City	484
Tulsa	366
Edmond	97
Norman	81
Broken Arrow	66

OREGON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Oregon Consumers = 8,911



Fraud Complaints from Oregon Consumers = 5,938

Top Fraud Complaint Categories for Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Foreign Money Offers	956	16%
2	Internet Auctions	881	15%
3	Shop-at-Home/Catalog Sales	696	12%
4	Prizes/Sweepstakes and Lotteries	633	11%
5	Internet Services and Computer Complaints	473	8%

¹Percentages are based on the total number of fraud complaints from Oregon consumers (5,938).

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 ²
5,938	\$20,307,933	3,734	63%	\$5,439

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (3,734). One consumer reported an amount paid of \$15.7 million.

Top Oregon Consumer Locations for Fraud Complaints

Consumer City	Complaints
Portland	1,177
Salem	343
Eugene	341
Beaverton	279
Bend	185



Identity Theft Complaints from Oregon Victims = 2,973

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	792	27%
2	Bank Fraud ²	702	24%
3	Phone or Utilities Fraud	524	18%
4	Employment-Related Fraud	250	8%
5	Government Documents or Benefits Fraud	144	5%
6	Loan Fraud	123	4%
	Other	734	25%
	Attempted Identity Theft	233	8%

¹Percentages are based on the 2,973 victims reporting from Oregon. Percentages add to more than 100 because approximately 18% of victims from Oregon reported experiencing more than one type of identity theft.

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

Top Oregon Identity Theft Victim Locations

Victim City	Complaints
Portland	736
Salem	175
Eugene	143
Beaverton	126
Bend	79

PENNSYLVANIA
Consumer Sentinel Complaint Figures
January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Pennsylvania Consumers = 23,904



Fraud Complaints from Pennsylvania Consumers = 15,996

Top Fraud Complaint Categories for Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	3,017	19%
2	Prizes/Sweepstakes and Lotteries	2,683	17%
3	Shop-at-Home/Catalog Sales	2,115	13%
4	Foreign Money Offers	1,616	10%
5	Internet Services and Computer Complaints	1,108	7%

¹Percentages are based on the total number of fraud complaints from Pennsylvania consumers (15,996).

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 ²
15,996	\$17,686,816	10,849	68%	\$1,630

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (10,849).

Top Pennsylvania Consumer Locations for Fraud Complaints

Consumer City	Complaints
Philadelphia	1,571
Pittsburgh	1,072
Harrisburg	283
Lancaster	225
York	222



Identity Theft Complaints from Pennsylvania Victims = 7,908

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,455	31%
2	Phone or Utilities Fraud	1,461	18%
3	Bank Fraud ²	1,332	17%
4	Government Documents or Benefits Fraud	578	7%
5	Employment-Related Fraud	494	6%
6	Loan Fraud	430	5%
	Other	2,059	26%
	Attempted Identity Theft	590	7%

¹Percentages are based on the 7,908 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.

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

Top Pennsylvania Identity Theft Victim Locations

Victim City	Complaints
Philadelphia	1,795
Pittsburgh	446
Allentown	169
Reading	124
York	107

RHODE ISLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Rhode Island Consumers = 1,753



Fraud Complaints from Rhode Island Consumers = 1,127

Top Fraud Complaint Categories for Rhode Island Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	255	23%
2	Foreign Money Offers	150	13%
3	Shop-at-Home/Catalog Sales	137	12%
4	Prizes/Sweepstakes and Lotteries	136	12%
5	Internet Services and Computer Complaints	97	9%

¹Percentages are based on the total number of fraud complaints from Rhode Island consumers (1,127).

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 ²
1,127	\$1,046,860	781	69%	\$1,340

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (781).

Top Rhode Island Consumer Locations for Fraud Complaints

Consumer City	Complaints
Providence	231
Warwick	125
Cranston	86
Pawtucket	61
Woonsocket	57



Identity Theft Complaints from Rhode Island Victims = 626

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	202	32%
2	Phone or Utilities Fraud	126	20%
3	Bank Fraud ²	81	13%
4	Employment-Related Fraud	69	11%
5	Government Documents or Benefits Fraud	45	7%
6	Loan Fraud	25	4%
	Other	160	26%
	Attempted Identity Theft	39	6%

¹Percentages are based on the 626 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.

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

Top Rhode Island Identity Theft Victim Locations

Victim City	Complaints
Providence	176
Warwick	68
Pawtucket	52
Cranston	44
Woonsocket	31

SOUTH CAROLINA Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from South Carolina Consumers = 8,728



Fraud Complaints from South Carolina Consumers = 6,312

Top Fraud Complaint Categories for South Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Foreign Money Offers	2,064	33%
2	Internet Auctions	827	13%
3	Prizes/Sweepstakes and Lotteries	643	10%
4	Shop-at-Home/Catalog Sales	509	8%
5	Internet Services and Computer Complaints	310	5%

¹Percentages are based on the total number of fraud complaints from South Carolina consumers (6,312).

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 ²
6,312	\$5,003,182	3,092	49%	\$1,618

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (3,092).

Top South Carolina Consumer Locations for Fraud Complaints

Consumer City	Complaints
Columbia	449
Charleston	291
Greenville	258
Summerville	138
Myrtle Beach	136



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from South Carolina Victims = 2,416

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	596	25%
2	Phone or Utilities Fraud	453	19%
3	Bank Fraud ²	413	17%
4	Government Documents or Benefits Fraud	217	9%
5	Employment-Related Fraud	190	8%
6	Loan Fraud	163	7%
	Other	731	30%
	Attempted Identity Theft	153	6%

¹Percentages are based on the 2,416 victims reporting from South Carolina.

Percentages add to more than 100 because approximately 20% of victims from South Carolina reported experiencing more than one type of identity theft.

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

Top South Carolina Identity Theft Victim Locations

Victim City	Complaints
Columbia	238
Charleston	171
Greenville	110
Rock Hill	99
Myrtle Beach	68

SOUTH DAKOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from South Dakota Consumers = 942



Fraud Complaints from South Dakota Consumers = 709

Top Fraud Complaint Categories for South Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	163	23%
2	Prizes/Sweepstakes and Lotteries	129	18%
3	Foreign Money Offers	80	11%
4	Shop-at-Home/Catalog Sales	79	11%
5	Internet Services and Computer Complaints	36	5%

¹Percentages are based on the total number of fraud complaints from South Dakota consumers (709).

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 ²
709	\$553,896	471	66%	\$1,176

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Dakota consumers (471).

Top South Dakota Consumer Locations for Fraud Complaints

Consumer City	Complaints
Sioux Falls	169
Rapid City	92
Aberdeen	23
Yankton	19
Brookings	17
Spearfish	17



Identity Theft Complaints from South Dakota Victims = 233

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	67	29%
2	Phone or Utilities Fraud	42	18%
3	Bank Fraud ²	38	16%
4	Employment-Related Fraud	18	8%
5	Government Documents or Benefits Fraud	12	5%
6	Loan Fraud	10	4%
	Other	72	31%
	Attempted Identity Theft	21	9%

¹Percentages are based on the 233 victims reporting from South Dakota. Percentages add to more than 100 because approximately 20% of victims from South Dakota reported experiencing more than one type of identity theft.

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

Top South Dakota Identity Theft Victim Locations

Victim City	Complaints
Sioux Falls	71
Rapid City	33
Aberdeen	12
Brandon	6
Spearfish	6
Watertown	6

TENNESSEE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Tennessee Consumers = 9,673



Fraud Complaints from Tennessee Consumers = 6,261

Top Fraud Complaint Categories for Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,197	19%
2	Prizes/Sweepstakes and Lotteries	797	13%
3	Foreign Money Offers	791	13%
4	Shop-at-Home/Catalog Sales	719	11%
5	Internet Services and Computer Complaints	486	8%

¹Percentages are based on the total number of fraud complaints from Tennessee consumers (6,261).

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 ²
6,261	\$7,935,665	4,229	68%	\$1,876

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (4,229). One consumer reported an amount paid of \$1 million.

Top Tennessee Consumer Locations for Fraud Complaints

Consumer City	Complaints
Memphis	544
Nashville	514
Knoxville	508
Chattanooga	224
Murfreesboro	159



Identity Theft Complaints from Tennessee Victims = 3,412

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	941	28%
2	Bank Fraud ²	670	20%
3	Phone or Utilities Fraud	596	17%
4	Government Documents or Benefits Fraud	340	10%
5	Employment-Related Fraud	212	6%
6	Loan Fraud	206	6%
	Other	936	27%
	Attempted Identity Theft	206	6%

¹Percentages are based on the 3,412 victims reporting from Tennessee. Percentages add to more than 100 because approximately 20% of victims from Tennessee reported experiencing more than one type of identity theft.

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

Top Tennessee Identity Theft Victim Locations

Victim City	Complaints
Memphis	633
Nashville	289
Knoxville	198
Chattanooga	109
Clarksville	81

TEXAS
Consumer Sentinel Complaint Figures
January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Texas Consumers = 49,808



Fraud Complaints from Texas Consumers = 23,184

Top Fraud Complaint Categories for Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	4,271	18%
2	Foreign Money Offers	2,857	12%
3	Shop-at-Home/Catalog Sales	2,697	12%
4	Prizes/Sweepstakes and Lotteries	2,025	9%
5	Internet Services and Computer Complaints	1,944	8%

¹Percentages are based on the total number of fraud complaints from Texas consumers (23,184).

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 ²
23,184	\$44,927,097	15,450	67%	\$2,908

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (15,450). Six consumers reported an amount paid of over \$1 million (\$1.4, \$1.6, \$2, \$2.5, \$3.6, and \$6 million).

Top Texas Consumer Locations for Fraud Complaints

Consumer City	Complaints
Houston	2,472
Austin	1,492
Dallas	1,318
San Antonio	1,299
Fort Worth	656



Identity Theft Complaints from Texas Victims = 26,624

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Bank Fraud ²	5,751	22%
2	Credit Card Fraud	5,713	21%
3	Employment-Related Fraud	5,702	21%
4	Phone or Utilities Fraud	4,246	16%
5	Government Documents or Benefits Fraud	2,347	9%
6	Loan Fraud	1,414	5%
	Other	5,942	22%
	Attempted Identity Theft	1,116	4%

¹Percentages are based on the 26,624 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.

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

Top Texas Identity Theft Victim Locations

Victim City	Complaints
Houston	3,735
Dallas	1,908
San Antonio	1,760
Fort Worth	1,105
Austin	858

UTAH Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Utah Consumers = 5,497



Fraud Complaints from Utah Consumers = 3,829

Top Fraud Complaint Categories for Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	642	17%
2	Foreign Money Offers	523	14%
3	Prizes/Sweepstakes and Lotteries	519	14%
4	Shop-at-Home/Catalog Sales	419	11%
5	Internet Services and Computer Complaints	304	8%

¹Percentages are based on the total number of fraud complaints from Utah consumers (3,829).

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 ²
3,829	\$4,070,609	2,433	64%	\$1,673

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Utah consumers (2,433).

Top Utah Consumer Locations for Fraud Complaints

Consumer City	Complaints
Salt Lake City	776
Ogden	190
Sandy	170
Provo	161
West Jordan	151



Identity Theft Complaints from Utah Victims = 1,668

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	392	24%
2	Bank Fraud ²	382	23%
3	Phone or Utilities Fraud	260	16%
4	Employment-Related Fraud	207	12%
5	Government Documents or Benefits Fraud	99	6%
6	Loan Fraud	91	5%
	Other	419	25%
	Attempted Identity Theft	103	6%

¹Percentages are based on the 1,668 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.

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

Top Utah Identity Theft Victim Locations

Victim City	Complaints
Salt Lake City	357
Ogden	88
West Jordan	85
West Valley City	76
Sandy	69

VERMONT

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Vermont Consumers = 852



Fraud Complaints from Vermont Consumers = 651

Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	137	21%
2	Prizes/Sweepstakes and Lotteries	93	14%
3	Foreign Money Offers	88	14%
4	Shop-at-Home/Catalog Sales	80	12%
5	Internet Services and Computer Complaints	59	9%

¹Percentages are based on the total number of fraud complaints from Vermont consumers (651).

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 ²
651	\$802,848	454	70%	\$1,768

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (454).

Top Vermont Consumer Locations for Fraud Complaints

Consumer City	Complaints
Burlington	60
Rutland	26
Bennington	22
West Pawlet	21
Barre	19



Identity Theft Complaints from Vermont Victims = 201

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	69	34%
2	Bank Fraud ²	39	19%
3	Phone or Utilities Fraud	19	9%
4	Employment-Related Fraud	12	6%
5	Loan Fraud	12	6%
6	Government Documents or Benefits Fraud	10	5%
	Other	53	26%
	Attempted Identity Theft	18	9%

¹Percentages are based on the 201 victims reporting from Vermont. Percentages add to more than 100 because approximately 16% of victims from Vermont reported experiencing more than one type of identity theft.

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

Top Vermont Identity Theft Victim Locations

Victim City	Complaints
Burlington	19
Colchester	8
Brattleboro	7
Bennington	6
Rutland	6

VIRGINIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Virginia Consumers = 16,397



Fraud Complaints from Virginia Consumers = 11,234

Top Fraud Complaint Categories for Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,832	16%
2	Prizes/Sweepstakes and Lotteries	1,501	13%
3	Shop-at-Home/Catalog Sales	1,448	13%
4	Foreign Money Offers	1,392	12%
5	Internet Services and Computer Complaints	972	9%

¹Percentages are based on the total number of fraud complaints from Virginia consumers (11,234).

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 ²
11,234	\$14,059,173	7,300	65%	\$1,926

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (7,300).

Top Virginia Consumer Locations for Fraud Complaints

Consumer City	Complaints
Virginia Beach	736
Richmond	677
Alexandria	640
Arlington	528
Norfolk	329



Identity Theft Complaints from Virginia Victims = 5,163

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,598	31%
2	Phone or Utilities Fraud	987	19%
3	Bank Fraud ²	816	16%
4	Employment-Related Fraud	329	6%
5	Government Documents or Benefits Fraud	288	6%
6	Loan Fraud	285	6%
	Other	1,426	28%
	Attempted Identity Theft	352	7%

¹Percentages are based on the 5,163 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.

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

Top Virginia Identity Theft Victim Locations

Victim City	Complaints
Richmond	392
Alexandria	342
Virginia Beach	315
Arlington	260
Woodbridge	173

WASHINGTON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Washington Consumers = 16,818



Fraud Complaints from Washington Consumers = 11,008

Top Fraud Complaint Categories for Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,724	16%
2	Prizes/Sweepstakes and Lotteries	1,436	13%
3	Foreign Money Offers	1,430	13%
4	Shop-at-Home/Catalog Sales	1,195	11%
5	Internet Services and Computer Complaints	931	8%

¹Percentages are based on the total number of fraud complaints from Washington consumers (11,008).

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 ²
11,008	\$11,594,119	7,247	66%	\$1,600

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (7,247). One consumer reported an amount paid of \$1 million.

Top Washington Consumer Locations for Fraud Complaints

Consumer City	Complaints
Seattle	1,361
Spokane	577
Vancouver	525
Tacoma	435
Everett	289



Identity Theft Complaints from Washington Victims = 5,810

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,562	27%
2	Bank Fraud ²	1,507	26%
3	Phone or Utilities Fraud	968	17%
4	Employment-Related Fraud	448	8%
5	Government Documents or Benefits Fraud	328	6%
6	Loan Fraud	233	4%
	Other	1,426	25%
	Attempted Identity Theft	408	7%

¹Percentages are based on the 5,810 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.

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

Top Washington Identity Theft Victim Locations

Victim City	Complaints
Seattle	730
Tacoma	369
Spokane	276
Vancouver	263
Everett	168

WEST VIRGINIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from West Virginia Consumers = 2,526



Fraud Complaints from West Virginia Consumers = 1,849

Top Fraud Complaint Categories for West Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	379	20%
2	Shop-at-Home/Catalog Sales	249	13%
3	Prizes/Sweepstakes and Lotteries	241	13%
4	Foreign Money Offers	191	10%
5	Internet Services and Computer Complaints	115	6%

¹Percentages are based on the total number of fraud complaints from West Virginia consumers (1,849).

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 ²
1,849	\$2,981,538	1,278	69%	\$2,333

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (1,278).

Top West Virginia Consumer Locations for Fraud Complaints

Consumer City	Complaints
Charleston	134
Morgantown	85
Huntington	71
Martinsburg	70
Parkersburg	51



Identity Theft Complaints from West Virginia Victims = 677

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	182	27%
2	Phone or Utilities Fraud	137	20%
3	Bank Fraud ²	129	19%
4	Government Documents or Benefits Fraud	42	6%
5	Loan Fraud	39	6%
6	Employment-Related Fraud	31	5%
	Other	199	29%
	Attempted Identity Theft	39	6%

¹Percentages are based on the 677 victims reporting from West Virginia. Percentages add to more than 100 because approximately 19% of victims from West Virginia reported experiencing more than one type of identity theft.

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

Top West Virginia Identity Theft Victim Locations

Victim City	Complaints
Charleston	59
Huntington	37
St. Albans	25
Morgantown	24
Martinsburg	22

WISCONSIN

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Wisconsin Consumers = 9,997



Fraud Complaints from Wisconsin Consumers = 7,215

Top Fraud Complaint Categories for Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,291	18%
2	Shop-at-Home/Catalog Sales	907	13%
3	Foreign Money Offers	820	11%
4	Prizes/Sweepstakes and Lotteries	803	11%
5	Internet Services and Computer Complaints	800	11%

¹Percentages are based on the total number of fraud complaints from Wisconsin consumers (7,215).

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 ²
7,215	\$6,608,067	5,045	70%	\$1,310

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (5,045). One consumer reported an amount paid of over \$1.2 million.

Top Wisconsin Consumer Locations for Fraud Complaints

Consumer City	Complaints
Milwaukee	781
Madison	499
Green Bay	180
Racine	163
Appleton	151



Identity Theft Complaints from Wisconsin Victims = 2,782

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	720	26%
2	Phone or Utilities Fraud	565	20%
3	Bank Fraud ²	490	18%
4	Employment-Related Fraud	268	10%
5	Government Documents or Benefits Fraud	170	6%
6	Loan Fraud	127	5%
	Other	703	25%
	Attempted Identity Theft	217	8%

¹Percentages are based on the 2,782 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.

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

Top Wisconsin Identity Theft Victim Locations

Victim City	Complaints
Milwaukee	629
Madison	152
Racine	99
Kenosha	70
Green Bay	67

WYOMING

Consumer Sentinel Complaint Figures

January 1 - December 31, 2005

Total Number of Fraud and Identity Theft Complaints from Wyoming Consumers = 903



Fraud Complaints from Wyoming Consumers = 679

Top Fraud Complaint Categories for Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	130	19%
2	Prizes/Sweepstakes and Lotteries	100	15%
3	Foreign Money Offers	89	13%
4	Shop-at-Home/Catalog Sales	69	10%
5	Internet Services and Computer Complaints	45	7%

¹Percentages are based on the total number of fraud complaints from Wyoming consumers (679).

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 ²
679	\$5,476,826	438	65%	\$12,504

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (438). One consumer reported an amount paid of \$5 million.

Top Wyoming Consumer Locations for Fraud Complaints

Consumer City	Complaints
Cheyenne	115
Casper	76
Laramie	53
Gillette	39
Sheridan	28



Identity Theft Complaints from Wyoming Victims = 224

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	53	24%
2	Bank Fraud ²	44	20%
3	Phone or Utilities Fraud	44	20%
4	Government Documents or Benefits Fraud	18	8%
5	Employment-Related Fraud	16	7%
6	Loan Fraud	7	3%
	Other	60	27%
	Attempted Identity Theft	14	6%

¹Percentages are based on the 224 victims reporting from Wyoming. Percentages add to more than 100 because approximately 14% of victims from Wyoming reported experiencing more than one type of identity theft.

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

Top Wyoming Identity Theft Victim Locations

Victim City	Complaints
Cheyenne	41
Casper	22
Laramie	18
Gillette	13
Jackson	9
Rock Springs	9
Sheridan	9

Appendix A1: The Sentinel Network



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

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.

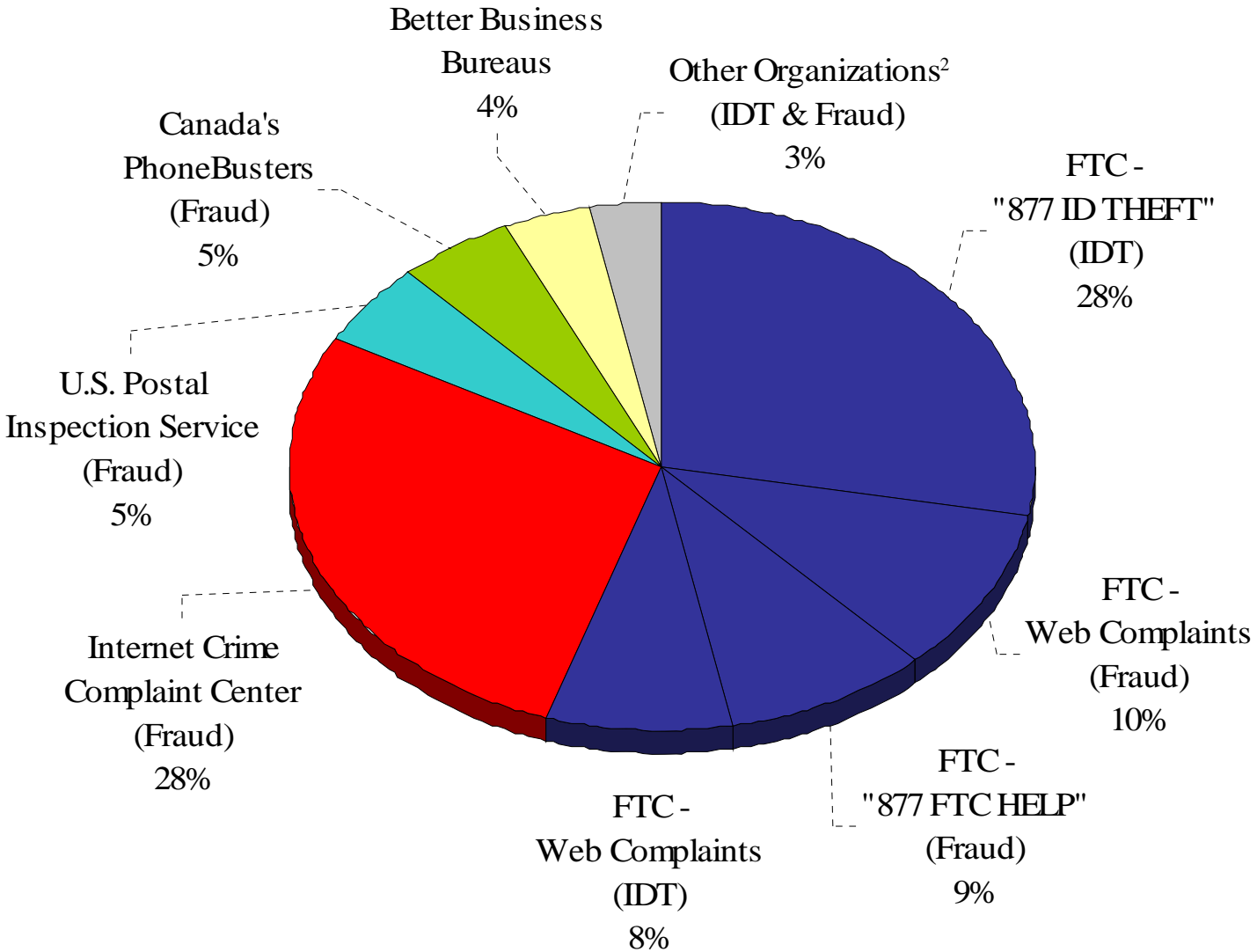


www.consumer.gov/military

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 A2: Sentinel Data Contributors¹

January 1 – December 31, 2005



¹Percentages are based on the total number of Sentinel complaints (686,683) received between January 1 and December 31, 2005. The type of complaints provided by the organization is indicated in parentheses.

²For a list of other organizations contributing to Sentinel, see Appendix A3.

Appendix A3: Other Sentinel Data Contributors

January 1 – December 31, 2005

Federal Agencies

U.S. Social Security Administration

Attorneys General Offices

Colorado

District of Columbia

Louisiana

Nevada

New Mexico

New York

North Carolina

North Dakota

Ohio

Vermont

Other State & Local Agencies

California, Stanislaus County District Attorney

Georgia Governor's Office of Consumer Affairs

South Carolina State Law Enforcement Division

Tennessee Regulatory Authority

Pennsylvania State Police

Virginia, Virginia Beach Commonwealth Attorney

Wisconsin Department of Agriculture, Trade
and Consumer Protection

Wisconsin Department of Financial Institutions

Others

Identity Theft Assistance Center

National Fraud Information Center

Xerox Corporation

Local Police/Sheriff Departments

Alabama, Gardendale Police Department

Alabama, Russellville Police Department

Colorado, Greeley Police Department

Colorado, Steamboat Springs Police Department

Connecticut, Danbury Police Department

Connecticut, Groton Long Point Police Department

Georgia, Jasper County Sheriff's Office

Georgia, Southern PolyTech SU Police Department

Indiana, Schererville Police Department

Indiana, Westfield Police Department

Iowa, Clinton Police Department

Massachusetts, Hopkinton Police Department

Massachusetts, Northampton Police Department

Michigan, Fraser Department of Public Safety

Michigan, Genesee County Sheriff's Department

Michigan, Port Huron Police Department

Minnesota, LaCrescent Police Department

Minnesota, Oak Park Heights Police Department

Missouri, Manchester Police Department

New Hampshire, Lebanon Police Department

New Jersey, Harrison Township Police Department

New Jersey, Lyndhurst Police Department

New Jersey, Palisades Park Police Department

New York, DeWitt Police Department

New York, Dutchess County Sheriff's Office

New York, Newark Police Department

New York, Washington County Sheriff's Office

North Carolina, Blowing Rock Police Department

North Carolina, Surry County Sheriff's Office

North Carolina, Thomasville Police Department

Ohio, Streetsboro Police Department

Ohio, Upper Arlington Police Department

Pennsylvania, Colonial Regional Police Department

Pennsylvania, Doylestown Township Police Department

Pennsylvania, Township of New Britian Police Department

Texas, Dalhart Police Department

Texas, Randall County Sheriff's Office

Vermont, Rutland Police Department

Washington, Sammamish Police Department

Wisconsin, Altoona Police Department

Appendix B1: 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 offering the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers, or other identifying information from the victim.

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 personal 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 Internet Service Providers ("ISPs"); difficulty canceling an ISP account; undisclosed Web site charges; problems with computer software and equipment purchases; and spyware.

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

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 consumers didn't make; unauthorized switching of consumers' 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 B2: Sentinel Top Complaint Categories¹

Calendar Years 2003 through 2005

Sentinel Complaint Categories	CY-2003		CY-2004		CY-2005	
	Complaints /	Percentages	Complaints /	Percentages	Complaints /	Percentages
1 Advance-Fee Loans and Credit Protection/Repair	19,197	4%	20,168	3%	13,033	2%
2 Business Opps and Work-at-Home Plans	13,995	3%	14,868	2%	16,511	2%
3 Debt Management/Credit Counseling ²	27	<1%	4,159	1%	2,485	<1%
4 Foreign Money Offers	21,616	4%	35,873	5%	55,419	8%
5 Health Care	5,123	1%	6,336	1%	6,829	1%
6 Identity Theft	215,177	40%	246,847	38%	255,565	37%
7 Internet Auctions	83,162	15%	100,044	15%	80,450	12%
8 Internet Services and Computer Complaints	34,460	6%	38,068	6%	34,465	5%
9 Investments	2,671	<1%	2,796	<1%	3,577	1%
10 Magazines and Buyers Clubs	8,746	2%	8,455	1%	9,273	1%
11 Multi-Level Mktg/Pyramids/Chain Letters	2,461	<1%	2,795	<1%	2,662	<1%
12 Office Supplies and Services	6,989	1%	9,352	1%	7,488	1%
13 Prizes/Sweepstakes and Lotteries	25,745	5%	33,861	5%	48,712	7%
14 Shop-at-Home/Catalog Sales	52,814	10%	52,963	8%	54,549	8%
15 Telephone Services	13,342	2%	14,356	2%	10,286	2%
16 Travel, Vacations and Timeshare	5,069	1%	4,850	1%	6,664	1%

¹Percentages are based on the total number of Sentinel complaints for each calendar year: CY-2003 = 542,656; CY-2004 = 653,040; and CY-2005 = 686,683.

²Fraud category added in CY 2004.

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