The logo features a semi-circular arc of small, dark brown rectangular dashes on the left side, resembling a stylized sun or a signal. The text is arranged to the right of this arc.

CONSUMER
SENTINEL NETWORK
DATA BOOK
for January - December 2008

Federal Trade Commission
February 2009

A decorative graphic at the bottom of the page consists of a series of dark brown rectangular dashes of varying lengths, arranged in a shallow, upward-curving arc.

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INTRODUCTION

The Consumer Sentinel Network (CSN) is a secure online database of millions of consumer complaints available only to law enforcement. In addition to storing complaints to the FTC, the CSN also includes complaints filed with the Internet Crime Complaint Center, Better Business Bureaus, Canada's Phone Busters, the U.S. Postal Inspection Service, the Identity Theft Assistance Center, and the National Fraud Information Center, among others.

Law enforcement partners --- whether they're down the street, across the nation, or around the world --- can use information in the database to enhance and coordinate investigations. Upgraded features make searching complaints more efficient.

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 7.2 million complaints, including those about credit reports, debt collection, mortgages, and lending, among other subjects. This is the first CSN annual report that analyzes the broadened database.

Between January and December 2008, CSN received more than 1.2 million consumer complaints, which we have sorted into 30 categories. Some organizations transfer their complaints to CSN after the end of the calendar year, and as a result, the total number of complaints for 2008 will increase in a few months. For the same reason, totals from previous years may differ from prior CSN annual reports.

The 2008 Consumer Sentinel Network Data Book is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

For more information about the Consumer Sentinel Network, visit www.FTC.gov/sentinel. Law enforcement personnel may join CSN at Register.ConsumerSentinel.gov

Consumer Sentinel Network Leading Partners & Data Contributors

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

For Consumer Sentinel Network detailed description and data contributors, see Appendices A1 through A4.



Executive Summary
Consumer Sentinel Network Complaint Data
January – December 2008

- The Consumer Sentinel Network (CSN) now contains over 7.2 million complaints, and over 5.8 million do-not-call complaints.
- The CSN received over 1.2 million complaints during calendar year 2008: 52% fraud complaints; 26% identity theft complaints; and 22% other types of complaints. This year's report is the first to include the other types of complaints.
- Identity theft was the number one complaint category in the CSN for calendar year 2008 with 26% of the overall complaints, followed by Third Party and Creditor Debt Collection (9%); Shop-at-Home and Catalog Sales (4%); Internet Services (4%); Foreign Money Offers and Counterfeit Check Scams (3%); Credit Bureaus, Information Furnishers and Report Users (3%); Prizes, Sweepstakes and Lotteries (3%); Television and Electronic Media (2%); Banks and Lenders (2%); and Telecom Equipment and Mobile Services (2%). The complete ranking of all thirty complaint categories is listed on page six of this report.

Fraud

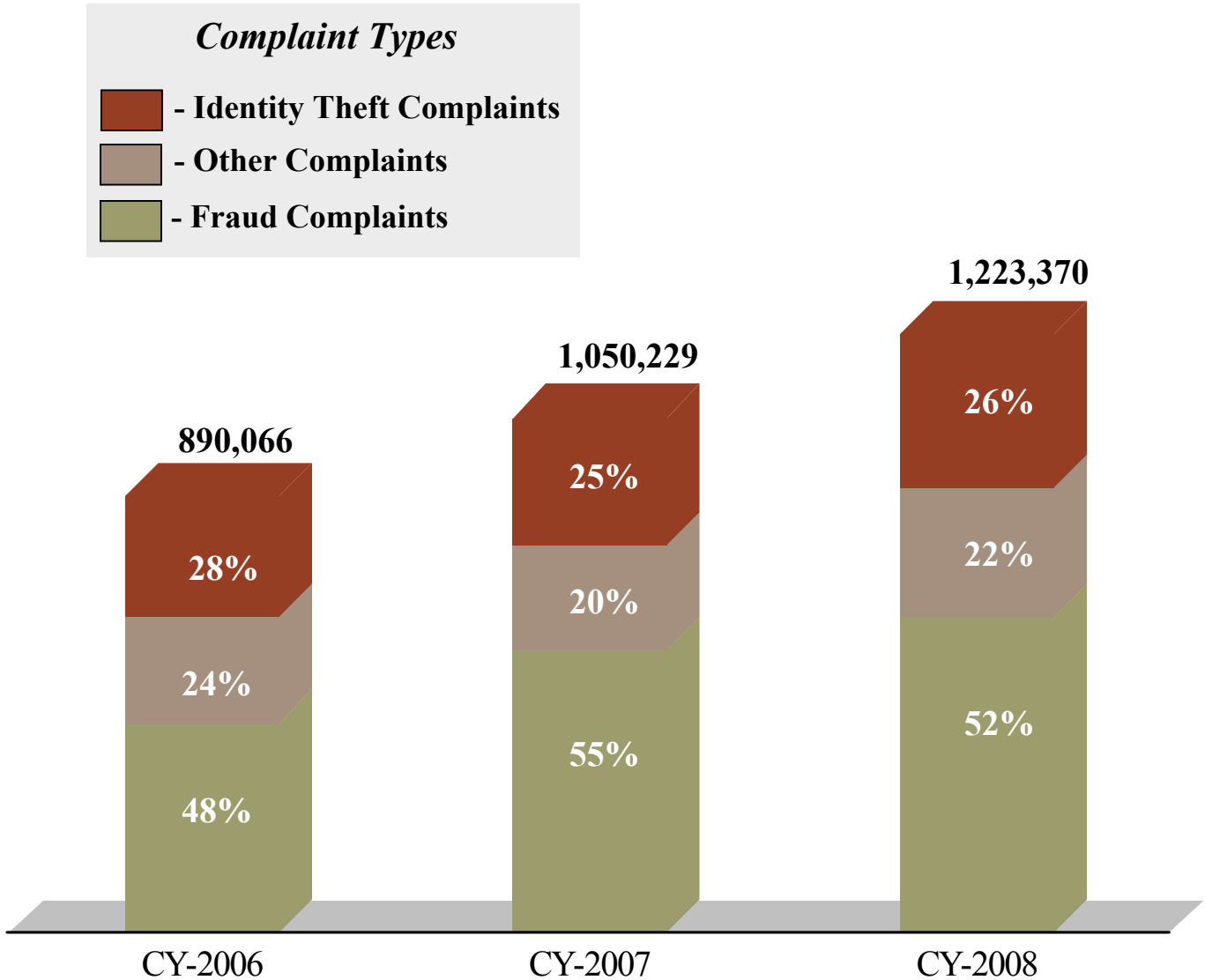
- A total of 643,195 CSN 2008 complaints are fraud-related. Consumers reported paying over \$1.8 billion in those fraud complaints; the median amount paid was \$440. Eighty-four percent of the consumers reporting fraud also reported an amount paid.
- Fifty-eight percent of all fraud complaints reported the method of initial contact. Of those complaints, 52% said email, while another 11% said an Internet website. Only 7% of those consumers reported the phone as the initial point of contact.
- Colorado is the state with the highest per capita rate of reported fraud and other types of complaints, followed by Maryland and Nevada.

Identity Theft

- Credit card fraud (20%) was the most common form of reported identity theft followed by government documents/benefits fraud (15%), employment fraud (15%), and phone or utilities fraud (13%). Other significant categories of identity theft reported by victims were bank fraud (11%) and loan fraud (4%).
- Government documents/benefits fraud is now the second most common reported type of identity theft after credit card fraud. Fraudulent tax return-related identity theft, a subtype of government documents/benefits fraud, has increased nearly six percentage points since calendar year 2006.
- Electronic fund transfer-related identity theft continues to be the most frequently reported type of identity theft bank fraud during calendar year 2008, despite declining since calendar year 2006.
- Arizona is the state with the highest per capita rate of reported identity theft complaints, followed by California and Florida.

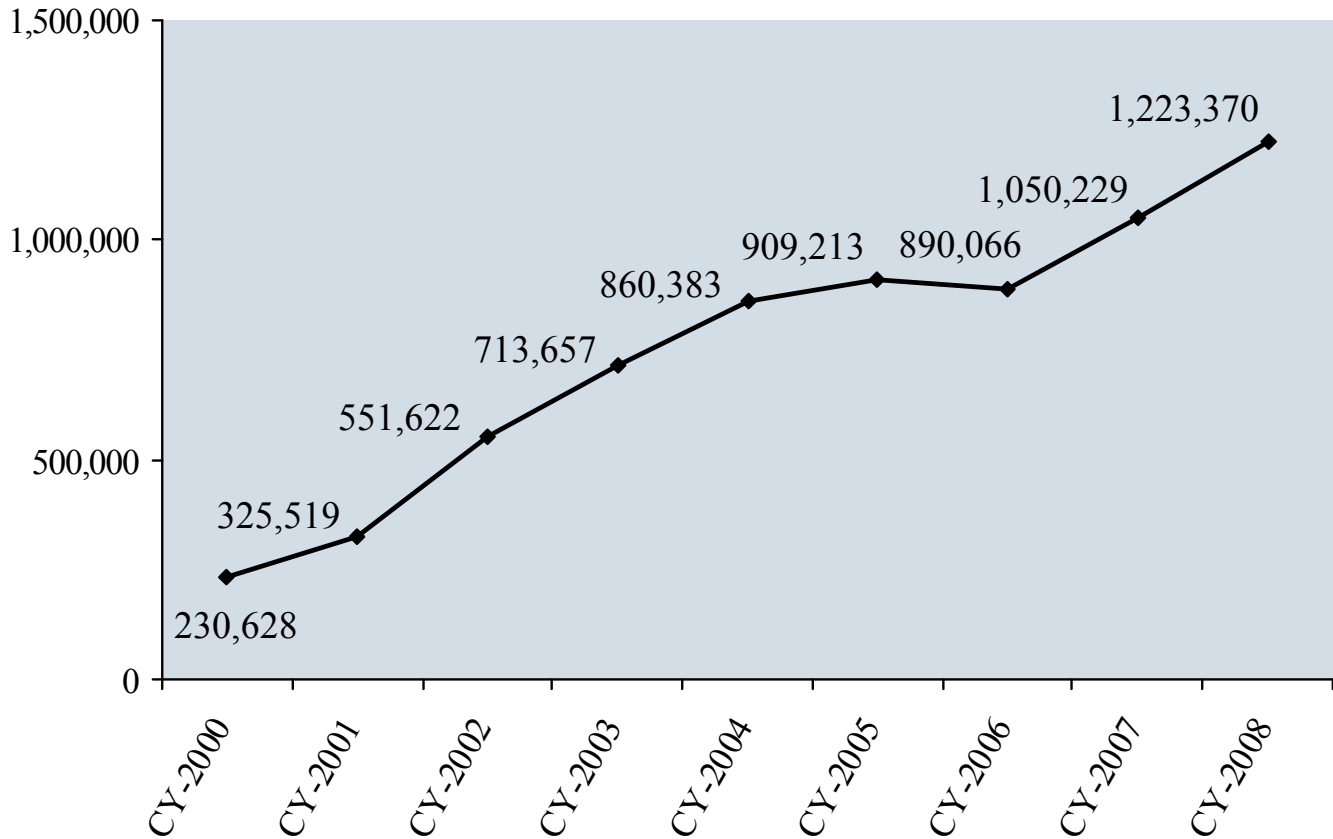
Consumer Sentinel Network Complaint Type Percentages¹

Calendar Years 2006 through 2008



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

Consumer Sentinel Network Complaint Count¹ *Calendar Years 2000 through 2008*



¹These complaint figures exclude national do not call registry complaints.

Consumer Sentinel Network Complaint Type Count *Calendar Years 2000 through 2008*

Calendar Year	Consumer Sentinel Network Complaint Count			Total Complaints
	Fraud	Identity Theft	Other	
2000	111,255	31,140	88,233	230,628
2001	137,306	86,250	101,963	325,519
2002	242,783	161,977	146,862	551,622
2003	331,366	215,240	167,051	713,657
2004	410,298	246,909	203,176	860,383
2005	437,502	255,667	216,044	909,213
2006	428,394	246,174	215,498	890,066
2007	577,801	259,266	213,162	1,050,229
2008	643,195	313,982	266,193	1,223,370



Consumer Sentinel Network Complaint Categories¹

January 1 – December 31, 2008

Rank	Category	No. of Complaints	Percentages ¹
1	Identity Theft	313,982	26%
2	Third Party and Creditor Debt Collection	104,642	9%
3	Shop-at-Home and Catalog Sales	52,615	4%
4	Internet Services	52,102	4%
5	Foreign Money Offers and Counterfeit Check Scams	38,505	3%
6	Credit Bureaus, Information Furnishers and Report Users	34,940	3%
7	Prizes, Sweepstakes and Lotteries	33,340	3%
8	Television and Electronic Media	25,930	2%
9	Banks and Lenders	22,890	2%
10	Telecom Equipment and Mobile Services	22,387	2%
11	Computer Equipment and Software	21,442	2%
12	Business Opportunities, Employment Agencies and Work-at-Home Plans	20,286	2%
13	Internet Auction	17,294	1%
14	Advance-Fee Loans and Credit Protection/Repair	17,263	1%
15	Health Care	16,275	1%
16	Auto Related Complaints	14,278	1%
17	Travel, Vacations and Timeshare Plans	13,200	1%
18	Credit Cards	13,196	1%
19	Magazines and Buyers Clubs	10,188	1%
20	Telephone Services	9,300	1%
21	Office Supplies and Services	9,091	1%
22	Investment Related Complaints	7,980	1%
23	Home Repair, Improvement and Products	7,635	1%
24	Debt Management and Credit Counseling	6,718	1%
25	Real Estate	6,573	1%
26	Grants	2,634	<1%
27	Charitable Solicitations	1,889	<1%
28	Multi-Level Marketing, Pyramids and Chain Letters	1,788	<1%
29	Clothing, Textiles and Jewelry	1,662	<1%
30	Video Games	1,068	<1%

¹Percentages are based on the total number of CSN complaints (1,223,370) received by the FTC between January 1 and December 31, 2008. Twenty-five percent (303,198) of the total CSN complaints received by the FTC were coded Other (Note in Comments). For CSN category descriptions, details and three year figures, see Appendices B1 through B3.



Consumer Sentinel Network Total Number of Fraud Complaints & Amount Paid *Calendar Years 2006 through 2008*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average ¹	Median ²
2006	428,394	366,218	85%	\$1,178,995,222	\$3,219	\$500
2007	577,801	514,447	89%	\$1,370,701,020	\$2,664	\$357
2008	643,195	538,869	84%	\$1,833,632,201	\$3,403	\$440

¹Average is based on the total number of consumers who reported an amount paid for each calendar year: CY-2006 = 366,218; CY-2007 = 514,447; and CY-2008 = 538,869. Two hundred fifty-seven consumers reported an amount paid of \$1 million or more during CY-2008; 184 and 267 consumers for CY-2006 and CY-2007, 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.

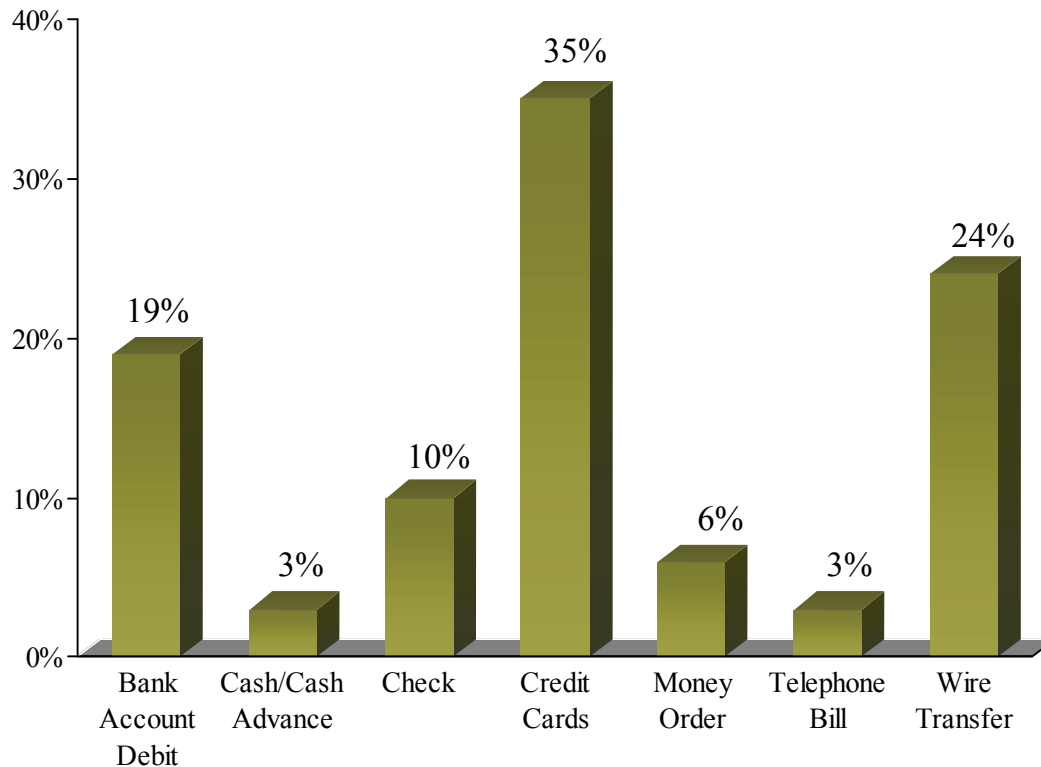
Note: See Appendix C for fraud complaints and amount paid figures by State and the District of Columbia.

Consumer Sentinel Network Distribution of Fraud Complaints by Amount Paid *Calendar Years 2006 through 2008*

Amount Paid	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	155,417	42%	279,319	54%	286,460	53%
\$1 - 25	15,298	4%	16,328	3%	16,655	3%
\$26 - 50	15,738	4%	20,569	4%	20,110	4%
\$51 - 75	9,065	2%	12,042	2%	12,345	2%
\$76 - 100	9,239	3%	12,817	2%	13,568	3%
\$101 - 250	28,623	8%	40,008	8%	38,640	7%
\$251 - 500	28,427	8%	33,277	6%	32,942	6%
\$501 - 1,000	29,753	8%	29,990	6%	30,135	6%
\$1,001 - 5,000	58,429	16%	53,942	10%	64,467	12%
More than \$5,000	16,229	4%	16,155	3%	23,547	4%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2006 = 366,218; CY-2007 = 514,447; and CY-2008 = 538,869.

Consumer Sentinel Network Fraud Complaints by Method of Consumer Payment¹ *January 1 – December 31, 2008*

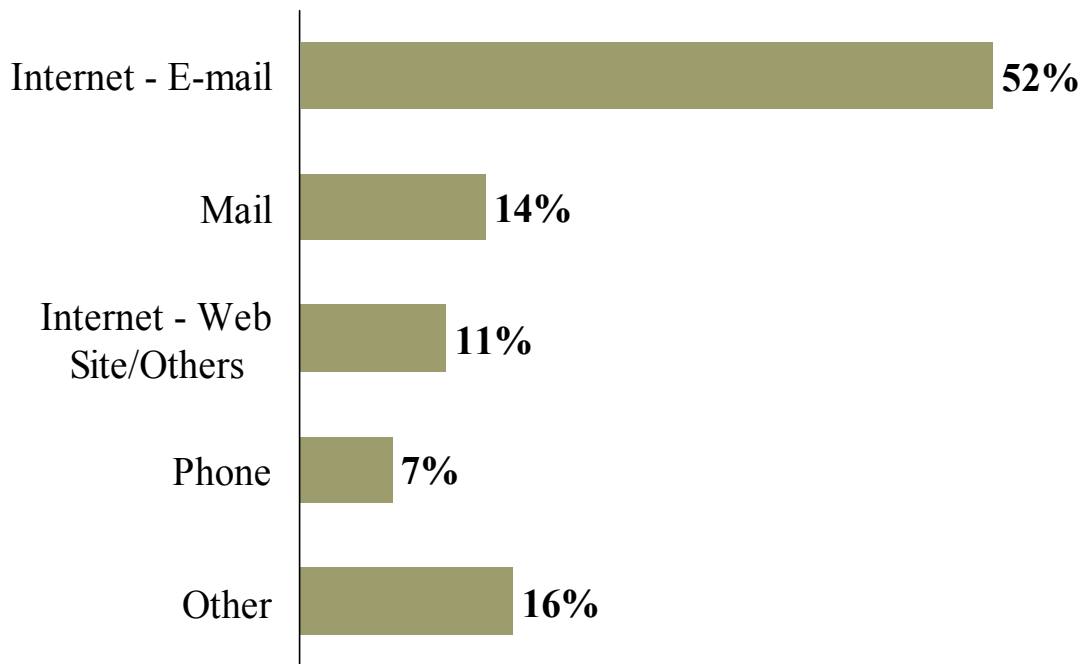


Consumer Sentinel Network Fraud Complaints by Method of Consumer Payment *Calendar Years 2006 through 2008*

Payment Method	CY - 2006			CY - 2007			CY - 2008		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	13,147	19%	\$37,895,193	11,727	17%	\$30,692,240	11,645	19%	\$31,605,923
Cash/Cash Advance	2,439	4%	\$13,254,637	2,340	4%	\$18,460,537	1,899	3%	\$26,361,129
Check	8,628	13%	\$96,741,498	6,814	10%	\$82,924,792	5,973	10%	\$81,557,839
Credit Cards	20,467	30%	\$41,921,753	22,654	33%	\$50,337,486	21,555	35%	\$45,535,456
Money Order	5,912	9%	\$43,716,702	4,630	7%	\$31,155,412	3,415	6%	\$15,151,244
Telephone Bill	1,267	2%	\$418,507	982	1%	\$296,597	1,734	3%	\$1,248,747
Wire Transfer	15,457	23%	\$151,250,489	18,669	28%	\$139,416,602	14,503	24%	\$139,854,009
Total Reporting Payment Method	67,317			67,816			60,724		

¹Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the method of payment: CY-2006 = 67,317; CY-2007 = 67,816; and CY-2008 = 60,724. 9% of the consumers reported this information during CY-2008, 16% and 12% for CY-2006 and CY-2007, respectively.

Consumer Sentinel Network Fraud Complaints by Company's Method of Contacting Consumers¹ *January 1 – December 31, 2008*



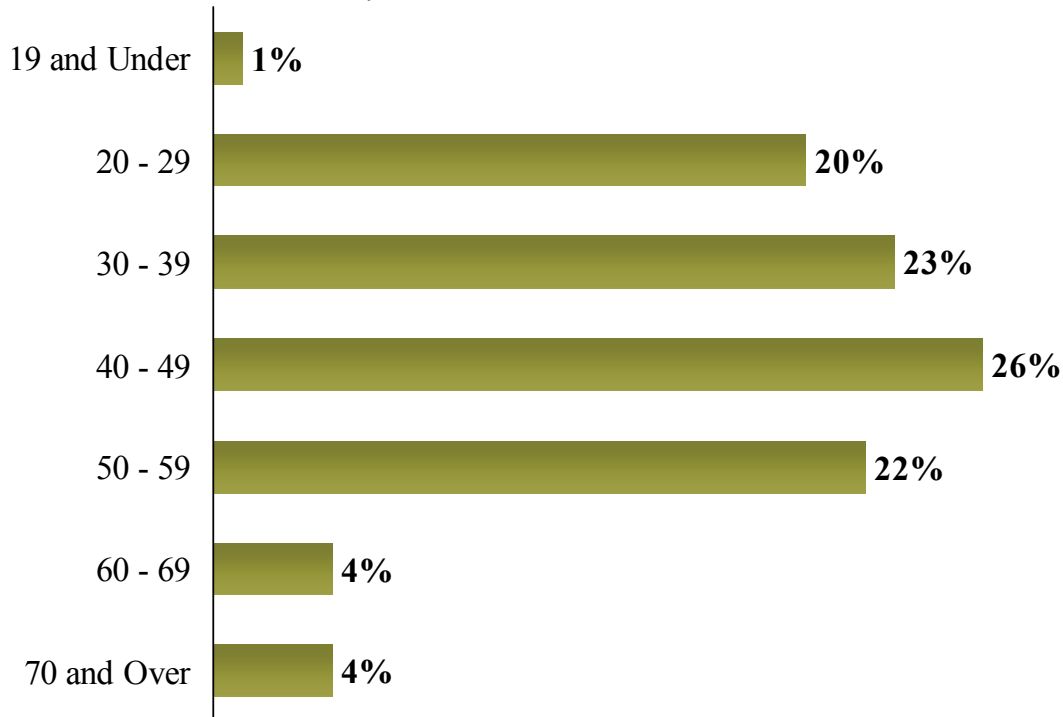
Consumer Sentinel Network Fraud Complaints by Company's Method of Contacting Consumers *Calendar Years 2006 through 2008*

Contact Method	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
Internet - E-mail	138,195	45%	152,131	50%	193,817	52%
Mail	50,317	16%	42,330	14%	51,837	14%
Internet - Web Site/Others	46,687	15%	45,447	15%	40,596	11%
Phone	39,365	13%	33,733	11%	26,067	7%
Other	31,722	10%	33,481	11%	57,695	16%
Total Reporting Contact Method	306,286		307,122		370,012	

¹Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the company's method of initial contact: CY-2006 = 306,286; CY-2007 = 307,122; and CY-2008 = 370,012. 58% of consumers reported this information during CY-2008, 71% and 53% for CY-2006 and CY-2007, respectively.

Consumer Sentinel Network Fraud Complaints by Consumer Age¹

January 1 – December 31, 2008



Consumer Sentinel Network Fraud Complaints by Consumer Age¹

Calendar Years 2006 through 2008

Consumer Age	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	2,647	2%	2,132	2%	2,524	1%
20-29	23,338	16%	21,164	16%	67,146	20%
30-39	29,080	21%	27,227	21%	74,639	23%
40-49	33,017	23%	30,045	23%	85,827	26%
50-59	28,842	20%	26,489	20%	73,590	22%
60-69	11,753	8%	11,137	9%	13,826	4%
70 and Over	12,953	9%	12,253	9%	13,948	4%
Total Reporting Age	141,630		130,447		331,500	

¹Percentages are based on the total number of consumers reporting their age for CSN fraud complaints each calendar year: CY-2006 = 141,630; CY-2007 = 130,447; and CY-2008 = 331,500. 52% of consumers reported this information during CY-2008, 33% and 23% for CY-2006 and CY-2007, respectively.

Consumer Sentinel Network Identity Theft Complaints

How Victims' Information is Misused¹

Calendar Years 2006 through 2008

Credit Card Fraud

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
New Accounts	15.2%	14.1%	12.3%
Existing Account	10.7%	9.3%	8.0%
Unspecified	0.2%	0.2%	0.1%
Total	25%	23%	20%

Government Documents or Benefits Fraud

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
Fraudulent Tax Return Filed	6.3%	8.0%	12.2%
Other Government Documents			
Issued/Forged	0.9%	0.7%	1.3%
Government Benefits			
Applied For/Received	1.3%	1.4%	1.2%
Driver's License Issued/Forged	1.5%	0.9%	0.9%
Unspecified	<0.1%	<0.1%	<0.1%
Total	10%	11%	15%

Employment-Related Fraud

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
Employment-Related Fraud	14%	14%	15%

Phone or Utilities Fraud

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
Utilities - New Accounts	5.8%	5.2%	5.5%
Wireless - New Accounts	7.2%	6.4%	4.1%
Telephone - New Accounts	4.4%	7.3%	3.4%
Unauthorized Charges			
to Existing Accounts	0.7%	0.5%	0.5%
Unspecified	0.5%	0.5%	0.2%
Total	17%	18%	13%

Bank Fraud²

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
Electronic Fund Transfer	8.0%	7.0%	4.6%
Existing Accounts	5.8%	4.0%	3.4%
New Accounts	3.1%	3.1%	3.0%
Unspecified	0.1%	0.1%	0.1%
Total	16%	13%	11%

Loan Fraud

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
Business / Personal /			
Student Loan	2.5%	2.3%	1.8%
Auto Loan / Lease	1.7%	1.4%	1.3%
Real Estate Loan	1.3%	1.3%	1.2%
Unspecified	0.2%	0.3%	0.2%
Total	5%	5%	4%

Other Identity Theft

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
Uncertain	12.0%	11.6%	10.3%
Miscellaneous	4.6%	7.7%	8.7%
Evading the Law	2.1%	1.8%	1.4%
Medical	2.0%	1.6%	1.3%
Internet / Email	2.2%	1.4%	1.1%
Apartment or House Rented	0.9%	0.6%	0.7%
Insurance	0.4%	0.3%	0.3%
Securities / Other Investments	0.2%	0.3%	0.2%
Property Rental Fraud	0.3%	0.3%	0.2%
Magazines	0.2%	0.2%	0.2%
Child Support	0.2%	0.2%	0.2%
Bankruptcy	0.2%	0.2%	0.1%
Total	24%	25%	24%

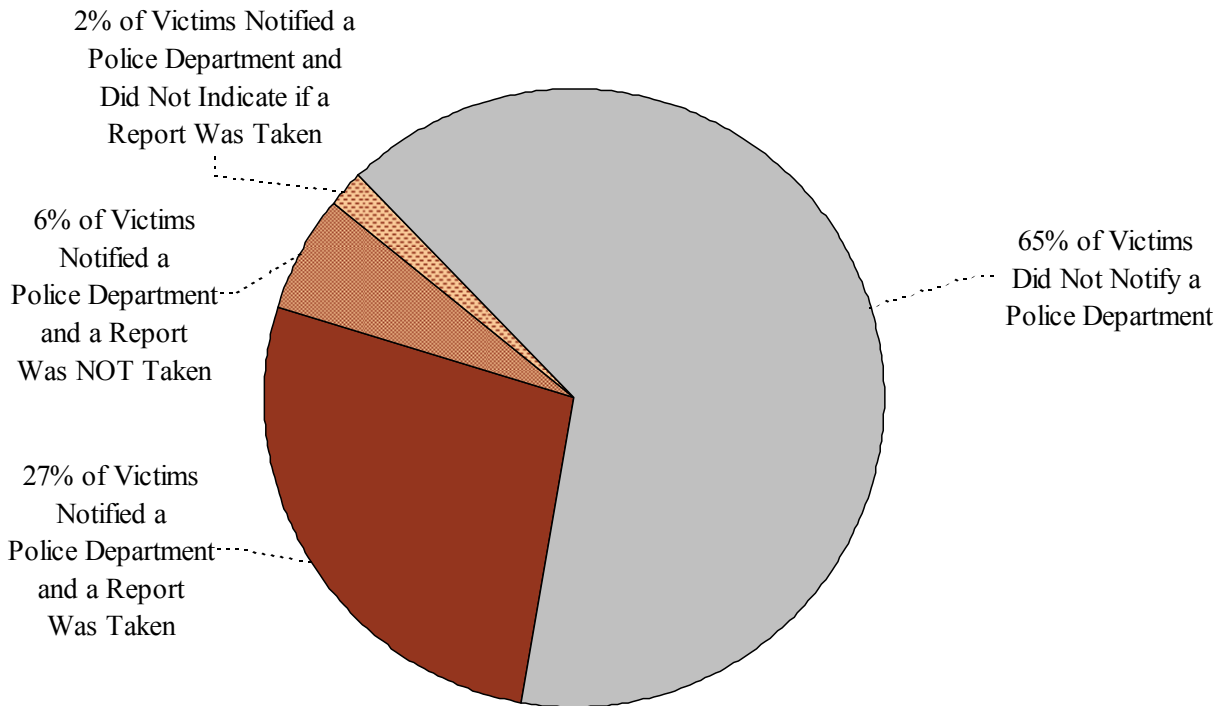
Attempted Identity Theft

Theft Subtype	Percentages		
	CY-2006	CY-2007	CY-2008
Attempted Identity Theft	6%	5%	6%

¹Percentages are based on the total number of CSN identity theft complaints for each calendar year: CY-2006 = 246,174; CY-2007 = 259,266; and CY-2008 = 313,982. Note that 12% of identity theft complaints include more than one type of identity theft in CY-2008, 18% in CY-2006 and 16% in CY-2007.

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

Consumer Sentinel Network Identity Theft Complaints Law Enforcement Contact¹ *January 1 – December 31, 2008*



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (241,157). 82% of the identity theft victims who contacted the FTC reported law enforcement contact information.

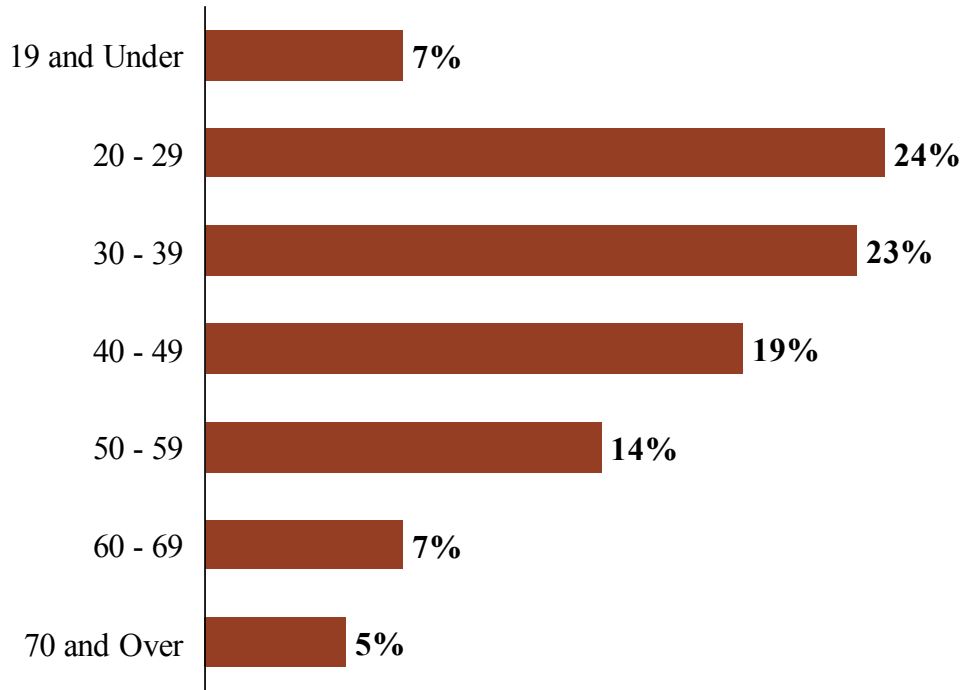
Law Enforcement Contact *Calendar Years 2006 through 2008*

If the victim notified a police department, was a report taken?	CY-2006		CY-2007		CY-2008	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Yes	69,142	30%	65,290	27%	66,394	27%
No	18,537	8%	18,658	8%	14,500	6%
Not Reported	1,063	<1%	233	<1%	3,759	2%
<i>Total Who Notified a Police Department</i>	<i>88,742</i>	<i>38%</i>	<i>84,181</i>	<i>35%</i>	<i>84,653</i>	<i>35%</i>
<i>Total Who Did Not Notify a Police Department</i>	<i>144,917</i>	<i>62%</i>	<i>158,379</i>	<i>65%</i>	<i>156,504</i>	<i>65%</i>
Total Reporting Law Enforcement Contact Information	233,659		242,560		241,157	

²Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department: CY-2006 = 233,659; CY-2007 = 242,560; and CY-2008 = 241,157. 82% of identity theft victims who contacted the FTC reported law enforcement contact information in CY-2008, 98% in CY-2006 and 99% in CY-2007.

Consumer Sentinel Network Identity Theft Complaints by Victims' Age¹

January 1 – December 31, 2008



Consumer Sentinel Network Identity Theft Complaints by Victims' Age

Calendar Years 2006 through 2008

Consumer Age	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	18,787	8%	19,810	8%	20,597	7%
20-29	58,916	25%	60,319	24%	72,637	24%
30-39	54,134	23%	57,341	23%	66,809	23%
40-49	46,402	20%	48,519	20%	57,745	19%
50-59	30,916	13%	34,285	14%	41,969	14%
60-69	14,327	6%	16,653	7%	22,197	7%
70 and Over	9,734	4%	10,951	4%	14,783	5%
Total Reporting Age	233,216		247,878		296,737	

¹Percentages are based on the total number of victims reporting their age in CSN identity theft complaints for each calendar year: CY-2006 = 233,216; CY-2007 = 247,878; and CY-2008 = 296,737. 95% of the consumers who contacted the FTC reported their age in CY-2008, 95% in CY-2006 and 96% in CY-2007.



Consumer Sentinel Network State Complaint Rates

January 1 – December 31, 2008

Fraud & Other Complaints

Rank	Consumer State	Complaints Per 100,000 Population	Complaints
1	Colorado	359.5	17,755
2	Maryland	347.6	19,585
3	Nevada	344.3	8,953
4	Oregon	332.0	12,584
5	Washington	331.8	21,730
6	Alaska	328.3	2,253
7	Virginia	317.9	24,695
8	Arizona	317.1	20,610
9	Florida	313.6	57,472
10	New Hampshire	302.9	3,985
11	Delaware	301.2	2,630
12	California	290.1	106,623
13	Missouri	288.5	17,056
14	Hawaii	286.4	3,689
15	New Jersey	286.0	24,830
16	Georgia	283.6	27,470
17	Utah	268.4	7,345
18	Wyoming	262.3	1,397
19	Idaho	260.5	3,970
20	Ohio	256.9	29,506
21	Tennessee	255.7	15,893
22	Minnesota	254.0	13,259
23	Kansas	253.4	7,101
24	North Carolina	250.8	23,128
25	Texas	249.2	60,633
26	Montana	249.1	2,410
27	Vermont	247.1	1,535
28	Pennsylvania	246.7	30,711
29	Alabama	244.9	11,417
30	Connecticut	244.3	8,552
31	Nebraska	244.1	4,353
32	New Mexico	242.2	4,807
33	Massachusetts	238.8	15,515
34	Maine	238.4	3,138
35	Indiana	237.7	15,159
36	Illinois	237.0	30,578
37	South Carolina	235.6	10,556
38	Wisconsin	233.5	13,142
39	New York	230.9	44,996
40	Rhode Island	230.0	2,417
41	Michigan	228.0	22,805
42	Oklahoma	222.4	8,099
43	West Virginia	204.4	3,709
44	Louisiana	203.5	8,978
45	Iowa	196.3	5,895
46	Arkansas	192.3	5,492
47	Kentucky	191.4	8,173
48	South Dakota	165.8	1,333
49	North Dakota	162.3	1,041
50	Mississippi	153.1	4,498

Identity Theft Complaints

Rank	Victim State	Complaints Per 100,000 Population	Complaints
1	Arizona	149.0	9,683
2	California	139.1	51,140
3	Florida	133.3	24,440
4	Texas	130.3	31,708
5	Nevada	126.0	3,275
6	New York	116.2	22,647
7	Georgia	111.0	10,748
8	Illinois	106.4	13,726
9	New Mexico	104.9	2,081
10	Colorado	100.9	4,983
11	Maryland	96.1	5,412
12	New Jersey	94.2	8,181
13	Alabama	93.1	4,342
14	Washington	89.4	5,855
15	Delaware	86.9	759
16	Louisiana	86.6	3,819
17	Connecticut	86.6	3,031
18	Pennsylvania	86.1	10,723
19	Michigan	83.6	8,363
20	Massachusetts	83.2	5,408
21	North Carolina	82.5	7,609
22	Virginia	81.7	6,349
23	Mississippi	80.5	2,367
24	Tennessee	80.2	4,982
25	Rhode Island	78.4	824
26	Oregon	77.5	2,937
27	Missouri	75.0	4,433
28	Oklahoma	74.0	2,696
29	South Carolina	73.5	3,292
30	Arkansas	72.4	2,068
31	Indiana	72.0	4,589
32	Ohio	71.7	8,237
33	Kansas	71.6	2,005
34	Alaska	71.4	490
35	Minnesota	67.6	3,528
36	Utah	64.9	1,775
37	Nebraska	59.2	1,055
38	New Hampshire	57.7	759
39	Idaho	56.9	867
40	Kentucky	56.1	2,396
41	Wisconsin	56.0	3,152
42	Hawaii	55.2	711
43	West Virginia	47.7	866
44	Vermont	47.6	296
45	Maine	47.3	623
46	Wyoming	46.9	250
47	Montana	46.5	450
48	Iowa	44.9	1,347
49	North Dakota	35.7	229
50	South Dakota	33.8	272

Note: Per 100,000 unit of population estimates are based on the 2008 U.S. Census population estimates (Table NST-EST2008-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2008). Numbers for the District of Columbia are: Fraud and Others = 2,685 complaints and 453.7 complaints per 100,000 population; Identity Theft = 979 victims and 165.4 victims per 100,000 population.



Consumer Sentinel Network

Largest Metropolitan Areas Ranking for Fraud and Other – Related Consumer Complaints¹

January 1 – December 31, 2008

Rank	Metropolitan Area	Complaints Per 100,000	
		Complaints	Population
1	Napa, CA Metropolitan Statistical Area	1,148	859.8
2	Greeley, CO Metropolitan Statistical Area	1,988	839.3
3	Albany-Lebanon, OR Micropolitan Statistical Area	899	806.4
4	Dunn, NC Micropolitan Statistical Area	827	778.1
5	Punta Gorda, FL Metropolitan Statistical Area	1,139	737.5
6	Roseburg, OR Micropolitan Statistical Area	743	706.8
7	Madera, CA Metropolitan Statistical Area	1,018	695.6
8	Prescott, AZ Metropolitan Statistical Area	1,423	684.1
9	Yuba City, CA Metropolitan Statistical Area	1,072	662.5
10	Gettysburg, PA Micropolitan Statistical Area	662	654.8
11	Thomasville-Lexington, NC Micropolitan Statistical Area	1,003	642.0
12	Gainesville, GA Metropolitan Statistical Area	1,112	641.8
13	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	1,224	634.1
14	Springfield, OH Metropolitan Statistical Area	890	627.3
15	Boulder, CO Metropolitan Statistical Area	1,739	616.0
16	Monroe, MI Metropolitan Statistical Area	937	604.4
17	East Stroudsburg, PA Micropolitan Statistical Area	1,001	604.2
18	Salisbury, NC Micropolitan Statistical Area	822	603.3
19	Willimantic, CT Micropolitan Statistical Area	701	599.8
20	Allegan, MI Micropolitan Statistical Area	669	589.4
21	Winchester, VA-WV Metropolitan Statistical Area	701	589.4
22	Torrington, CT Micropolitan Statistical Area	1,118	588.1
23	Concord, NH Micropolitan Statistical Area	870	587.5
24	Olympia, WA Metropolitan Statistical Area	1,367	582.5
25	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	673	581.7
26	Lake Charles, LA Metropolitan Statistical Area	1,112	578.2
27	New Bern, NC Micropolitan Statistical Area	673	571.0
28	Michigan City-La Porte, IN Metropolitan Statistical Area	628	568.4
29	Flagstaff, AZ Metropolitan Statistical Area	710	568.2
30	Hanford-Corcoran, CA Metropolitan Statistical Area	830	567.9
31	Statesville-Mooresville, NC Micropolitan Statistical Area	829	567.0
32	Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	1,008	559.1
33	Durham, NC Metropolitan Statistical Area	2,566	552.6
34	Hammond, LA Micropolitan Statistical Area	624	551.5
35	Chambersburg, PA Micropolitan Statistical Area	769	549.3
36	Vallejo-Fairfield, CA Metropolitan Statistical Area	2,243	544.8
37	Medford, OR Metropolitan Statistical Area	1,062	538.9
38	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,339	536.2
39	Dalton, GA Metropolitan Statistical Area	720	535.7
40	Ann Arbor, MI Metropolitan Statistical Area	1,827	531.0
41	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	675	528.3
42	Colorado Springs, CO Metropolitan Statistical Area	3,164	528.1
43	Daphne-Fairhope, AL Micropolitan Statistical Area	892	527.3
44	Missoula, MT Metropolitan Statistical Area	534	526.5
45	Santa Fe, NM Metropolitan Statistical Area	747	524.6
46	Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,336	518.6
47	Bellingham, WA Metropolitan Statistical Area	964	518.4
48	Lebanon, PA Metropolitan Statistical Area	654	515.4
49	Macon, GA Metropolitan Statistical Area	1,179	514.1
50	Niles-Benton Harbor, MI Metropolitan Statistical Area	831	513.9

¹Ranking is based on the number of fraud and other types of complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See fraud and other types of complaints figures for all Metropolitan Areas with a population of 100,000 or more in Appendix D1. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.



Consumer Sentinel Network

Largest Metropolitan Areas Ranking for Identity Theft – Related Consumer Complaints¹

January 1 – December 31, 2008

Rank	Metropolitan Area	Complaints	
		Complaints	Per 100,000 Population
1	Brownsville-Harlingen, TX Metropolitan Statistical Area	1,422	366.8
2	Napa, CA Metropolitan Statistical Area	469	351.3
3	Madera, CA Metropolitan Statistical Area	511	349.2
4	McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	2,259	322.4
5	Hanford-Corcoran, CA Metropolitan Statistical Area	462	316.1
6	Thomasville-Lexington, NC Micropolitan Statistical Area	437	279.7
7	Laredo, TX Metropolitan Statistical Area	633	273.5
8	Bakersfield, CA Metropolitan Statistical Area	2,119	271.6
9	Yuba City, CA Metropolitan Statistical Area	430	265.8
10	Vallejo-Fairfield, CA Metropolitan Statistical Area	1,078	261.9
11	Greeley, CO Metropolitan Statistical Area	584	246.6
12	Dunn, NC Micropolitan Statistical Area	250	235.2
13	Gainesville, GA Metropolitan Statistical Area	400	230.9
14	Montgomery, AL Metropolitan Statistical Area	824	227.8
15	Merced, CA Metropolitan Statistical Area	559	227.6
16	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	540	216.3
17	Salisbury, NC Micropolitan Statistical Area	286	209.9
18	Flagstaff, AZ Metropolitan Statistical Area	257	205.7
19	Las Cruces, NM Metropolitan Statistical Area	395	203.7
20	Hammond, LA Micropolitan Statistical Area	227	200.6
21	Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	10,919	199.8
22	Macon, GA Metropolitan Statistical Area	453	197.5
23	Stockton, CA Metropolitan Statistical Area	1,318	195.8
24	Monroe, MI Metropolitan Statistical Area	303	195.4
25	El Centro, CA Metropolitan Statistical Area	313	195.3
26	Visalia-Porterville, CA Metropolitan Statistical Area	813	193.6
27	Albany-Lebanon, OR Micropolitan Statistical Area	214	191.9
28	Yuma, AZ Metropolitan Statistical Area	359	191.4
29	Corpus Christi, TX Metropolitan Statistical Area	792	190.5
30	Punta Gorda, FL Metropolitan Statistical Area	293	189.7
31	Dothan, AL Metropolitan Statistical Area	260	188.1
32	Fresno, CA Metropolitan Statistical Area	1,676	187.9
33	San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	476	185.2
34	Modesto, CA Metropolitan Statistical Area	936	182.8
35	Willimantic, CT Micropolitan Statistical Area	207	177.1
36	Torrington, CT Micropolitan Statistical Area	336	176.7
37	Brunswick, GA Metropolitan Statistical Area	177	175.9
38	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	7,101	175.8
39	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	7,008	174.1
40	Sebastian-Vero Beach, FL Metropolitan Statistical Area	224	172.2
41	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	332	172.0
42	Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	672	171.4
43	El Paso, TX Metropolitan Statistical Area	1,261	171.3
44	Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,369	171.2
45	Auburn-Opelika, AL Metropolitan Statistical Area	215	170.9
46	Goldsboro, NC Metropolitan Statistical Area	194	170.4
47	Prescott, AZ Metropolitan Statistical Area	354	170.2
48	Tucson, AZ Metropolitan Statistical Area	1,596	168.6
49	Statesville-Mooresville, NC Micropolitan Statistical Area	246	168.3
50	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	214	167.5

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See identity theft figures for all Metropolitan Areas with a population of 100,000 or more in Appendix D2. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.



Consumer Sentinel Network Detailed State Complaint Information

(one page per State and the District of Columbia)

Fraud & Other Complaints

- ▶ Top Fraud & Other Complaint Categories

Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims

ALABAMA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 15,759

Fraud and Other Complaints Count from Alabama Consumers = 11,417

Top 10 Fraud and Other Complaint Categories Reported by Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,392	12%
2	Television and Electronic Media	609	5%
3	Internet Services	585	5%
4	Shop-at-Home and Catalog Sales	551	5%
5	Credit Bureaus, Information Furnishers and Report Users	432	4%
6	Prizes, Sweepstakes and Lotteries	431	4%
7	Telecom Equipment and Mobile Services	408	4%
8	Foreign Money Offers and Counterfeit Check Scams	405	4%
9	Banks and Lenders	337	3%
10	Advance-Fee Loans and Credit Protection/Repair	286	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Alabama consumers (11,417).

Identity Theft Complaints Count from Alabama Victims = 4,342

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,380	32%
2	Credit Card Fraud	684	16%
3	Phone or Utilities Fraud	495	11%
4	Bank Fraud ²	376	9%
5	Employment-Related Fraud	343	8%
6	Loan Fraud	158	4%
	Other	876	20%
	Attempted Identity Theft	217	5%

¹Percentages are based on the 4,342 victims reporting from Alabama. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ALASKA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,743

Fraud and Other Complaints Count from Alaska Consumers = 2,253

Top 10 Fraud and Other Complaint Categories Reported by Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	229	10%
2	Internet Services	210	9%
3	Foreign Money Offers and Counterfeit Check Scams	140	6%
4	Shop-at-Home and Catalog Sales	132	6%
5	Prizes, Sweepstakes and Lotteries	106	5%
6	Credit Bureaus, Information Furnishers and Report Users	66	3%
7	Telecom Equipment and Mobile Services	65	3%
8	Computer Equipment and Software	57	3%
9	Internet Auction	49	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	48	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Alaska consumers (2,253).

Identity Theft Complaints Count from Alaska Victims = 490

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	105	21%
2	Government Documents or Benefits Fraud	59	12%
3	Bank Fraud ²	53	11%
4	Phone or Utilities Fraud	50	10%
5	Employment-Related Fraud	49	10%
6	Loan Fraud	24	5%
	Other	141	29%
	Attempted Identity Theft	26	5%

¹Percentages are based on the 490 victims reporting from Alaska. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ARIZONA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 30,293

Fraud and Other Complaints Count from Arizona Consumers = 20,610

Top 10 Fraud and Other Complaint Categories Reported by Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,359	11%
2	Shop-at-Home and Catalog Sales	1,090	5%
3	Internet Services	1,076	5%
4	Prizes, Sweepstakes and Lotteries	825	4%
5	Foreign Money Offers and Counterfeit Check Scams	798	4%
6	Credit Bureaus, Information Furnishers and Report Users	726	4%
7	Television and Electronic Media	633	3%
8	Telecom Equipment and Mobile Services	601	3%
9	Banks and Lenders	534	3%
10	Health Care	442	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Arizona consumers (20,610).

Identity Theft Complaints Count from Arizona Victims = 9,683

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	3,218	33%
2	Credit Card Fraud	1,335	14%
3	Government Documents or Benefits Fraud	1,009	10%
4	Phone or Utilities Fraud	959	10%
5	Bank Fraud ²	925	10%
6	Loan Fraud	438	5%
	Other	2,176	22%
	Attempted Identity Theft	371	4%

¹Percentages are based on the 9,683 victims reporting from Arizona. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ARKANSAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,560

Fraud and Other Complaints Count from Arkansas Consumers = 5,492

Top 10 Fraud and Other Complaint Categories Reported by Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	608	11%
2	Shop-at-Home and Catalog Sales	311	6%
3	Internet Services	283	5%
4	Television and Electronic Media	242	4%
5	Credit Bureaus, Information Furnishers and Report Users	237	4%
6	Telecom Equipment and Mobile Services	214	4%
7	Foreign Money Offers and Counterfeit Check Scams	208	4%
8	Prizes, Sweepstakes and Lotteries	167	3%
9	Health Care	132	2%
10	Banks and Lenders	130	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Arkansas consumers (5,492).

Identity Theft Complaints Count from Arkansas Victims = 2,068

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	383	19%
2	Government Documents or Benefits Fraud	305	15%
3	Bank Fraud ²	286	14%
4	Phone or Utilities Fraud	285	14%
5	Employment-Related Fraud	247	12%
6	Loan Fraud	99	5%
	Other	442	21%
	Attempted Identity Theft	124	6%

¹Percentages are based on the 2,068 victims reporting from Arkansas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



CALIFORNIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 157,763

Fraud and Other Complaints Count from California Consumers = 106,623

Top 10 Fraud and Other Complaint Categories Reported by California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	16,182	15%
2	Internet Services	6,621	6%
3	Shop-at-Home and Catalog Sales	5,238	5%
4	Foreign Money Offers and Counterfeit Check Scams	5,060	5%
5	Credit Bureaus, Information Furnishers and Report Users	4,096	4%
6	Prizes, Sweepstakes and Lotteries	3,430	3%
7	Banks and Lenders	3,248	3%
8	Computer Equipment and Software	2,180	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	2,176	2%
10	Telecom Equipment and Mobile Services	2,106	2%

¹Percentages are based on the total number of CSN fraud and other complaints from California consumers (106,623).

Identity Theft Complaints Count from California Victims = 51,140

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	10,330	20%
2	Credit Card Fraud	10,197	20%
3	Government Documents or Benefits Fraud	6,261	12%
4	Bank Fraud ²	5,653	11%
5	Phone or Utilities Fraud	5,404	11%
6	Loan Fraud	2,214	4%
	Other	12,556	25%
	Attempted Identity Theft	2,737	5%

¹Percentages are based on the 51,140 victims reporting from California. Note that CSN identity theft complaints may be coded under multiple theft types.

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



COLORADO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 22,738

Fraud and Other Complaints Count from Colorado Consumers = 17,755

Top 10 Fraud and Other Complaint Categories Reported by Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,482	8%
2	Internet Services	1,171	7%
3	Shop-at-Home and Catalog Sales	950	5%
4	Foreign Money Offers and Counterfeit Check Scams	826	5%
5	Credit Bureaus, Information Furnishers and Report Users	591	3%
6	Television and Electronic Media	551	3%
7	Computer Equipment and Software	483	3%
8	Telecom Equipment and Mobile Services	468	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	408	2%
10	Banks and Lenders	388	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Colorado consumers (17,755).

Identity Theft Complaints Count from Colorado Victims = 4,983

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	1,094	22%
2	Credit Card Fraud	835	17%
3	Phone or Utilities Fraud	599	12%
4	Government Documents or Benefits Fraud	541	11%
5	Bank Fraud ²	486	10%
6	Loan Fraud	213	4%
	Other	1,262	25%
	Attempted Identity Theft	256	5%

¹Percentages are based on the 4,983 victims reporting from Colorado. Note that CSN identity theft complaints may be coded under multiple theft types.

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



CONNECTICUT
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 11,583

Fraud and Other Complaints Count from Connecticut Consumers = 8,552

Top 10 Fraud and Other Complaint Categories Reported by Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	867	10%
2	Shop-at-Home and Catalog Sales	571	7%
3	Foreign Money Offers and Counterfeit Check Scams	560	7%
4	Internet Services	492	6%
5	Prizes, Sweepstakes and Lotteries	472	6%
6	Credit Bureaus, Information Furnishers and Report Users	356	4%
7	Computer Equipment and Software	239	3%
8	Banks and Lenders	218	3%
9	Advance-Fee Loans and Credit Protection/Repair	203	2%
10	Auto Related Complaints	197	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Connecticut consumers (8,552).

Identity Theft Complaints Count from Connecticut Victims = 3,031

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	668	22%
2	Phone or Utilities Fraud	470	16%
3	Employment-Related Fraud	370	12%
4	Government Documents or Benefits Fraud	341	11%
5	Bank Fraud ²	325	11%
6	Loan Fraud	109	4%
	Other	758	25%
	Attempted Identity Theft	171	6%

¹Percentages are based on the 3,031 victims reporting from Connecticut. Note that CSN identity theft complaints may be coded under multiple theft types.

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



DELAWARE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,389

Fraud and Other Complaints Count from Delaware Consumers = 2,630

Top 10 Fraud and Other Complaint Categories Reported by Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	437	17%
2	Credit Bureaus, Information Furnishers and Report Users	154	6%
3	Internet Services	139	5%
4	Shop-at-Home and Catalog Sales	129	5%
5	Banks and Lenders	102	4%
6	Foreign Money Offers and Counterfeit Check Scams	94	4%
7	Prizes, Sweepstakes and Lotteries	84	3%
8	Computer Equipment and Software	83	3%
9	Advance-Fee Loans and Credit Protection/Repair	71	3%
10	Credit Cards	67	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Delaware consumers (2,630).

Identity Theft Complaints Count from Delaware Victims = 759

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	155	20%
2	Phone or Utilities Fraud	133	18%
3	Government Documents or Benefits Fraud	93	12%
4	Bank Fraud ²	78	10%
5	Employment-Related Fraud	73	10%
6	Loan Fraud	43	6%
	Other	167	22%
	Attempted Identity Theft	57	8%

¹Percentages are based on the 759 victims reporting from Delaware. Note that CSN identity theft complaints may be coded under multiple theft types.

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



DISTRICT OF COLUMBIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,664

Fraud and Other Complaints Count from District of Columbia Consumers = 2,685

Top 10 Fraud and Other Complaint Categories Reported by District of Columbia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	375	14%
2	Internet Services	182	7%
3	Credit Bureaus, Information Furnishers and Report Users	166	6%
4	Shop-at-Home and Catalog Sales	136	5%
5	Prizes, Sweepstakes and Lotteries	91	3%
6	Banks and Lenders	89	3%
7	Foreign Money Offers and Counterfeit Check Scams	82	3%
8	Telecom Equipment and Mobile Services	65	2%
9	Auto Related Complaints	63	2%
10	Computer Equipment and Software	58	2%
11	Credit Cards	58	2%

¹Percentages are based on the total number of CSN fraud and other complaints from District of Columbia consumers (2,685).

Identity Theft Complaints Count from District of Columbia Victims = 979

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	208	21%
2	Bank Fraud ²	168	17%
3	Government Documents or Benefits Fraud	159	16%
4	Phone or Utilities Fraud	113	12%
5	Employment-Related Fraud	67	7%
6	Loan Fraud	57	6%
	Other	230	23%
	Attempted Identity Theft	54	6%

¹Percentages are based on the 979 victims reporting from District of Columbia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



FLORIDA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 81,912

Fraud and Other Complaints Count from Florida Consumers = 57,472

Top 10 Fraud and Other Complaint Categories Reported by Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	8,403	15%
2	Credit Bureaus, Information Furnishers and Report Users	3,284	6%
3	Internet Services	3,226	6%
4	Shop-at-Home and Catalog Sales	2,841	5%
5	Foreign Money Offers and Counterfeit Check Scams	2,552	4%
6	Banks and Lenders	1,966	3%
7	Prizes, Sweepstakes and Lotteries	1,771	3%
8	Business Opportunities, Employment Agencies and Work-at-Home Plans	1,485	3%
9	Telecom Equipment and Mobile Services	1,466	3%
10	Internet Auction	1,194	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Florida consumers (57,472).

Identity Theft Complaints Count from Florida Victims = 24,440

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	4,973	20%
2	Government Documents or Benefits Fraud	4,466	18%
3	Bank Fraud ²	3,135	13%
4	Employment-Related Fraud	2,413	10%
5	Phone or Utilities Fraud	2,327	10%
6	Loan Fraud	1,010	4%
	Other	6,199	25%
	Attempted Identity Theft	1,432	6%

¹Percentages are based on the 24,440 victims reporting from Florida. Note that CSN identity theft complaints may be coded under multiple theft types.

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



GEORGIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 38,218

Fraud and Other Complaints Count from Georgia Consumers = 27,470

Top 10 Fraud and Other Complaint Categories Reported by Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	4,430	16%
2	Internet Services	1,455	5%
3	Credit Bureaus, Information Furnishers and Report Users	1,439	5%
4	Shop-at-Home and Catalog Sales	1,239	5%
5	Television and Electronic Media	1,229	4%
6	Foreign Money Offers and Counterfeit Check Scams	1,017	4%
7	Banks and Lenders	911	3%
8	Prizes, Sweepstakes and Lotteries	861	3%
9	Telecom Equipment and Mobile Services	844	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	712	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Georgia consumers (27,470).

Identity Theft Complaints Count from Georgia Victims = 10,748

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	2,488	23%
2	Credit Card Fraud	1,906	18%
3	Bank Fraud ²	1,348	13%
4	Phone or Utilities Fraud	1,170	11%
5	Employment-Related Fraud	968	9%
6	Loan Fraud	426	4%
	Other	2,595	24%
	Attempted Identity Theft	590	5%

¹Percentages are based on the 10,748 victims reporting from Georgia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



HAWAII
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,400

Fraud and Other Complaints Count from Hawaii Consumers = 3,689

Top 10 Fraud and Other Complaint Categories Reported by Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	343	9%
2	Shop-at-Home and Catalog Sales	229	6%
3	Internet Services	225	6%
4	Foreign Money Offers and Counterfeit Check Scams	210	6%
5	Prizes, Sweepstakes and Lotteries	171	5%
6	Telecom Equipment and Mobile Services	124	3%
7	Computer Equipment and Software	118	3%
8	Credit Bureaus, Information Furnishers and Report Users	113	3%
9	Banks and Lenders	91	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	88	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Hawaii consumers (3,689).

Identity Theft Complaints Count from Hawaii Victims = 711

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	188	26%
2	Bank Fraud ²	93	13%
3	Phone or Utilities Fraud	76	11%
4	Government Documents or Benefits Fraud	62	9%
5	Employment-Related Fraud	45	6%
6	Loan Fraud	27	4%
	Other	199	28%
	Attempted Identity Theft	50	7%

¹Percentages are based on the 711 victims reporting from Hawaii. Note that CSN identity theft complaints may be coded under multiple theft types.

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



IDAHO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,837

Fraud and Other Complaints Count from Idaho Consumers = 3,970

Top 10 Fraud and Other Complaint Categories Reported by Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	348	9%
2	Internet Services	271	7%
3	Shop-at-Home and Catalog Sales	237	6%
4	Foreign Money Offers and Counterfeit Check Scams	186	5%
5	Television and Electronic Media	126	3%
6	Credit Bureaus, Information Furnishers and Report Users	125	3%
7	Prizes, Sweepstakes and Lotteries	124	3%
8	Advance-Fee Loans and Credit Protection/Repair	94	2%
9	Computer Equipment and Software	92	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	88	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Idaho consumers (3,970).

Identity Theft Complaints Count from Idaho Victims = 867

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	156	18%
2	Employment-Related Fraud	118	14%
3	Bank Fraud ²	99	11%
4	Phone or Utilities Fraud	96	11%
5	Government Documents or Benefits Fraud	84	10%
6	Loan Fraud	42	5%
	Other	236	27%
	Attempted Identity Theft	60	7%

¹Percentages are based on the 867 victims reporting from Idaho. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ILLINOIS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 44,304

Fraud and Other Complaints Count from Illinois Consumers = 30,578

Top 10 Fraud and Other Complaint Categories Reported by Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,978	10%
2	Internet Services	1,782	6%
3	Shop-at-Home and Catalog Sales	1,727	6%
4	Television and Electronic Media	1,552	5%
5	Foreign Money Offers and Counterfeit Check Scams	1,282	4%
6	Prizes, Sweepstakes and Lotteries	1,218	4%
7	Telecom Equipment and Mobile Services	1,195	4%
8	Credit Bureaus, Information Furnishers and Report Users	1,188	4%
9	Health Care	895	3%
10	Computer Equipment and Software	856	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Illinois consumers (30,578).

Identity Theft Complaints Count from Illinois Victims = 13,726

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,608	19%
2	Government Documents or Benefits Fraud	2,382	17%
3	Phone or Utilities Fraud	1,970	14%
4	Employment-Related Fraud	1,919	14%
5	Bank Fraud ²	1,350	10%
6	Loan Fraud	581	4%
	Other	3,080	22%
	Attempted Identity Theft	768	6%

¹Percentages are based on the 13,726 victims reporting from Illinois. Note that CSN identity theft complaints may be coded under multiple theft types.

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

INDIANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 19,748

Fraud and Other Complaints Count from Indiana Consumers = 15,159

Top 10 Fraud and Other Complaint Categories Reported by Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,679	11%
2	Prizes, Sweepstakes and Lotteries	1,016	7%
3	Internet Services	867	6%
4	Shop-at-Home and Catalog Sales	851	6%
5	Foreign Money Offers and Counterfeit Check Scams	783	5%
6	Television and Electronic Media	484	3%
7	Credit Bureaus, Information Furnishers and Report Users	461	3%
8	Business Opportunities, Employment Agencies and Work-at-Home Plans	408	3%
9	Telecom Equipment and Mobile Services	402	3%
10	Banks and Lenders	356	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Indiana consumers (15,159).

Identity Theft Complaints Count from Indiana Victims = 4,589

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	894	19%
2	Credit Card Fraud	822	18%
3	Government Documents or Benefits Fraud	642	14%
4	Bank Fraud ²	487	11%
5	Employment-Related Fraud	467	10%
6	Loan Fraud	176	4%
	Other	1,072	23%
	Attempted Identity Theft	209	5%

¹Percentages are based on the 4,589 victims reporting from Indiana. Note that CSN identity theft complaints may be coded under multiple theft types.

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



IOWA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,242

Fraud and Other Complaints Count from Iowa Consumers = 5,895

Top 10 Fraud and Other Complaint Categories Reported by Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	568	10%
2	Shop-at-Home and Catalog Sales	447	8%
3	Internet Services	322	5%
4	Television and Electronic Media	274	5%
5	Foreign Money Offers and Counterfeit Check Scams	260	4%
6	Prizes, Sweepstakes and Lotteries	187	3%
7	Credit Bureaus, Information Furnishers and Report Users	172	3%
8	Telecom Equipment and Mobile Services	172	3%
9	Computer Equipment and Software	166	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	158	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Iowa consumers (5,895).

Identity Theft Complaints Count from Iowa Victims = 1,347

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	322	24%
2	Employment-Related Fraud	169	13%
3	Phone or Utilities Fraud	163	12%
4	Government Documents or Benefits Fraud	155	12%
5	Bank Fraud ²	116	9%
6	Loan Fraud	49	4%
	Other	352	26%
	Attempted Identity Theft	88	7%

¹Percentages are based on the 1,347 victims reporting from Iowa. Note that CSN identity theft complaints may be coded under multiple theft types.

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



KANSAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 9,106

Fraud and Other Complaints Count from Kansas Consumers = 7,101

Top 10 Fraud and Other Complaint Categories Reported by Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	750	11%
2	Shop-at-Home and Catalog Sales	399	6%
3	Internet Services	389	5%
4	Foreign Money Offers and Counterfeit Check Scams	307	4%
5	Prizes, Sweepstakes and Lotteries	266	4%
6	Telecom Equipment and Mobile Services	216	3%
7	Credit Bureaus, Information Furnishers and Report Users	201	3%
8	Television and Electronic Media	176	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	165	2%
10	Banks and Lenders	163	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Kansas consumers (7,101).

Identity Theft Complaints Count from Kansas Victims = 2,005

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	402	20%
2	Employment-Related Fraud	290	14%
3	Phone or Utilities Fraud	266	13%
4	Bank Fraud ²	252	13%
5	Government Documents or Benefits Fraud	208	10%
6	Loan Fraud	80	4%
	Other	512	26%
	Attempted Identity Theft	117	6%

¹Percentages are based on the 2,005 victims reporting from Kansas. Note that CSN identity theft complaints may be coded under multiple theft types.

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

KENTUCKY
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 10,569

Fraud and Other Complaints Count from Kentucky Consumers = 8,173

Top 10 Fraud and Other Complaint Categories Reported by Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,021	12%
2	Shop-at-Home and Catalog Sales	498	6%
3	Internet Services	449	5%
4	Prizes, Sweepstakes and Lotteries	438	5%
5	Foreign Money Offers and Counterfeit Check Scams	341	4%
6	Credit Bureaus, Information Furnishers and Report Users	305	4%
7	Television and Electronic Media	290	4%
8	Computer Equipment and Software	253	3%
9	Telecom Equipment and Mobile Services	211	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	210	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Kentucky consumers (8,173).

Identity Theft Complaints Count from Kentucky Victims = 2,396

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	503	21%
2	Phone or Utilities Fraud	418	17%
3	Government Documents or Benefits Fraud	288	12%
4	Bank Fraud ²	255	11%
5	Employment-Related Fraud	182	8%
6	Loan Fraud	102	4%
	Other	611	26%
	Attempted Identity Theft	141	6%

¹Percentages are based on the 2,396 victims reporting from Kentucky. Note that CSN identity theft complaints may be coded under multiple theft types.

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



LOUISIANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,797

Fraud and Other Complaints Count from Louisiana Consumers = 8,978

Top 10 Fraud and Other Complaint Categories Reported by Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,090	12%
2	Internet Services	477	5%
3	Shop-at-Home and Catalog Sales	477	5%
4	Foreign Money Offers and Counterfeit Check Scams	449	5%
5	Television and Electronic Media	426	5%
6	Credit Bureaus, Information Furnishers and Report Users	347	4%
7	Prizes, Sweepstakes and Lotteries	345	4%
8	Telecom Equipment and Mobile Services	277	3%
9	Banks and Lenders	231	3%
10	Advance-Fee Loans and Credit Protection/Repair	206	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Louisiana consumers (8,978).

Identity Theft Complaints Count from Louisiana Victims = 3,819

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,040	27%
2	Credit Card Fraud	688	18%
3	Phone or Utilities Fraud	436	11%
4	Bank Fraud ²	398	10%
5	Employment-Related Fraud	283	7%
6	Loan Fraud	164	4%
	Other	819	21%
	Attempted Identity Theft	200	5%

¹Percentages are based on the 3,819 victims reporting from Louisiana. Note that CSN identity theft complaints may be coded under multiple theft types.

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

MAINE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,761

Fraud and Other Complaints Count from Maine Consumers = 3,138

Top 10 Fraud and Other Complaint Categories Reported by Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	312	10%
2	Shop-at-Home and Catalog Sales	235	7%
3	Internet Services	223	7%
4	Foreign Money Offers and Counterfeit Check Scams	156	5%
5	Prizes, Sweepstakes and Lotteries	133	4%
6	Business Opportunities, Employment Agencies and Work-at-Home Plans	86	3%
7	Television and Electronic Media	82	3%
8	Credit Bureaus, Information Furnishers and Report Users	81	3%
9	Advance-Fee Loans and Credit Protection/Repair	68	2%
10	Computer Equipment and Software	68	2%
11	Internet Auction	68	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Maine consumers (3,138).

Identity Theft Complaints Count from Maine Victims = 623

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	167	27%
2	Phone or Utilities Fraud	92	15%
3	Bank Fraud ²	64	10%
4	Government Documents or Benefits Fraud	45	7%
5	Employment-Related Fraud	30	5%
6	Loan Fraud	26	4%
	Other	162	26%
	Attempted Identity Theft	54	9%

¹Percentages are based on the 623 victims reporting from Maine. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MARYLAND
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 24,997

Fraud and Other Complaints Count from Maryland Consumers = 19,585

Top 10 Fraud and Other Complaint Categories Reported by Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,143	11%
2	Shop-at-Home and Catalog Sales	1,083	6%
3	Internet Services	1,062	5%
4	Credit Bureaus, Information Furnishers and Report Users	949	5%
5	Foreign Money Offers and Counterfeit Check Scams	809	4%
6	Banks and Lenders	647	3%
7	Prizes, Sweepstakes and Lotteries	638	3%
8	Television and Electronic Media	540	3%
9	Telecom Equipment and Mobile Services	430	2%
10	Auto Related Complaints	429	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Maryland consumers (19,585).

Identity Theft Complaints Count from Maryland Victims = 5,412

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,374	25%
2	Bank Fraud ²	738	14%
3	Phone or Utilities Fraud	605	11%
4	Government Documents or Benefits Fraud	594	11%
5	Employment-Related Fraud	379	7%
6	Loan Fraud	249	5%
	Other	1,413	26%
	Attempted Identity Theft	356	7%

¹Percentages are based on the 5,412 victims reporting from Maryland. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MASSACHUSETTS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 20,923

Fraud and Other Complaints Count from Massachusetts Consumers = 15,515

Top 10 Fraud and Other Complaint Categories Reported by Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,402	9%
2	Shop-at-Home and Catalog Sales	1,053	7%
3	Internet Services	1,027	7%
4	Foreign Money Offers and Counterfeit Check Scams	720	5%
5	Prizes, Sweepstakes and Lotteries	566	4%
6	Credit Bureaus, Information Furnishers and Report Users	537	3%
7	Computer Equipment and Software	499	3%
8	Banks and Lenders	415	3%
9	Television and Electronic Media	396	3%
10	Telecom Equipment and Mobile Services	373	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Massachusetts consumers (15,515).

Identity Theft Complaints Count from Massachusetts Victims = 5,408

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,397	26%
2	Phone or Utilities Fraud	766	14%
3	Government Documents or Benefits Fraud	600	11%
4	Bank Fraud ²	540	10%
5	Employment-Related Fraud	523	10%
6	Loan Fraud	189	3%
	Other	1,408	26%
	Attempted Identity Theft	344	6%

¹Percentages are based on the 5,408 victims reporting from Massachusetts. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MICHIGAN
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 31,168

Fraud and Other Complaints Count from Michigan Consumers = 22,805

Top 10 Fraud and Other Complaint Categories Reported by Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,530	11%
2	Prizes, Sweepstakes and Lotteries	1,420	6%
3	Internet Services	1,280	6%
4	Shop-at-Home and Catalog Sales	1,279	6%
5	Foreign Money Offers and Counterfeit Check Scams	1,026	4%
6	Credit Bureaus, Information Furnishers and Report Users	931	4%
7	Television and Electronic Media	721	3%
8	Banks and Lenders	627	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	589	3%
10	Computer Equipment and Software	572	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Michigan consumers (22,805).

Identity Theft Complaints Count from Michigan Victims = 8,363

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,862	22%
2	Government Documents or Benefits Fraud	1,289	15%
3	Phone or Utilities Fraud	1,222	15%
4	Bank Fraud ²	746	9%
5	Employment-Related Fraud	576	7%
6	Loan Fraud	446	5%
	Other	2,033	24%
	Attempted Identity Theft	522	6%

¹Percentages are based on the 8,363 victims reporting from Michigan. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MINNESOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 16,787

Fraud and Other Complaints Count from Minnesota Consumers = 13,259

Top 10 Fraud and Other Complaint Categories Reported by Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,034	8%
2	Internet Services	745	6%
3	Shop-at-Home and Catalog Sales	720	5%
4	Television and Electronic Media	696	5%
5	Telecom Equipment and Mobile Services	688	5%
6	Foreign Money Offers and Counterfeit Check Scams	563	4%
7	Prizes, Sweepstakes and Lotteries	523	4%
8	Health Care	433	3%
9	Computer Equipment and Software	370	3%
10	Banks and Lenders	366	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Minnesota consumers (13,259).

Identity Theft Complaints Count from Minnesota Victims = 3,528

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	829	23%
2	Bank Fraud ²	454	13%
3	Phone or Utilities Fraud	406	12%
4	Employment-Related Fraud	405	11%
5	Government Documents or Benefits Fraud	361	10%
6	Loan Fraud	140	4%
	Other	873	25%
	Attempted Identity Theft	210	6%

¹Percentages are based on the 3,528 victims reporting from Minnesota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MISSISSIPPI
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 6,865

Fraud and Other Complaints Count from Mississippi Consumers = 4,498

Top 10 Fraud and Other Complaint Categories Reported by Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	666	15%
2	Shop-at-Home and Catalog Sales	218	5%
3	Internet Services	221	5%
4	Credit Bureaus, Information Furnishers and Report Users	203	5%
5	Foreign Money Offers and Counterfeit Check Scams	193	4%
6	Prizes, Sweepstakes and Lotteries	179	4%
7	Advance-Fee Loans and Credit Protection/Repair	154	3%
8	Television and Electronic Media	143	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	135	3%
10	Banks and Lenders	125	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Mississippi consumers (4,498).

Identity Theft Complaints Count from Mississippi Victims = 2,367

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	613	26%
2	Credit Card Fraud	391	17%
3	Phone or Utilities Fraud	317	13%
4	Bank Fraud ²	243	10%
5	Employment-Related Fraud	191	8%
6	Loan Fraud	102	4%
	Other	526	22%
	Attempted Identity Theft	107	5%

¹Percentages are based on the 2,367 victims reporting from Mississippi. Note that CSN identity theft complaints may be coded under multiple theft types.

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

MISSOURI
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 21,489

Fraud and Other Complaints Count from Missouri Consumers = 17,056

Top 10 Fraud and Other Complaint Categories Reported by Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,789	10%
2	Television and Electronic Media	1,360	8%
3	Shop-at-Home and Catalog Sales	938	5%
4	Internet Services	913	5%
5	Foreign Money Offers and Counterfeit Check Scams	714	4%
6	Prizes, Sweepstakes and Lotteries	690	4%
7	Credit Bureaus, Information Furnishers and Report Users	657	4%
8	Health Care	638	4%
9	Telecom Equipment and Mobile Services	607	4%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	467	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Missouri consumers (17,056).

Identity Theft Complaints Count from Missouri Victims = 4,433

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	964	22%
2	Phone or Utilities Fraud	663	15%
3	Bank Fraud ²	594	13%
4	Government Documents or Benefits Fraud	519	12%
5	Employment-Related Fraud	339	8%
6	Loan Fraud	190	4%
	Other	1,095	25%
	Attempted Identity Theft	293	7%

¹Percentages are based on the 4,433 victims reporting from Missouri. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MONTANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,860

Fraud and Other Complaints Count from Montana Consumers = 2,410

Top 10 Fraud and Other Complaint Categories Reported by Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	249	10%
2	Internet Services	149	6%
3	Shop-at-Home and Catalog Sales	147	6%
4	Prizes, Sweepstakes and Lotteries	125	5%
5	Foreign Money Offers and Counterfeit Check Scams	114	5%
6	Television and Electronic Media	73	3%
7	Credit Cards	61	3%
8	Advance-Fee Loans and Credit Protection/Repair	58	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	58	2%
10	Credit Bureaus, Information Furnishers and Report Users	58	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Montana consumers (2,410).

Identity Theft Complaints Count from Montana Victims = 450

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	102	23%
2	Phone or Utilities Fraud	53	12%
3	Bank Fraud ²	48	11%
4	Government Documents or Benefits Fraud	45	10%
5	Employment-Related Fraud	32	7%
6	Loan Fraud	23	5%
	Other	128	28%
	Attempted Identity Theft	35	8%

¹Percentages are based on the 450 victims reporting from Montana. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEBRASKA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,408

Fraud and Other Complaints Count from Nebraska Consumers = 4,353

Top 10 Fraud and Other Complaint Categories Reported by Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	459	11%
2	Internet Services	274	6%
3	Shop-at-Home and Catalog Sales	221	5%
4	Foreign Money Offers and Counterfeit Check Scams	194	4%
5	Television and Electronic Media	159	4%
6	Prizes, Sweepstakes and Lotteries	157	4%
7	Health Care	143	3%
8	Credit Bureaus, Information Furnishers and Report Users	141	3%
9	Computer Equipment and Software	101	2%
10	Banks and Lenders	93	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Nebraska consumers (4,353).

Identity Theft Complaints Count from Nebraska Victims = 1,055

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	199	19%
2	Employment-Related Fraud	184	17%
3	Phone or Utilities Fraud	126	12%
4	Government Documents or Benefits Fraud	116	11%
5	Bank Fraud ²	107	10%
6	Loan Fraud	41	4%
	Other	284	27%
	Attempted Identity Theft	39	4%

¹Percentages are based on the 1,055 victims reporting from Nebraska. Note that CSN identity theft complaints may be coded under multiple theft types.

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

NEVADA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,228

Fraud and Other Complaints Count from Nevada Consumers = 8,953

Top 10 Fraud and Other Complaint Categories Reported by Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,309	15%
2	Shop-at-Home and Catalog Sales	484	5%
3	Internet Services	480	5%
4	Foreign Money Offers and Counterfeit Check Scams	412	5%
5	Credit Bureaus, Information Furnishers and Report Users	372	4%
6	Banks and Lenders	310	3%
7	Prizes, Sweepstakes and Lotteries	263	3%
8	Business Opportunities, Employment Agencies and Work-at-Home Plans	213	2%
9	Television and Electronic Media	195	2%
10	Internet Auction	176	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Nevada consumers (8,953).

Identity Theft Complaints Count from Nevada Victims = 3,275

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	611	19%
2	Employment-Related Fraud	526	16%
3	Government Documents or Benefits Fraud	396	12%
4	Bank Fraud ²	394	12%
5	Phone or Utilities Fraud	374	11%
6	Loan Fraud	182	6%
	Other	866	26%
	Attempted Identity Theft	190	6%

¹Percentages are based on the 3,275 victims reporting from Nevada. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW HAMPSHIRE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,744

Fraud and Other Complaints Count from New Hampshire Consumers = 3,985

Top 10 Fraud and Other Complaint Categories Reported by New Hampshire Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	478	12%
2	Internet Services	243	6%
3	Shop-at-Home and Catalog Sales	239	6%
4	Foreign Money Offers and Counterfeit Check Scams	211	5%
5	Prizes, Sweepstakes and Lotteries	170	4%
6	Credit Bureaus, Information Furnishers and Report Users	153	4%
7	Computer Equipment and Software	108	3%
8	Health Care	107	3%
9	Banks and Lenders	103	3%
10	Internet Auction	82	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New Hampshire consumers (3,985).

Identity Theft Complaints Count from New Hampshire Victims = 759

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	219	29%
2	Phone or Utilities Fraud	91	12%
3	Bank Fraud ²	83	11%
4	Government Documents or Benefits Fraud	75	10%
5	Employment-Related Fraud	50	7%
6	Loan Fraud	28	4%
	Other	189	25%
	Attempted Identity Theft	55	7%

¹Percentages are based on the 759 victims reporting from New Hampshire. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW JERSEY
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 33,011

Fraud and Other Complaints Count from New Jersey Consumers = 24,830

Top 10 Fraud and Other Complaint Categories Reported by New Jersey Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,170	13%
2	Shop-at-Home and Catalog Sales	1,407	6%
3	Internet Services	1,394	6%
4	Credit Bureaus, Information Furnishers and Report Users	1,144	5%
5	Foreign Money Offers and Counterfeit Check Scams	1,080	4%
6	Prizes, Sweepstakes and Lotteries	861	3%
7	Banks and Lenders	712	3%
8	Computer Equipment and Software	688	3%
9	Telecom Equipment and Mobile Services	618	2%
10	Credit Cards	563	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New Jersey consumers (24,830).

Identity Theft Complaints Count from New Jersey Victims = 8,181

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,907	23%
2	Government Documents or Benefits Fraud	1,027	13%
3	Phone or Utilities Fraud	961	12%
4	Employment-Related Fraud	874	11%
5	Bank Fraud ²	817	10%
6	Loan Fraud	299	4%
	Other	2,205	27%
	Attempted Identity Theft	517	6%

¹Percentages are based on the 8,181 victims reporting from New Jersey. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW MEXICO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 6,888

Fraud and Other Complaints Count from New Mexico Consumers = 4,807

Top 10 Fraud and Other Complaint Categories Reported by New Mexico Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	559	12%
2	Credit Bureaus, Information Furnishers and Report Users	370	8%
3	Internet Services	286	6%
4	Shop-at-Home and Catalog Sales	217	5%
5	Foreign Money Offers and Counterfeit Check Scams	185	4%
6	Prizes, Sweepstakes and Lotteries	165	3%
7	Computer Equipment and Software	103	2%
8	Banks and Lenders	102	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	102	2%
10	Credit Cards	94	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New Mexico consumers (4,807).

Identity Theft Complaints Count from New Mexico Victims = 2,081

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	476	23%
2	Credit Card Fraud	347	17%
3	Government Documents or Benefits Fraud	268	13%
4	Phone or Utilities Fraud	209	10%
5	Bank Fraud ²	196	9%
6	Loan Fraud	95	5%
	Other	516	25%
	Attempted Identity Theft	106	5%

¹Percentages are based on the 2,081 victims reporting from New Mexico. Note that CSN identity theft complaints may be coded under multiple theft types.

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

NEW YORK
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 67,643

Fraud and Other Complaints Count from New York Consumers = 44,996

Top 10 Fraud and Other Complaint Categories Reported by New York Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	5,703	13%
2	Shop-at-Home and Catalog Sales	3,180	7%
3	Internet Services	2,608	6%
4	Foreign Money Offers and Counterfeit Check Scams	2,067	5%
5	Credit Bureaus, Information Furnishers and Report Users	2,019	4%
6	Prizes, Sweepstakes and Lotteries	1,549	3%
7	Computer Equipment and Software	1,351	3%
8	Telecom Equipment and Mobile Services	1,274	3%
9	Banks and Lenders	1,211	3%
10	Internet Auction	1,120	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New York consumers (44,996).

Identity Theft Complaints Count from New York Victims = 22,647

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	5,414	24%
2	Government Documents or Benefits Fraud	3,860	17%
3	Phone or Utilities Fraud	3,683	16%
4	Bank Fraud ²	2,072	9%
5	Employment-Related Fraud	1,921	8%
6	Loan Fraud	849	4%
	Other	4,853	21%
	Attempted Identity Theft	1,438	6%

¹Percentages are based on the 22,647 victims reporting from New York. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NORTH CAROLINA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 30,737

Fraud and Other Complaints Count from North Carolina Consumers = 23,128

Top 10 Fraud and Other Complaint Categories Reported by North Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,851	12%
2	Internet Services	1,362	6%
3	Shop-at-Home and Catalog Sales	1,171	5%
4	Television and Electronic Media	1,038	4%
5	Credit Bureaus, Information Furnishers and Report Users	1,016	4%
6	Foreign Money Offers and Counterfeit Check Scams	974	4%
7	Prizes, Sweepstakes and Lotteries	778	3%
8	Computer Equipment and Software	728	3%
9	Telecom Equipment and Mobile Services	718	3%
10	Health Care	680	3%

¹Percentages are based on the total number of CSN fraud and other complaints from North Carolina consumers (23,128).

Identity Theft Complaints Count from North Carolina Victims = 7,609

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,322	17%
2	Government Documents or Benefits Fraud	1,199	16%
3	Phone or Utilities Fraud	1,086	14%
4	Employment-Related Fraud	872	11%
5	Bank Fraud ²	765	10%
6	Loan Fraud	309	4%
	Other	1,926	25%
	Attempted Identity Theft	426	6%

¹Percentages are based on the 7,609 victims reporting from North Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NORTH DAKOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,270

Fraud and Other Complaints Count from North Dakota Consumers = 1,041

Top 10 Fraud and Other Complaint Categories Reported by North Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	97	9%
2	Shop-at-Home and Catalog Sales	73	7%
3	Internet Services	57	5%
4	Foreign Money Offers and Counterfeit Check Scams	53	5%
5	Television and Electronic Media	40	4%
6	Prizes, Sweepstakes and Lotteries	32	3%
7	Telecom Equipment and Mobile Services	31	3%
8	Computer Equipment and Software	28	3%
9	Internet Auction	28	3%
10	Health Care	26	2%

¹Percentages are based on the total number of CSN fraud and other complaints from North Dakota consumers (1,041).

Identity Theft Complaints Count from North Dakota Victims = 229

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	50	22%
2	Bank Fraud ²	28	12%
3	Government Documents or Benefits Fraud	27	12%
4	Phone or Utilities Fraud	23	10%
5	Employment-Related Fraud	20	9%
6	Loan Fraud	5	2%
	Other	64	28%
	Attempted Identity Theft	14	6%

¹Percentages are based on the 229 victims reporting from North Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OHIO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 37,743

Fraud and Other Complaints Count from Ohio Consumers = 29,506

Top 10 Fraud and Other Complaint Categories Reported by Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	4,189	14%
2	Shop-at-Home and Catalog Sales	1,667	6%
3	Internet Services	1,484	5%
4	Prizes, Sweepstakes and Lotteries	1,346	5%
5	Television and Electronic Media	1,222	4%
6	Credit Bureaus, Information Furnishers and Report Users	1,154	4%
7	Foreign Money Offers and Counterfeit Check Scams	1,104	4%
8	Computer Equipment and Software	832	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	811	3%
10	Banks and Lenders	807	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Ohio consumers (29,506).

Identity Theft Complaints Count from Ohio Victims = 8,237

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,987	24%
2	Credit Card Fraud	1,598	19%
3	Government Documents or Benefits Fraud	1,090	13%
4	Employment-Related Fraud	506	6%
5	Bank Fraud ²	776	9%
6	Loan Fraud	326	4%
	Other	2,000	24%
	Attempted Identity Theft	447	5%

¹Percentages are based on the 8,237 victims reporting from Ohio. Note that CSN identity theft complaints may be coded under multiple theft types.

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

OKLAHOMA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 10,795

Fraud and Other Complaints Count from Oklahoma Consumers = 8,099

Top 10 Fraud and Other Complaint Categories Reported by Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,114	14%
2	Internet Services	432	5%
3	Shop-at-Home and Catalog Sales	416	5%
4	Foreign Money Offers and Counterfeit Check Scams	349	4%
5	Credit Bureaus, Information Furnishers and Report Users	288	4%
6	Television and Electronic Media	286	4%
7	Telecom Equipment and Mobile Services	277	3%
8	Prizes, Sweepstakes and Lotteries	274	3%
9	Banks and Lenders	214	3%
10	Computer Equipment and Software	211	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Oklahoma consumers (8,099).

Identity Theft Complaints Count from Oklahoma Victims = 2,696

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	505	19%
2	Government Documents or Benefits Fraud	424	16%
3	Phone or Utilities Fraud	334	12%
4	Bank Fraud ²	331	12%
5	Employment-Related Fraud	327	12%
6	Loan Fraud	126	5%
	Other	640	24%
	Attempted Identity Theft	143	5%

¹Percentages are based on the 2,696 victims reporting from Oklahoma. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OREGON
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 15,521

Fraud and Other Complaints Count from Oregon Consumers = 12,584

Top 10 Fraud and Other Complaint Categories Reported by Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,687	13%
2	Internet Services	809	6%
3	Shop-at-Home and Catalog Sales	587	5%
4	Foreign Money Offers and Counterfeit Check Scams	500	4%
5	Prizes, Sweepstakes and Lotteries	443	4%
6	Television and Electronic Media	394	3%
7	Credit Bureaus, Information Furnishers and Report Users	370	3%
8	Telecom Equipment and Mobile Services	353	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	323	3%
10	Banks and Lenders	317	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Oregon consumers (12,584).

Identity Theft Complaints Count from Oregon Victims = 2,937

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	577	20%
2	Bank Fraud ²	401	14%
3	Phone or Utilities Fraud	333	11%
4	Employment-Related Fraud	327	11%
5	Government Documents or Benefits Fraud	306	10%
6	Loan Fraud	84	3%
	Other	839	29%
	Attempted Identity Theft	171	6%

¹Percentages are based on the 2,937 victims reporting from Oregon. Note that CSN identity theft complaints may be coded under multiple theft types.

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



PENNSYLVANIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 41,434

Fraud and Other Complaints Count from Pennsylvania Consumers = 30,711

Top 10 Fraud and Other Complaint Categories Reported by Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,730	12%
2	Shop-at-Home and Catalog Sales	1,962	6%
3	Prizes, Sweepstakes and Lotteries	1,760	6%
4	Internet Services	1,723	6%
5	Credit Bureaus, Information Furnishers and Report Users	1,500	5%
6	Foreign Money Offers and Counterfeit Check Scams	1,296	4%
7	Computer Equipment and Software	868	3%
8	Banks and Lenders	819	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	722	2%
10	Advance-Fee Loans and Credit Protection/Repair	719	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Pennsylvania consumers (30,711).

Identity Theft Complaints Count from Pennsylvania Victims = 10,723

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,398	22%
2	Phone or Utilities Fraud	1,856	17%
3	Government Documents or Benefits Fraud	1,412	13%
4	Bank Fraud ²	1,117	10%
5	Employment-Related Fraud	911	8%
6	Loan Fraud	390	4%
	Other	2,488	23%
	Attempted Identity Theft	682	6%

¹Percentages are based on the 10,723 victims reporting from Pennsylvania. Note that CSN identity theft complaints may be coded under multiple theft types.

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



RHODE ISLAND
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,241

Fraud and Other Complaints Count from Rhode Island Consumers = 2,417

Top 10 Fraud and Other Complaint Categories Reported by Rhode Island Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	319	13%
2	Internet Services	149	6%
3	Shop-at-Home and Catalog Sales	141	6%
4	Foreign Money Offers and Counterfeit Check Scams	121	5%
5	Prizes, Sweepstakes and Lotteries	103	4%
6	Credit Bureaus, Information Furnishers and Report Users	92	4%
7	Internet Auction	67	3%
8	Computer Equipment and Software	65	3%
9	Telecom Equipment and Mobile Services	58	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	52	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Rhode Island consumers (2,417).

Identity Theft Complaints Count from Rhode Island Victims = 824

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	187	23%
2	Phone or Utilities Fraud	124	15%
3	Employment-Related Fraud	110	13%
4	Government Documents or Benefits Fraud	98	12%
5	Bank Fraud ²	79	10%
6	Loan Fraud	33	4%
	Other	205	25%
	Attempted Identity Theft	53	6%

¹Percentages are based on the 824 victims reporting from Rhode Island. Note that CSN identity theft complaints may be coded under multiple theft types.

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



SOUTH CAROLINA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 13,848

Fraud and Other Complaints Count from South Carolina Consumers = 10,556

Top 10 Fraud and Other Complaint Categories Reported by South Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,583	15%
2	Shop-at-Home and Catalog Sales	541	5%
3	Internet Services	539	5%
4	Credit Bureaus, Information Furnishers and Report Users	532	5%
5	Foreign Money Offers and Counterfeit Check Scams	444	4%
6	Television and Electronic Media	414	4%
7	Prizes, Sweepstakes and Lotteries	357	3%
8	Computer Equipment and Software	339	3%
9	Banks and Lenders	283	3%
10	Advance-Fee Loans and Credit Protection/Repair	252	2%

¹Percentages are based on the total number of CSN fraud and other complaints from South Carolina consumers (10,556).

Identity Theft Complaints Count from South Carolina Victims = 3,292

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	620	19%
2	Credit Card Fraud	548	17%
3	Phone or Utilities Fraud	449	14%
4	Bank Fraud ²	346	11%
5	Employment-Related Fraud	309	9%
6	Loan Fraud	162	5%
	Other	814	25%
	Attempted Identity Theft	176	5%

¹Percentages are based on the 3,292 victims reporting from South Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.

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



SOUTH DAKOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,605

Fraud and Other Complaints Count from South Dakota Consumers = 1,333

Top 10 Fraud and Other Complaint Categories Reported by South Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	157	12%
2	Shop-at-Home and Catalog Sales	99	7%
3	Internet Services	68	5%
4	Prizes, Sweepstakes and Lotteries	57	4%
5	Television and Electronic Media	55	4%
6	Foreign Money Offers and Counterfeit Check Scams	47	4%
7	Computer Equipment and Software	45	3%
8	Credit Bureaus, Information Furnishers and Report Users	39	3%
9	Internet Auction	31	2%
10	Advance-Fee Loans and Credit Protection/Repair	30	2%
11	Business Opportunities, Employment Agencies and Work-at-Home Plans	30	2%

¹Percentages are based on the total number of CSN fraud and other complaints from South Dakota consumers (1,333).

Identity Theft Complaints Count from South Dakota Victims = 272

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	66	24%
2	Bank Fraud ²	37	14%
3	Employment-Related Fraud	32	12%
4	Phone or Utilities Fraud	32	12%
5	Government Documents or Benefits Fraud	28	10%
6	Loan Fraud	8	3%
	Other	73	27%
	Attempted Identity Theft	17	6%

¹Percentages are based on the 272 victims reporting from South Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



TENNESSEE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 20,875

Fraud and Other Complaints Count from Tennessee Consumers = 15,893

Top 10 Fraud and Other Complaint Categories Reported by Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,007	13%
2	Shop-at-Home and Catalog Sales	896	6%
3	Television and Electronic Media	853	5%
4	Internet Services	831	5%
5	Credit Bureaus, Information Furnishers and Report Users	699	4%
6	Prizes, Sweepstakes and Lotteries	595	4%
7	Foreign Money Offers and Counterfeit Check Scams	594	4%
8	Computer Equipment and Software	450	3%
9	Banks and Lenders	402	3%
10	Telecom Equipment and Mobile Services	402	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Tennessee consumers (15,893).

Identity Theft Complaints Count from Tennessee Victims = 4,982

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,035	21%
2	Credit Card Fraud	970	19%
3	Phone or Utilities Fraud	569	11%
4	Bank Fraud ²	551	11%
5	Employment-Related Fraud	402	8%
6	Loan Fraud	187	4%
	Other	1,223	25%
	Attempted Identity Theft	272	5%

¹Percentages are based on the 4,982 victims reporting from Tennessee. Note that CSN identity theft complaints may be coded under multiple theft types.

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



TEXAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 92,341

Fraud and Other Complaints Count from Texas Consumers = 60,633

Top 10 Fraud and Other Complaint Categories Reported by Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	7,965	13%
2	Internet Services	3,284	5%
3	Credit Bureaus, Information Furnishers and Report Users	2,986	5%
4	Shop-at-Home and Catalog Sales	2,715	4%
5	Television and Electronic Media	2,381	4%
6	Foreign Money Offers and Counterfeit Check Scams	2,197	4%
7	Telecom Equipment and Mobile Services	1,773	3%
8	Prizes, Sweepstakes and Lotteries	1,620	3%
9	Banks and Lenders	1,595	3%
10	Computer Equipment and Software	1,443	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Texas consumers (60,633).

Identity Theft Complaints Count from Texas Victims = 31,708

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	8,545	27%
2	Government Documents or Benefits Fraud	5,596	18%
3	Credit Card Fraud	4,620	15%
4	Bank Fraud ²	3,418	11%
5	Phone or Utilities Fraud	3,204	10%
6	Loan Fraud	1,401	4%
	Other	6,455	20%
	Attempted Identity Theft	1,224	4%

¹Percentages are based on the 31,708 victims reporting from Texas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



UTAH
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 9,120

Fraud and Other Complaints Count from Utah Consumers = 7,345

Top 10 Fraud and Other Complaint Categories Reported by Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	851	12%
2	Internet Services	458	6%
3	Shop-at-Home and Catalog Sales	356	5%
4	Health Care	313	4%
5	Telecom Equipment and Mobile Services	309	4%
6	Prizes, Sweepstakes and Lotteries	257	3%
7	Foreign Money Offers and Counterfeit Check Scams	254	3%
8	Credit Bureaus, Information Furnishers and Report Users	249	3%
9	Computer Equipment and Software	169	2%
10	Television and Electronic Media	162	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Utah consumers (7,345).

Identity Theft Complaints Count from Utah Victims = 1,775

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	345	19%
2	Employment-Related Fraud	289	16%
3	Phone or Utilities Fraud	208	12%
4	Bank Fraud ²	178	10%
5	Government Documents or Benefits Fraud	178	10%
6	Loan Fraud	76	4%
	Other	486	27%
	Attempted Identity Theft	97	5%

¹Percentages are based on the 1,775 victims reporting from Utah. Note that CSN identity theft complaints may be coded under multiple theft types.

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



VERMONT
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,831

Fraud and Other Complaints Count from Vermont Consumers = 1,535

Top 10 Fraud and Other Complaint Categories Reported by Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	134	9%
2	Shop-at-Home and Catalog Sales	94	6%
3	Foreign Money Offers and Counterfeit Check Scams	88	6%
4	Internet Services	87	6%
5	Television and Electronic Media	74	5%
6	Prizes, Sweepstakes and Lotteries	51	3%
7	Credit Bureaus, Information Furnishers and Report Users	48	3%
8	Internet Auction	41	3%
9	Credit Cards	39	3%
10	Advance-Fee Loans and Credit Protection/Repair	38	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Vermont consumers (1,535).

Identity Theft Complaints Count from Vermont Victims = 296

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	85	29%
2	Phone or Utilities Fraud	46	16%
3	Bank Fraud ²	38	13%
4	Government Documents or Benefits Fraud	28	9%
5	Loan Fraud	9	3%
6	Employment-Related Fraud	8	3%
	Other	73	25%
	Attempted Identity Theft	18	6%

¹Percentages are based on the 296 victims reporting from Vermont. Note that CSN identity theft complaints may be coded under multiple theft types.

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



VIRGINIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 31,044

Fraud and Other Complaints Count from Virginia Consumers = 24,695

Top 10 Fraud and Other Complaint Categories Reported by Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,091	13%
2	Shop-at-Home and Catalog Sales	1,533	6%
3	Internet Services	1,385	6%
4	Credit Bureaus, Information Furnishers and Report Users	1,056	4%
5	Foreign Money Offers and Counterfeit Check Scams	1,038	4%
6	Prizes, Sweepstakes and Lotteries	965	4%
7	Banks and Lenders	700	3%
8	Auto Related Complaints	601	2%
9	Television and Electronic Media	563	2%
10	Computer Equipment and Software	553	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Virginia consumers (24,695).

Identity Theft Complaints Count from Virginia Victims = 6,349

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,475	23%
2	Phone or Utilities Fraud	996	16%
3	Government Documents or Benefits Fraud	683	11%
4	Bank Fraud ²	673	11%
5	Employment-Related Fraud	480	8%
6	Loan Fraud	287	5%
	Other	1,674	26%
	Attempted Identity Theft	429	7%

¹Percentages are based on the 6,349 victims reporting from Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WASHINGTON
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 27,585

Fraud and Other Complaints Count from Washington Consumers = 21,730

Top 10 Fraud and Other Complaint Categories Reported by Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,010	9%
2	Internet Services	1,507	7%
3	Shop-at-Home and Catalog Sales	1,165	5%
4	Foreign Money Offers and Counterfeit Check Scams	944	4%
5	Prizes, Sweepstakes and Lotteries	843	4%
6	Telecom Equipment and Mobile Services	723	3%
7	Credit Bureaus, Information Furnishers and Report Users	689	3%
8	Computer Equipment and Software	578	3%
9	Television and Electronic Media	532	2%
10	Health Care	527	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Washington consumers (21,730).

Identity Theft Complaints Count from Washington Victims = 5,855

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,299	22%
2	Bank Fraud ²	773	13%
3	Employment-Related Fraud	699	12%
4	Phone or Utilities Fraud	683	12%
5	Government Documents or Benefits Fraud	471	8%
6	Loan Fraud	204	3%
	Other	1,623	28%
	Attempted Identity Theft	347	6%

¹Percentages are based on the 5,855 victims reporting from Washington. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WEST VIRGINIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,575

Fraud and Other Complaints Count from West Virginia Consumers = 3,709

Top 10 Fraud and Other Complaint Categories Reported by West Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	393	11%
2	Shop-at-Home and Catalog Sales	222	6%
3	Internet Services	169	5%
4	Prizes, Sweepstakes and Lotteries	153	4%
5	Credit Bureaus, Information Furnishers and Report Users	143	4%
6	Foreign Money Offers and Counterfeit Check Scams	136	4%
7	Television and Electronic Media	122	3%
8	Advance-Fee Loans and Credit Protection/Repair	111	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	109	3%
10	Banks and Lenders	84	2%

¹Percentages are based on the total number of CSN fraud and other complaints from West Virginia consumers (3,709).

Identity Theft Complaints Count from West Virginia Victims = 866

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	198	23%
2	Phone or Utilities Fraud	133	15%
3	Government Documents or Benefits Fraud	102	12%
4	Bank Fraud ²	98	11%
5	Employment-Related Fraud	44	5%
6	Loan Fraud	33	4%
	Other	228	26%
	Attempted Identity Theft	61	7%

¹Percentages are based on the 866 victims reporting from West Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WISCONSIN
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 16,294

Fraud and Other Complaints Count from Wisconsin Consumers = 13,142

Top 10 Fraud and Other Complaint Categories Reported by Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,045	8%
2	Internet Services	930	7%
3	Shop-at-Home and Catalog Sales	834	6%
4	Television and Electronic Media	679	5%
5	Foreign Money Offers and Counterfeit Check Scams	600	5%
6	Prizes, Sweepstakes and Lotteries	500	4%
7	Telecom Equipment and Mobile Services	484	4%
8	Health Care	399	3%
9	Computer Equipment and Software	395	3%
10	Credit Bureaus, Information Furnishers and Report Users	391	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Wisconsin consumers (13,142).

Identity Theft Complaints Count from Wisconsin Victims = 3,152

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	695	22%
2	Government Documents or Benefits Fraud	484	15%
3	Phone or Utilities Fraud	406	13%
4	Employment-Related Fraud	357	11%
5	Bank Fraud ²	320	10%
6	Loan Fraud	133	4%
	Other	720	23%
	Attempted Identity Theft	192	6%

¹Percentages are based on the 3,152 victims reporting from Wisconsin. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WYOMING
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,647

Fraud and Other Complaints Count from Wyoming Consumers = 1,397

Top 10 Fraud and Other Complaint Categories Reported by Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	130	9%
2	Shop-at-Home and Catalog Sales	99	7%
3	Internet Services	87	6%
4	Prizes, Sweepstakes and Lotteries	52	4%
5	Television and Electronic Media	46	3%
6	Credit Bureaus, Information Furnishers and Report Users	45	3%
7	Advance-Fee Loans and Credit Protection/Repair	43	3%
8	Foreign Money Offers and Counterfeit Check Scams	43	3%
9	Telecom Equipment and Mobile Services	36	3%
10	Computer Equipment and Software	31	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Wyoming consumers (1,397).

Identity Theft Complaints Count from Wyoming Victims = 250

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	61	24%
2	Bank Fraud ²	35	14%
3	Phone or Utilities Fraud	31	12%
4	Employment-Related Fraud	27	11%
5	Government Documents or Benefits Fraud	18	7%
6	Loan Fraud	9	4%
	Other	77	31%
	Attempted Identity Theft	9	4%

¹Percentages are based on the 250 victims reporting from Wyoming. Note that CSN identity theft complaints may be coded under multiple theft types.

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



Appendix A1: The Consumer Sentinel Network

Consumer Sentinel is the unique investigative cyber tool that provides law enforcement members of the Consumer Sentinel Network secure access to millions of consumer complaints. Consumer Sentinel is free to any federal, state or local law enforcement agency. In addition, Consumer Sentinel information is also available to select international law enforcement authorities. Consumer Sentinel is based on the premise that sharing information can make law enforcement even more effective. To that end, the Consumer Sentinel Network provides law enforcement members with access to consumer complaints provided directly to the FTC, as well as providing members with access to complaints shared by other data contributors.

www.FTC.gov/Sentinel



The Identity Theft Data Clearinghouse was launched in November 1999 and is the sole national repository of consumer complaints about identity theft. The Clearinghouse provides specific investigative material for law enforcement and broader reports that provide insight to both private and public sector partners on ways to reduce the incidence of identity theft. Information in the Clearinghouse is available to law enforcement members via the Consumer Sentinel Network. 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.FTC.gov/idtheft



Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints in order to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. The multilingual public Web site provides general information about consumer protection in all countries that belong to the International Consumer Protection and Enforcement Network, contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, Korean, Polish, and Spanish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government Web site with participating consumer protection law enforcers from 23 nations.

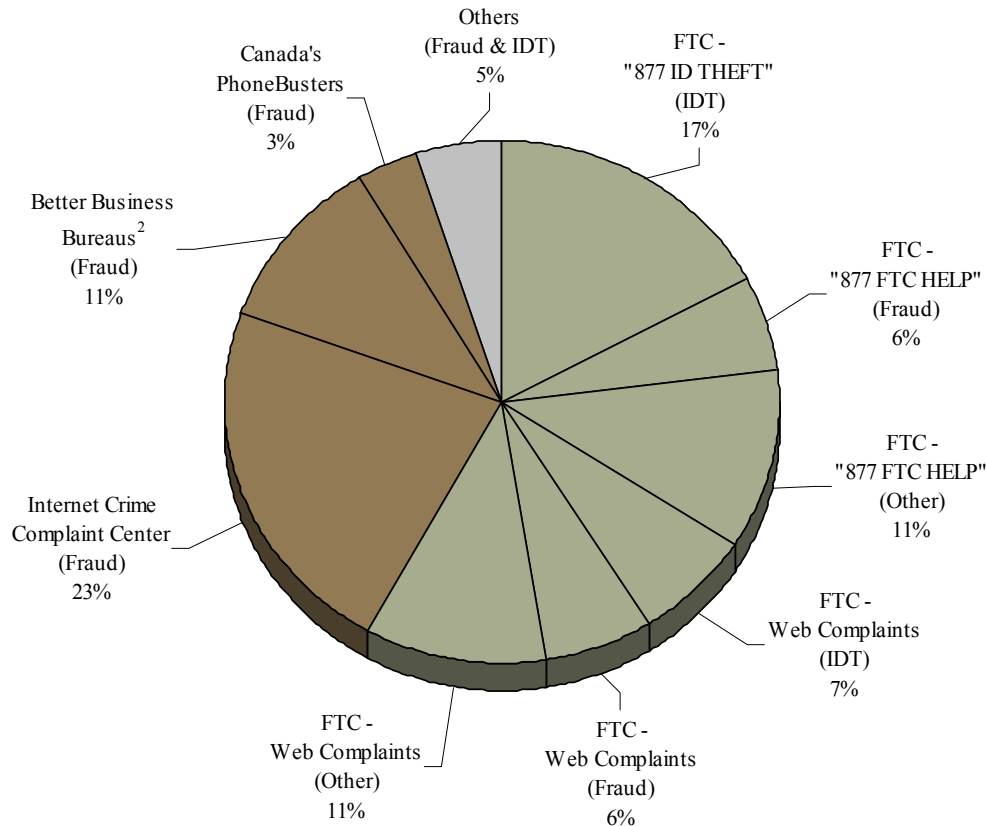
www.econsumer.gov



Consumer Sentinel/Military, 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. Consumer Sentinel/Military 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. This information is used by law enforcement agencies, members of the Judge Advocate General staff, and others in the Department of Defense to help protect armed services members and their families from consumer protection-related problems.

www.FTC.gov/sentinel/military

Appendix A2: Consumer Sentinel Network Major Data Contributors¹ January 1 – December 31, 2008



¹Percentages are based on the total number of Consumer Sentinel Network complaints for the 2008 calendar year (1,223,370). The type of complaints provided by the organization is indicated in parentheses.

²For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.

Data Contributors	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
FTC - "877 ID THEFT"	179,685	20%	186,814	18%	209,351	17%
FTC - "877 FTC HELP" (Fraud)	57,045	6%	49,498	5%	72,414	6%
FTC - "877 FTC HELP" (Other)	114,288	13%	102,671	10%	136,660	11%
FTC - Web Complaints IDT	59,140	7%	56,655	5%	83,536	7%
FTC - Web Complaints Fraud	75,060	8%	77,862	7%	78,423	6%
FTC - Web Complaints Other	101,789	11%	111,093	11%	128,568	11%
Internet Crime Complaint Center	201,953	23%	208,393	20%	276,452	23%
Better Business Bureaus ²	20,197	2%	169,332	16%	132,265	11%
Canada's PhoneBusters	33,720	4%	28,477	3%	43,667	3%
Others	47,189	5%	59,434	6%	62,034	5%
U.S. Postal Inspection Service	27,610	3%	24,308	2%	29,390	2%
Identity Theft Assistance Center	6,716	1%	15,378	1%	20,616	2%
National Fraud Information Center	10,403	1%	17,829	2%	11,055	1%
Other Data Contributors ⁴	2,460	<1%	1,919	<1%	973	<1%
Total Number of Complaints	890,066		1,050,229		1,223,370	

³Percentages are based on the total number of CSN complaints: CY-2006 = 890,066; CY-2007 = 1,050,229; and CY-2008 = 1,223,370.

⁴For a list of other organizations contributing to the Consumer Sentinel Network, see Appendix A3.



Appendix A3: Consumer Sentinel Network Other Data Contributors

January 1 – December 31, 2008

Federal Agencies

Federal Bureau of Investigation
US Attorney's Office Western District of Pennsylvania

Attorneys General Offices

Arkansas Attorney General
Colorado Attorney General
Maine Attorney General
North Dakota Attorney General

Other State Agencies

Minnesota Department of Commerce
North Dakota Department of Financial Institutions
Washington Securities Division
Wisconsin Department of Financial Institutions

Local Police/Sheriff Departments

California, Inglewood Police Department
Iowa, Clinton Police Department
Maine, Lincoln County Sheriff's Office
Michigan, Genesee County Sheriff's Department
Michigan, South Haven Police Department
New Jersey, Bergenfield Police Department
New York, Town of New Hartford Police Department
New York, Office of the Sheriff of Niagara County
North Carolina, Sheriff's Office of Cabarrus County
North Carolina, Chowan County Sheriff's Office
Pennsylvania, Palmerton Police Department
South Dakota, Miner County Sheriff's Office
Washington, Whatcom County Sheriff's Office
Wisconsin, Adams County Sheriff's Department

Others

U.S. Army, Fort Dix Police
Xerox Corporation



Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors

January 1 – December 31, 2008

Better Business Bureaus

Alabama, Birmingham	Nebraska, Omaha
Alabama, Huntsville	Nevada, Reno
Alberta, Edmonton (Canada)	New Hampshire, Concord
Arizona, Phoenix	North Carolina, Charlotte
Arizona, Tucson	North Carolina, Greensboro
Arkansas, Little Rock	North Carolina, Raleigh
British Columbia, Vancouver (Canada)	Ohio, Canton
California, San Joaquin Valley (Fresno)	Ohio, Cincinnati
California, Silicon Valley (San Jose)	Ohio, Cleveland
Colorado, Colorado Springs	Ohio, Columbus
Colorado, Denver	Ohio, Dayton
Colorado, Fort Collins	Ohio, Lima
Delaware, Wilmington	Ohio, Toledo
Florida, Clearwater	Oklahoma, Oklahoma City
Florida, Pensacola	Oklahoma, Tulsa
Georgia, Atlanta, Athens and Northeast Georgia	Ontario, Kitchener (Canada)
Georgia, Macon	Pennsylvania, Pittsburgh
Georgia, Savannah	Pennsylvania, Scranton
Hawaii, Honolulu	South Carolina, Columbia
Illinois, Chicago	South Carolina, Greenville
Illinois, Peoria	Tennessee, Chattanooga
Indiana, Evansville	Tennessee, Knoxville
Indiana, Fort Wayne	Tennessee, Nashville
Indiana, Indianapolis	Texas, Abilene
Iowa, Des Moines	Texas, Amarillo
Kansas, Kansas City	Texas, Austin
Kansas, Topeka	Texas, Brazos Valley
Louisiana, Acadiana (Lafayette)	Texas, Corpus Christi
Louisiana, Baton Rouge	Texas, Dallas
Louisiana, Lake Charles	Texas, El Paso
Louisiana, New Orleans	Texas, Houston
Louisiana, Shreveport	Texas, South Plains
Maryland, Baltimore	Texas, Tyler
Massachusetts, Natick (Eastern Massachusetts, Maine, Rhode Island and Vermont)	Texas, Wichita Falls
Massachusetts, West Springfield	Utah, Salt Lake City
Michigan, Grand Rapids	Virginia, Roanoke
Minnesota, Saint Paul	Washington, Seattle
Missouri, Saint Louis	Washington, Spokane
Missouri, Springfield	Wisconsin, Milwaukee

Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

1	Advance-Fee Loans and Credit Protection/Repair: The promise of a loan or credit card 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. (Fraud Category)
2	Auto Related Complaints: Misleading or deceptive claims regarding auto warranty expiration or extension; repair/maintenance issues with newly purchased used or new cars, including dissatisfaction with service provided by auto mechanics; price fixing and price gouging concerns against gas stations and oil companies; etc. (Other Category)
3	Banks and Lenders: Deceptive or predatory mortgage lending practices; problems with modification of mortgage terms; miscellaneous customer service and account issues with bank products, including fees and overdraft charges from national banks; etc. (Other Category)
4	Business Opportunities, Employment Agencies and Work-at-Home Plans: Misleading franchise and Internet-based business opportunities; unfulfilled, misleading and deceptive job placement opportunities, offers, and services by employment-service firms for up-front fees; wealth building and invention promotion plans that don't make good on their promises; etc. (Fraud Category)
5	Charitable Solicitations: Misleading pitches for donations to benefit local service organizations; solicitations for bogus charity or relief organization; etc. (Fraud Category)
6	Clothing, Textiles and Jewelry: Fake or replica goods passed off as genuine; order fulfillment problems; failure to honor refund or return policy; etc. (Other Category)
7	Computer Equipment and Software: Problems with computer software, hardware, and computer equipment purchases; unwanted or unauthorized software installations and downloads; etc. (Fraud Category)
8	Credit Bureaus, Information Furnishers and Report Users: Credit Reporting Agency (CRA) or furnisher provides inaccurate information or fails to reinvestigate disputed information; CRA provides inadequate phone help; difficulties ordering free annual credit report by consumers; impermissible access to/inquiry on credit report; etc. (Other Category)
9	Credit Cards: Account or billing issues, including interest rate changes, late fees, credit disputes, and overcharges; fraudulent credit card offers/phishing attempts over the phone; etc. (Other Category)
10	Debt Management and 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. (Fraud Category)
11	Foreign Money Offers and Counterfeit Check Scams: 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; fraudulent schemes involving foreign lotteries, mystery shoppers, or Internet purchases/classified ads in which a counterfeit check overpayment is received along with a request to wire back the difference immediately after check deposit, leaving the victim responsible for the funds withdrawn; etc. (Fraud Category)
12	Grants: Deceptive practices by businesses or individuals marketing either government grant opportunities or financial aid assistance services; problems with student loan processors, debt collectors collecting on defaulted student loans, and diploma mills and other unaccredited educational institutions; etc. (Other Category)
13	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. (Fraud Category)
14	Home Repair, Improvement and Products: Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving wrong or incomplete products; problems with home repair services and contractors; etc. (Other Category)
15	Identity Theft: When someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft. (Identity Theft Category)
16	Internet Auction: 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. (Fraud Category)

Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

17	Internet Services: Trial offers from Internet Service Providers ("ISPs"); difficulty canceling an ISP account; issues with Internet entertainment services; undisclosed charges; website design and hosting services; spyware, adware, and malware issues; etc. (Fraud Category)
18	Investment Related Complaints: Promises of riches that don't pan out in day trading; gold and gems; FCC licenses; etc. (Fraud Category)
19	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.). (Fraud Category)
20	Multi-Level Marketing, Pyramids and Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit. (Fraud Category)
21	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. (Fraud Category)
22	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. (Fraud Category)
23	Real Estate: Complaints about deceptive and misleading practices involving real estate agents and companies, real estate appraisers and appraisal services, real estate consultants, real estate property management, and real estate land developers. (Other Category)
24	Shop-at-Home and 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. (Fraud Category)
25	Telecom Equipment and Mobile Services: Problems with cell phones or pagers, including service agreements and quality of service issues, as well as with associated premium services; text message spam; etc. (Other Category)
26	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. (Fraud Category)
27	Television and Electronic Media: Problems with TV reception, installation, billing, and promotions for cable/satellite providers; miscellaneous problems with music/DVD purchases. (Other Category)
28	Third Party and Creditor Debt Collection: Debt collector calls repeatedly or continuously; falsely represents the amount or status of debt; fails to send written notice of debt; falsely threatens suit; uses profane language; fails to identify self as debt collector; and/or violates other provisions of the Fair Debt Collection Practices Act. (Other Category)
29	Travel, Vacations and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc. (Fraud Category)
30	Video Games: Problems with video game companies, defective products, billing or collection, contracts, customer service, delivery, guarantees or warranties, repairs, service; etc. (Other Category)



Appendix B2: Consumer Sentinel Network Complaint Categories¹

Calendar Years 2006 through 2008

Category	CY - 2006		CY - 2007		CY - 2008	
	Complaints / Percentages	Complaints / Percentages	Complaints / Percentages	Complaints / Percentages	Complaints / Percentages	Complaints / Percentages
Advance-Fee Loans and Credit Protection/Repair	10,869	1.22%	15,322	1.46%	17,263	1.41%
Auto Related Complaints	9,494	1.07%	7,898	0.75%	14,278	1.17%
Banks and Lenders	24,346	2.74%	26,277	2.50%	22,890	1.87%
Business Opportunities, Employment Agencies and Work-at-Home Plans	11,921	1.34%	17,858	1.70%	20,286	1.66%
Charitable Solicitations	1,708	0.19%	2,016	0.19%	1,889	0.15%
Clothing, Textiles and Jewelry	1,284	0.14%	1,482	0.14%	1,662	0.14%
Computer Equipment and Software	7,794	0.88%	26,838	2.56%	21,442	1.75%
Credit Bureaus, Information Furnishers and Report Users	44,841	5.04%	37,596	3.58%	34,940	2.86%
Credit Cards	6,192	0.70%	7,027	0.67%	13,196	1.08%
Debt Management and Credit Counseling	2,437	0.27%	3,414	0.33%	6,718	0.55%
Foreign Money Offers and Counterfeit Check Scams	20,524	2.31%	34,649	3.30%	38,505	3.15%
Grants	5,277	0.59%	3,908	0.37%	2,634	0.22%
Health Care	7,439	0.84%	15,961	1.52%	16,275	1.33%
Home Repair, Improvement and Products	6,619	0.74%	6,445	0.61%	7,635	0.62%
Identity Theft	246,174	27.66%	259,266	24.69%	313,982	25.67%
Internet Auction	33,660	3.78%	26,751	2.55%	17,294	1.41%
Internet Services	33,534	3.77%	46,173	4.40%	52,102	4.26%
Investment Related Complaints	3,617	0.41%	13,713	1.31%	7,980	0.65%
Magazines and Buyers Clubs	8,294	0.93%	12,204	1.16%	10,188	0.83%
Multi-Level Marketing, Pyramids and Chain Letters	1,384	0.16%	3,117	0.30%	1,788	0.15%
Office Supplies and Services	5,725	0.64%	9,408	0.90%	9,091	0.74%
Prizes, Sweepstakes and Lotteries	45,605	5.12%	34,130	3.25%	33,340	2.73%
Real Estate	1,804	0.20%	9,381	0.89%	6,573	0.54%
Shop-at-Home and Catalog Sales	47,218	5.30%	66,281	6.31%	52,615	4.30%
Telecom Equipment and Mobile Services	9,337	1.05%	35,496	3.38%	22,387	1.83%
Telephone Services	10,203	1.15%	8,179	0.78%	9,300	0.76%
Television and Electronic Media	6,883	0.77%	27,647	2.63%	25,930	2.12%
Third Party and Creditor Debt Collection	88,608	9.96%	89,934	8.56%	104,642	8.55%
Travel, Vacations and Timeshare Plans	6,718	0.75%	15,076	1.44%	13,200	1.08%
Video Games	134	0.02%	694	0.07%	1,068	0.09%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note CSN complaints may be coded under multiple product service codes, so percentages total more than 100%.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹ Calendar Years 2006 through 2008

Advance-Fee Loans and Credit Protection/Repair

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Advance-Fee Loans, Credit Arrangers	9,625	1.08%	11,253	1.07%	10,185	0.83%
Credit Card Loss Protection	168	0.02%	442	0.04%	538	0.04%
Credit Repair	752	0.08%	3,293	0.31%	3,326	0.27%
Recovery\Refund Companies	328	0.04%	338	0.03%	3,221	0.26%
Count/Percentage:	10,869	1.22%	15,322	1.46%	17,263	1.41%

Auto Related Complaints

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Auto Gas	396	0.04%	241	0.02%	655	0.05%
Auto Oil	40	0.00%	32	0.00%	15	0.00%
Auto Parts & Repairs	1,929	0.22%	1,698	0.16%	2,437	0.20%
Auto Rentals	224	0.03%	232	0.02%	257	0.02%
Auto\New	1,410	0.16%	1,492	0.14%	1,618	0.13%
Auto\Other	2,078	0.23%	1,660	0.16%	5,729	0.47%
Auto\Used	2,818	0.32%	2,019	0.19%	3,159	0.26%
Cars (from econsumer)	493	0.06%	442	0.04%	351	0.03%
Leasing: Automobile Dealer\Manufacturer	155	0.02%	141	0.01%	98	0.01%
Count/Percentage:	9,494	1.07%	7,898	0.75%	14,278	1.17%

Banks and Lenders

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
ATM-Electronic Banking Procedures	193	0.02%	520	0.05%	271	0.02%
Bank Lending	129	0.01%	210	0.02%	583	0.05%
Bank, Federal Charter	905	0.10%	973	0.09%	997	0.08%
Bank, FR System	2,503	0.28%	2,525	0.24%	1,366	0.11%
Bank, National	8,752	0.98%	9,464	0.90%	6,216	0.51%
Bank, Non-FR	1,680	0.19%	1,484	0.14%	1,009	0.08%
Banks (from econsumer)	356	0.04%	417	0.04%	281	0.02%
Credit Union Lending	60	0.01%	57	0.01%	109	0.01%
Finance Company Lending	1,296	0.15%	1,414	0.13%	1,866	0.15%
Mortgage Lender	6,695	0.75%	7,203	0.69%	7,748	0.63%
Other Lender	1,848	0.21%	2,090	0.20%	2,443	0.20%
Retailer Credit	131	0.01%	146	0.01%	215	0.02%
Count/Percentage:	24,346	2.74%	26,277	2.50%	22,890	1.87%

Business Opportunities, Employment Agencies and Work-at-Home Plans

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Bus Opps\Franchises\Distributorships	2,973	0.33%	4,641	0.44%	5,027	0.41%
Employ Agencies\Job Counsel\Overseas Work	4,504	0.51%	6,452	0.61%	8,317	0.68%
Inventions\Idea Promotions	483	0.05%	675	0.06%	402	0.03%
Work-At-Home Plans	4,004	0.45%	6,122	0.58%	6,564	0.54%
Count/Percentage:	11,921	1.34%	17,858	1.70%	20,286	1.66%

Charitable Solicitations

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Charitable Solicitations	1,708	0.19%	2,016	0.19%	1,889	0.15%
Count/Percentage:	1,708	0.19%	2,016	0.19%	1,889	0.15%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.

Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Clothing, Textiles and Jewelry

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Garments & Wool or Leather Goods	751	0.08%	850	0.08%	1,004	0.08%
Jewelry/Watches	504	0.06%	598	0.06%	600	0.05%
Textiles	30	0.00%	34	0.00%	58	0.00%
Count/Percentage:	1,284	0.14%	1,482	0.14%	1,662	0.14%

Computer Equipment and Software

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Computers: Equipment/Software	7,794	0.88%	26,838	2.56%	21,442	1.75%
Count/Percentage:	7,794	0.88%	26,838	2.56%	21,442	1.75%

Credit Bureaus, Information Furnishers and Report Users

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Credit Bureaus	21,415	2.41%	18,867	1.80%	20,619	1.69%
Credit Information Furnishers	22,638	2.54%	17,556	1.67%	12,521	1.02%
Credit Report Users	2,419	0.27%	2,219	0.21%	2,279	0.19%
Count/Percentage:	44,841	5.04%	37,596	3.58%	34,940	2.86%

Credit Cards

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Credit Cards	6,192	0.70%	7,027	0.67%	13,196	1.08%
Count/Percentage:	6,192	0.70%	7,027	0.67%	13,196	1.08%

Debt Management and Credit Counseling

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Debt Management/Credit Counseling	2,437	0.27%	3,414	0.33%	6,718	0.55%
Count/Percentage:	2,437	0.27%	3,414	0.33%	6,718	0.55%

Foreign Money Offers and Counterfeit Check Scams

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Counterfeit Check Scams	1	0.00%	-	-	5,747	0.47%
Nigerian/Other Foreign Money Offers (not prizes)	20,523	2.31%	34,649	3.30%	33,230	2.72%
Count/Percentage:	20,524	2.31%	34,649	3.30%	38,505	3.15%

Grants

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Grants: Non-Educational	5,088	0.57%	3,734	0.36%	2,477	0.20%
Scholarships/Educational Grants	192	0.02%	177	0.02%	157	0.01%
Count/Percentage:	5,277	0.59%	3,908	0.37%	2,634	0.22%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹ Calendar Years 2006 through 2008

Health Care

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Health Care: Dental	310	0.03%	337	0.03%	353	0.03%
Health Care: Diet Products\Centers\Plans	1,315	0.15%	6,682	0.64%	7,689	0.63%
Health Care: Dietary Supplements\Herbal Remedies	696	0.08%	1,337	0.13%	942	0.08%
Health Care: Drugs-OTC\Prescription	1,195	0.13%	771	0.07%	744	0.06%
Health Care: Eye Care	666	0.07%	1,304	0.12%	1,065	0.09%
Health Care: Hearing	152	0.02%	385	0.04%	337	0.03%
Health Care: Impotence\Infertility\Contraceptives	81	0.01%	113	0.01%	28	0.00%
Health Care: Medical DisCount\Percentage: Plans\Cards\Insurance	1,098	0.12%	1,420	0.14%	1,321	0.11%
Health Care: Other Medical Treatments	601	0.07%	715	0.07%	757	0.06%
Health Care: Other Products\Supplies	1,294	0.15%	2,867	0.27%	3,036	0.25%
Health Care: Serious Disease\Ailment	40	0.00%	42	0.00%	15	0.00%
Count/Percentage:	7,439	0.84%	15,961	1.52%	16,275	1.33%

Home Repair, Improvement and Products

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Air Cleaners-Filtration\Ozone	33	0.00%	24	0.00%	31	0.00%
Heating and Air Conditioning	247	0.03%	258	0.02%	257	0.02%
Home Appliances	1,481	0.17%	1,534	0.15%	1,672	0.14%
Home Furnishings	2,038	0.23%	2,132	0.20%	2,127	0.17%
Home Protection Devices	252	0.03%	350	0.03%	523	0.04%
Home Repair	1,621	0.18%	1,342	0.13%	1,958	0.16%
Household Non-Durable Goods	166	0.02%	166	0.02%	83	0.01%
Housing	557	0.06%	432	0.04%	878	0.07%
Insulation Products\Materials	25	0.00%	32	0.00%	18	0.00%
Lawn Care Products\Services	155	0.02%	139	0.01%	63	0.01%
Plumbing Products	55	0.01%	58	0.01%	42	0.00%
Count/Percentage:	6,619	0.74%	6,445	0.61%	7,635	0.62%

Identity Theft

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Identity Theft	246,174	27.66%	259,266	24.69%	313,982	25.67%
Count/Percentage:	246,174	27.66%	259,266	24.69%	313,982	25.67%

Internet Auction

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Internet Auction	33,660	3.78%	26,751	2.55%	17,294	1.41%
Count/Percentage:	33,660	3.78%	26,751	2.55%	17,294	1.41%

Internet Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Internet Access Services	17,441	1.96%	27,191	2.59%	25,978	2.12%
Internet Information & Adult Services	9,557	1.07%	9,565	0.91%	20,015	1.64%
Internet Web Site Design\Promotion	2,250	0.25%	4,620	0.44%	3,747	0.31%
Spyware\Adware\Malware	4,303	0.48%	4,853	0.46%	2,402	0.20%
Count/Percentage:	33,534	3.77%	46,173	4.40%	52,102	4.26%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹ Calendar Years 2006 through 2008

Investment Related Complaints

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Invest: Advice, Seminars	211	0.02%	508	0.05%	283	0.02%
Invest: Art\Gems\Rare Coins	222	0.02%	163	0.02%	171	0.01%
Invest: Stocks\Commodity Futures Trading	883	0.10%	1,247	0.12%	1,205	0.10%
Investments: Other (note in comments)	2,304	0.26%	11,801	1.12%	6,327	0.52%
Count/Percentage:	3,617	0.41%	13,713	1.31%	7,980	0.65%

Magazines and Buyers Clubs

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Books	1,194	0.13%	1,846	0.18%	1,381	0.11%
Buyers Clubs (not travel or lottery)	1,665	0.19%	2,152	0.20%	775	0.06%
Magazines	5,440	0.61%	8,211	0.78%	8,039	0.66%
Count/Percentage:	8,294	0.93%	12,204	1.16%	10,188	0.83%

Multi-Level Marketing, Pyramids and Chain Letters

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Multi-Level Mktg\Pyramids\Chain Letters	1,384	0.16%	3,117	0.30%	1,788	0.15%
Count/Percentage:	1,384	0.16%	3,117	0.30%	1,788	0.15%

Office Supplies and Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Office Supplies and Services	1,388	0.16%	3,189	0.30%	3,106	0.25%
Office Supplies: Toner	1,494	0.17%	1,181	0.11%	854	0.07%
Office: Ad Space\Directory Listings	2,847	0.32%	5,043	0.48%	5,135	0.42%
Count/Percentage:	5,725	0.64%	9,408	0.90%	9,091	0.74%

Prizes, Sweepstakes and Lotteries

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Lotteries\Lottery Ticket Buying Clubs	14,453	1.62%	13,519	1.29%	8,730	0.71%
Prizes\Sweepstakes\Gifts	31,305	3.52%	20,777	1.98%	24,773	2.02%
Count/Percentage:	45,605	5.12%	34,130	3.25%	33,340	2.73%

Real Estate

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Real Estate (not Timeshares)	1,804	0.20%	9,381	0.89%	6,573	0.54%
Count/Percentage:	1,804	0.20%	9,381	0.89%	6,573	0.54%

Shop-at-Home and Catalog Sales

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Shop-at-Home and Catalog Sales	47,218	5.30%	66,281	6.31%	52,615	4.30%
Count/Percentage:	47,218	5.30%	66,281	6.31%	52,615	4.30%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹ Calendar Years 2006 through 2008

Telecom Equipment and Mobile Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Mobile: Downloads	-	-	-	-	19	0.00%
Mobile: Premium Services	-	-	-	-	47	0.00%
Mobile: Rates/Advertising	-	-	-	-	40	0.00%
Telecom Equip (Cell Phones, Pagers, etc)	9,337	1.05%	35,496	3.38%	22,283	1.82%
Count/Percentage:	9,337	1.05%	35,496	3.38%	22,387	1.83%

Telephone Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Telephone: Carrier Switching	615	0.07%	578	0.06%	930	0.08%
Telephone: Pay-Per-Call/Info Services	6,310	0.71%	4,524	0.43%	6,141	0.50%
Telephone: Prepaid Phone Cards	647	0.07%	1,053	0.10%	763	0.06%
Telephone: Rates\Advertising	631	0.07%	485	0.05%	314	0.03%
Unsolicited Faxes	1,498	0.17%	891	0.08%	710	0.06%
VoIP Services	545	0.06%	671	0.06%	455	0.04%
Count/Percentage:	10,203	1.15%	8,179	0.78%	9,300	0.76%

Television and Electronic Media

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
DVD/Video/Film	603	0.07%	1,457	0.14%	983	0.08%
Music: All Formats	620	0.07%	762	0.07%	476	0.04%
Television (Programming and Advertisements)	188	0.02%	154	0.01%	203	0.02%
Television: Satellite & Cable	5,476	0.62%	25,278	2.41%	24,274	1.98%
Count/Percentage:	6,883	0.77%	27,647	2.63%	25,930	2.12%

Third Party and Creditor Debt Collection

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Creditor Debt Collection	21,463	2.41%	20,095	1.91%	26,598	2.17%
Third Party Debt Collection	69,261	7.78%	71,004	6.76%	78,838	6.44%
Count/Percentage:	88,608	9.96%	89,934	8.56%	104,642	8.55%

Travel, Vacations and Timeshare Plans

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Timeshare Resales	214	0.02%	222	0.02%	325	0.03%
Timeshare Sales	936	0.11%	2,102	0.20%	2,025	0.17%
Travel/Vacations	5,584	0.63%	12,759	1.21%	10,857	0.89%
Count/Percentage:	6,718	0.75%	15,076	1.44%	13,200	1.08%

Video Games

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Video Games	134	0.02%	694	0.07%	1,068	0.09%
Count/Percentage:	134	0.02%	694	0.07%	1,068	0.09%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Other

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Alcoholic Beverages	32	0.00%	33	0.00%	55	0.00%
Antiques/Collectibles	-	-	-	-	25	0.00%
Children's Products	8	0.00%	9	0.00%	55	0.00%
Children's Toys/Games	136	0.02%	232	0.02%	197	0.02%
Contact Lenses	-	-	-	-	46	0.00%
Dating Services	255	0.03%	277	0.03%	93	0.01%
Door-to-Door Sales	51	0.01%	58	0.01%	17	0.00%
Electric Utilities	201	0.02%	143	0.01%	58	0.00%
Every Non-Credit Product/Service Code	160	0.02%	185	0.02%	61	0.00%
Every Product/Service Code	6,683	0.75%	7,651	0.73%	21,191	1.73%
Financial Planners	36	0.00%	24	0.00%	21	0.00%
Fitness Center/Health Club	529	0.06%	434	0.04%	194	0.02%
Food	468	0.05%	576	0.05%	771	0.06%
Food Marketed for Health	33	0.00%	54	0.01%	27	0.00%
Funeral Services	236	0.03%	202	0.02%	241	0.02%
Gas Utilities	193	0.02%	93	0.01%	61	0.00%
Green Card Application Services	147	0.02%	113	0.01%	93	0.01%
Health Care Provider Billing	425	0.05%	482	0.05%	521	0.04%
Insurance (Other than Medical)	1,197	0.13%	976	0.09%	1,098	0.09%
Leasing: Business	756	0.08%	1,026	0.10%	600	0.05%
Leasing: Consumer	307	0.03%	450	0.04%	364	0.03%
Modeling Agencies/Services	289	0.03%	734	0.07%	619	0.05%
Non-Alcoholic Beverages	104	0.01%	87	0.01%	70	0.01%
Non-Merger (BC)	23	0.00%	19	0.00%	10	0.00%
Other (Note in Comments)	178,561	20.06%	183,319	17.46%	303,198	24.78%
Overseas Medical Schools/Other Universities	136	0.02%	139	0.01%	40	0.00%
Personal Care Products	202	0.02%	217	0.02%	372	0.03%
Prepaid Legal Services	93	0.01%	92	0.01%	52	0.00%
Property/Inheritance Tracers	198	0.02%	203	0.02%	398	0.03%
Tobacco-Cigarettes	58	0.01%	44	0.00%	50	0.00%
Trade/Vocational Schools	411	0.05%	368	0.04%	539	0.04%
Unauthorized Debits or Charges for Unknown Products	1,249	0.14%	1,728	0.16%	2,163	0.18%
Utilities	529	0.06%	543	0.05%	908	0.07%
Water Purifiers	60	0.01%	65	0.01%	26	0.00%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix C: Consumer Sentinel Network Fraud Complaints & Amount Paid Reported by State and the District of Columbia

January 1 – December 31, 2008

State Name	Total Fraud Complaints	Total Amount Paid Reported	Complaints Reporting Amount Paid	Percentages Reporting Amount Paid	Average Amount Paid ¹
Alabama	7,533	\$10,854,316	6,344	84%	\$1,711
Alaska	1,661	\$1,781,296	1,417	85%	\$1,257
Arizona	14,566	\$36,135,373	12,404	85%	\$2,913
Arkansas	3,923	\$5,073,283	3,362	86%	\$1,509
California	70,488	\$250,522,780	60,815	86%	\$4,119
Colorado	13,454	\$79,396,468	11,661	87%	\$6,809
Connecticut	5,900	\$9,057,526	5,066	86%	\$1,788
Delaware	1,558	\$2,258,037	1,326	85%	\$1,703
Dist. of Columbia	1,613	\$4,433,411	1,353	84%	\$3,277
Florida	37,074	\$145,228,706	31,781	86%	\$4,570
Georgia	17,598	\$45,094,174	15,025	85%	\$3,001
Hawaii	2,780	\$7,921,111	2,441	88%	\$3,245
Idaho	2,910	\$4,502,364	2,531	87%	\$1,779
Illinois	22,758	\$51,576,272	19,442	85%	\$2,653
Indiana	11,214	\$13,811,324	9,490	85%	\$1,455
Iowa	4,390	\$6,550,251	3,711	85%	\$1,765
Kansas	5,326	\$7,087,377	4,597	86%	\$1,542
Kentucky	5,787	\$15,971,027	4,950	86%	\$3,226
Louisiana	6,208	\$9,803,965	5,467	88%	\$1,793
Maine	2,281	\$5,544,454	1,916	84%	\$2,894
Maryland	13,338	\$108,296,009	11,542	87%	\$9,383
Massachusetts	10,935	\$15,530,680	9,437	86%	\$1,646
Michigan	16,138	\$29,396,927	13,574	84%	\$2,166
Minnesota	10,164	\$28,125,828	8,419	83%	\$3,341
Mississippi	2,973	\$6,892,487	2,606	88%	\$2,645
Missouri	12,940	\$17,648,436	10,914	84%	\$1,617
Montana	1,673	\$1,379,737	1,393	83%	\$990
Nebraska	3,154	\$6,420,756	2,674	85%	\$2,401
Nevada	5,904	\$21,699,470	5,201	88%	\$4,172
New Hampshire	2,801	\$4,316,602	2,381	85%	\$1,813
New Jersey	16,681	\$38,822,347	14,469	87%	\$2,683
New Mexico	3,040	\$5,378,082	2,607	86%	\$2,063
New York	30,564	\$67,444,846	26,342	86%	\$2,560
North Carolina	16,508	\$25,473,738	13,966	85%	\$1,824
North Dakota	798	\$1,107,389	683	86%	\$1,621
Ohio	19,896	\$34,430,914	16,765	84%	\$2,054
Oklahoma	5,626	\$8,470,889	4,915	87%	\$1,723
Oregon	8,669	\$15,203,244	7,410	85%	\$2,052
Pennsylvania	21,276	\$40,831,572	17,935	84%	\$2,277
Rhode Island	1,683	\$3,551,772	1,433	85%	\$2,479
South Carolina	7,070	\$14,176,206	6,093	86%	\$2,327
South Dakota	994	\$3,255,535	857	86%	\$3,799
Tennessee	11,121	\$29,989,944	9,675	87%	\$3,100
Texas	40,485	\$81,349,075	35,346	87%	\$2,302
Utah	5,270	\$11,239,802	4,561	87%	\$2,464
Vermont	1,071	\$1,506,900	931	87%	\$1,619
Virginia	16,114	\$31,066,922	13,647	85%	\$2,276
Washington	16,278	\$33,381,163	13,748	84%	\$2,428
West Virginia	2,564	\$3,724,322	2,215	86%	\$1,681
Wisconsin	10,104	\$15,577,749	8,493	84%	\$1,834
Wyoming	1,051	\$1,267,023	891	85%	\$1,422

¹Average amount paid is based on the total number of fraud complaints where amount paid was reported by consumers from the respective States.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Abilene, TX Metropolitan Statistical Area	426	269.5	330
Adrian, MI Micropolitan Statistical Area	483	472.6	66
Akron, OH Metropolitan Statistical Area	2,781	396.8	136
Albany, GA Metropolitan Statistical Area	476	290.3	300
Albany-Lebanon, OR Micropolitan Statistical Area	899	806.4	3
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	2,574	302.5	279
Albuquerque, NM Metropolitan Statistical Area	2,750	336.7	231
Alexandria, LA Metropolitan Statistical Area	503	335.2	234
Allegan, MI Micropolitan Statistical Area	669	589.4	20
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	3,062	382.6	157
Altoona, PA Metropolitan Statistical Area	428	338.4	229
Amarillo, TX Metropolitan Statistical Area	630	260.9	342
Anchorage, AK Metropolitan Statistical Area	1,356	377.5	164
Anderson, IN Metropolitan Statistical Area	541	414.3	109
Anderson, SC Metropolitan Statistical Area	755	424.2	97
Ann Arbor, MI Metropolitan Statistical Area	1,827	531.0	40
Anniston-Oxford, AL Metropolitan Statistical Area	339	300.3	284
Appleton, WI Metropolitan Statistical Area	999	459.7	73
Asheville, NC Metropolitan Statistical Area	1,412	354.8	206
Ashtabula, OH Micropolitan Statistical Area	418	407.0	121
Athens-Clarke County, GA Metropolitan Statistical Area	775	417.8	104
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	18,864	367.1	181
Atlantic City, NJ Metropolitan Statistical Area	1,218	448.4	76
Auburn-Opelika, AL Metropolitan Statistical Area	549	436.5	85
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	1,568	299.7	285
Augusta-Waterville, ME Micropolitan Statistical Area	448	370.0	180
Austin-Round Rock, TX Metropolitan Statistical Area	6,462	426.9	96
Bakersfield, CA Metropolitan Statistical Area	2,524	323.5	248
Baltimore-Towson, MD Metropolitan Statistical Area	10,236	385.0	153
Bangor, ME Metropolitan Statistical Area	447	303.7	275
Barnstable Town, MA Metropolitan Statistical Area	634	282.0	315
Baton Rouge, LA Metropolitan Statistical Area	1,900	247.9	353
Battle Creek, MI Metropolitan Statistical Area	469	339.9	228
Bay City, MI Metropolitan Statistical Area	435	401.3	132
Beaumont-Port Arthur, TX Metropolitan Statistical Area	1,535	404.3	126
Bellingham, WA Metropolitan Statistical Area	964	518.4	47
Bend, OR Metropolitan Statistical Area	687	460.6	72
Billings, MT Metropolitan Statistical Area	483	326.1	245
Binghamton, NY Metropolitan Statistical Area	885	357.5	199
Birmingham-Hoover, AL Metropolitan Statistical Area	3,618	328.9	240
Bismarck, ND Metropolitan Statistical Area	157	155.2	379
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	661	436.2	86
Bloomington, IN Metropolitan Statistical Area	739	413.5	112
Bloomington-Normal, IL Metropolitan Statistical Area	494	306.4	269
Bluefield, WV-VA Micropolitan Statistical Area	271	255.9	345
Boise City-Nampa, ID Metropolitan Statistical Area	1,974	347.8	215
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	13,006	291.9	298
Boulder, CO Metropolitan Statistical Area	1,739	616.0	15
Bowling Green, KY Metropolitan Statistical Area	398	351.2	210
Bremerton-Silverdale, WA Metropolitan Statistical Area	987	410.2	116

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	2,887	320.6	251
Brownsville-Harlingen, TX Metropolitan Statistical Area	394	101.6	380
Brunswick, GA Metropolitan Statistical Area	410	407.5	120
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	2,859	251.3	350
Burlington, NC Metropolitan Statistical Area	489	342.8	221
Burlington-South Burlington, VT Metropolitan Statistical Area	590	286.4	311
Canton-Massillon, OH Metropolitan Statistical Area	1,248	304.6	273
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	2,059	360.4	192
Cedar Rapids, IA Metropolitan Statistical Area	549	220.2	369
Chambersburg, PA Micropolitan Statistical Area	769	549.3	35
Champaign-Urbana, IL Metropolitan Statistical Area	582	268.7	331
Charleston, WV Metropolitan Statistical Area	612	200.3	377
Charleston-North Charleston, SC Metropolitan Statistical Area	1,898	314.7	254
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	6,235	393.9	140
Charlottesville, VA Metropolitan Statistical Area	788	414.1	110
Chattanooga, TN-GA Metropolitan Statistical Area	1,889	380.3	159
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	24,310	255.7	346
Chico, CA Metropolitan Statistical Area	882	408.6	118
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	5,843	277.7	320
Clarksville, TN-KY Metropolitan Statistical Area	982	408.3	119
Cleveland, TN Metropolitan Statistical Area	543	496.0	55
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	6,112	289.1	303
Coeur d'Alene, ID Metropolitan Statistical Area	585	444.8	78
College Station-Bryan, TX Metropolitan Statistical Area	589	306.5	268
Colorado Springs, CO Metropolitan Statistical Area	3,164	528.1	42
Columbia, MO Metropolitan Statistical Area	535	343.0	220
Columbia, SC Metropolitan Statistical Area	2,137	303.6	276
Columbus, GA-AL Metropolitan Statistical Area	1,079	373.6	172
Columbus, OH Metropolitan Statistical Area	6,394	370.5	179
Concord, NH Micropolitan Statistical Area	870	587.5	23
Corpus Christi, TX Metropolitan Statistical Area	1,004	241.5	359
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	20,683	344.5	218
Dalton, GA Metropolitan Statistical Area	720	535.7	39
Danville, VA Metropolitan Statistical Area	432	403.4	128
Daphne-Fairhope, AL Micropolitan Statistical Area	892	527.3	43
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	902	239.1	362
Dayton, OH Metropolitan Statistical Area	3,116	371.4	177
Decatur, AL Metropolitan Statistical Area	427	285.5	312
Decatur, IL Metropolitan Statistical Area	233	213.2	372
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	2,056	414.0	111
Denver-Aurora, CO Metropolitan Statistical Area	10,948	454.5	74
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,465	274.2	328
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	10,786	241.4	360
Dothan, AL Metropolitan Statistical Area	585	423.2	98
Dover, DE Metropolitan Statistical Area	596	403.8	127
Duluth, MN-WI Metropolitan Statistical Area	792	288.8	304
Dunn, NC Micropolitan Statistical Area	827	778.1	4
Durham, NC Metropolitan Statistical Area	2,566	552.6	33
East Liverpool-Salem, OH Micropolitan Statistical Area	474	428.8	95
East Stroudsburg, PA Micropolitan Statistical Area	1,001	604.2	17

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Eau Claire, WI Metropolitan Statistical Area	384	247.7	355
El Centro, CA Metropolitan Statistical Area	371	231.4	365
Elizabethtown, KY Metropolitan Statistical Area	449	404.9	125
Elkhart-Goshen, IN Metropolitan Statistical Area	696	351.3	209
El Paso, TX Metropolitan Statistical Area	1,461	198.4	378
Erie, PA Metropolitan Statistical Area	902	322.4	249
Eugene-Springfield, OR Metropolitan Statistical Area	1,428	422.6	101
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	393	306.2	270
Evansville, IN-KY Metropolitan Statistical Area	1,014	289.4	302
Fargo, ND-MN Metropolitan Statistical Area	419	224.1	368
Farmington, NM Metropolitan Statistical Area	350	276.7	323
Fayetteville, NC Metropolitan Statistical Area	1,424	417.2	106
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,178	279.9	318
Flagstaff, AZ Metropolitan Statistical Area	710	568.2	29
Flint, MI Metropolitan Statistical Area	1,355	306.6	267
Florence, SC Metropolitan Statistical Area	477	239.9	361
Florence-Muscle Shoals, AL Metropolitan Statistical Area	396	277.6	321
Fort Collins-Loveland, CO Metropolitan Statistical Area	1,322	478.5	61
Fort Smith, AR-OK Metropolitan Statistical Area	758	262.4	338
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	1,008	559.1	32
Fort Wayne, IN Metropolitan Statistical Area	1,536	376.4	168
Fresno, CA Metropolitan Statistical Area	3,051	342.1	223
Gadsden, AL Metropolitan Statistical Area	369	357.0	201
Gainesville, FL Metropolitan Statistical Area	1,200	491.8	59
Gainesville, GA Metropolitan Statistical Area	1,112	641.8	12
Gettysburg, PA Micropolitan Statistical Area	662	654.8	10
Glens Falls, NY Metropolitan Statistical Area	381	294.3	293
Goldsboro, NC Metropolitan Statistical Area	314	275.8	325
Grand Junction, CO Metropolitan Statistical Area	556	414.3	108
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	2,370	306.2	271
Greeley, CO Metropolitan Statistical Area	1,988	839.3	2
Green Bay, WI Metropolitan Statistical Area	884	295.6	292
Greensboro-High Point, NC Metropolitan Statistical Area	2,257	329.3	239
Greenville, NC Metropolitan Statistical Area	655	395.1	138
Greenville, SC Metropolitan Statistical Area	2,245	372.9	174
Gulfport-Biloxi, MS Metropolitan Statistical Area	825	362.0	188
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,336	518.6	46
Hammond, LA Micropolitan Statistical Area	624	551.5	34
Hanford-Corcoran, CA Metropolitan Statistical Area	830	567.9	30
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,901	361.8	189
Harrisonburg, VA Metropolitan Statistical Area	405	357.0	202
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	3,739	314.5	255
Hattiesburg, MS Metropolitan Statistical Area	354	262.7	337
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,393	387.1	150
Hilo, HI Micropolitan Statistical Area	515	300.8	282
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	812	495.6	56
Holland-Grand Haven, MI Metropolitan Statistical Area	939	364.4	186
Homosassa Springs, FL Micropolitan Statistical Area	612	443.0	80
Honolulu, HI Metropolitan Statistical Area	2,496	274.3	327
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	465	229.2	366

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	12,989	234.5	363
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	729	255.4	348
Huntsville, AL Metropolitan Statistical Area	1,289	342.1	222
Idaho Falls, ID Metropolitan Statistical Area	452	386.4	151
Indianapolis-Carmel, IN Metropolitan Statistical Area	5,321	319.4	252
Iowa City, IA Metropolitan Statistical Area	528	378.3	163
Ithaca, NY Metropolitan Statistical Area	337	335.6	233
Jackson, MI Metropolitan Statistical Area	612	373.5	173
Jackson, MS Metropolitan Statistical Area	1,085	204.9	375
Jackson, TN Metropolitan Statistical Area	396	353.8	207
Jacksonville, FL Metropolitan Statistical Area	4,968	388.7	148
Jacksonville, NC Metropolitan Statistical Area	587	389.6	146
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	438	323.6	247
Janesville, WI Metropolitan Statistical Area	735	461.8	70
Jefferson City, MO Metropolitan Statistical Area	693	478.1	64
Johnson City, TN Metropolitan Statistical Area	959	501.7	53
Johnstown, PA Metropolitan Statistical Area	514	349.7	211
Jonesboro, AR Metropolitan Statistical Area	232	204.7	376
Joplin, MO Metropolitan Statistical Area	523	310.3	260
Kahului-Wailuku, HI Micropolitan Statistical Area	413	292.2	296
Kalamazoo-Portage, MI Metropolitan Statistical Area	1,287	402.5	129
Kankakee-Bradley, IL Metropolitan Statistical Area	388	355.7	205
Kansas City, MO-KS Metropolitan Statistical Area	6,072	308.6	265
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	703	311.0	258
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	1,446	411.6	115
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	1,264	417.9	103
Kingston, NY Metropolitan Statistical Area	847	463.5	69
Knoxville, TN Metropolitan Statistical Area	2,500	374.6	170
Kokomo, IN Metropolitan Statistical Area	366	362.8	187
La Crosse, WI-MN Metropolitan Statistical Area	400	309.5	263
Lafayette, IN Metropolitan Statistical Area	716	385.5	152
Lafayette, LA Metropolitan Statistical Area	798	313.6	256
Lake Charles, LA Metropolitan Statistical Area	1,112	578.2	26
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	1,224	634.1	13
Lakeland, FL Metropolitan Statistical Area	2,241	399.0	134
Lancaster, PA Metropolitan Statistical Area	1,729	349.7	212
Lansing-East Lansing, MI Metropolitan Statistical Area	1,304	287.2	307
Laredo, TX Metropolitan Statistical Area	218	94.2	381
Las Cruces, NM Metropolitan Statistical Area	722	372.4	176
Las Vegas-Paradise, NV Metropolitan Statistical Area	6,411	360.7	191
Lawrence, KS Metropolitan Statistical Area	368	328.2	241
Lawton, OK Metropolitan Statistical Area	414	379.2	162
Lebanon, NH-VT Micropolitan Statistical Area	680	394.4	139
Lebanon, PA Metropolitan Statistical Area	654	515.4	48
Lewiston-Auburn, ME Metropolitan Statistical Area	432	401.7	131
Lexington-Fayette, KY Metropolitan Statistical Area	1,488	340.7	225
Lima, OH Metropolitan Statistical Area	319	301.5	281
Lincoln, NE Metropolitan Statistical Area	814	286.6	309
Little Rock-North Little Rock, AR Metropolitan Statistical Area	1,990	304.8	272
Logan, UT-ID Metropolitan Statistical Area	315	283.4	314

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Longview, TX Metropolitan Statistical Area	730	359.0	194
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	35,368	273.1	329
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	3,401	278.3	319
Lubbock, TX Metropolitan Statistical Area	696	266.2	333
Lumberton, NC Micropolitan Statistical Area	384	297.6	288
Lynchburg, VA Metropolitan Statistical Area	1,032	430.9	94
Macon, GA Metropolitan Statistical Area	1,179	514.1	49
Madera, CA Metropolitan Statistical Area	1,018	695.6	7
Madison, WI Metropolitan Statistical Area	1,847	340.1	227
Manchester-Nashua, NH Metropolitan Statistical Area	1,932	479.7	60
Manhattan, KS Micropolitan Statistical Area	393	371.0	178
Mansfield, OH Metropolitan Statistical Area	422	332.3	237
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	607	86.6	382
Medford, OR Metropolitan Statistical Area	1,062	538.9	37
Memphis, TN-MS-AR Metropolitan Statistical Area	3,151	247.2	356
Merced, CA Metropolitan Statistical Area	707	287.8	305
Meridian, MS Micropolitan Statistical Area	227	217.3	370
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	16,264	297.7	287
Michigan City-La Porte, IN Metropolitan Statistical Area	628	568.4	28
Midland, TX Metropolitan Statistical Area	467	375.5	169
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	3,997	264.7	334
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	9,833	309.7	262
Missoula, MT Metropolitan Statistical Area	534	526.5	44
Mobile, AL Metropolitan Statistical Area	1,149	284.3	313
Modesto, CA Metropolitan Statistical Area	1,915	373.9	171
Monroe, LA Metropolitan Statistical Area	453	263.0	336
Monroe, MI Metropolitan Statistical Area	937	604.4	16
Montgomery, AL Metropolitan Statistical Area	1,559	431.0	92
Morgantown, WV Metropolitan Statistical Area	578	502.0	52
Morristown, TN Metropolitan Statistical Area	538	405.0	124
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	673	581.7	25
Muncie, IN Metropolitan Statistical Area	421	366.5	183
Muskegon-Norton Shores, MI Metropolitan Statistical Area	587	335.0	235
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	1,032	432.7	91
Napa, CA Metropolitan Statistical Area	1,148	859.8	1
Naples-Marco Island, FL Metropolitan Statistical Area	1,063	337.8	230
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	5,209	358.0	198
New Bern, NC Micropolitan Statistical Area	673	571.0	27
New Haven-Milford, CT Metropolitan Statistical Area	3,031	358.6	196
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	3,228	315.0	253
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	47,045	250.0	351
Niles-Benton Harbor, MI Metropolitan Statistical Area	831	513.9	50
Norwich-New London, CT Metropolitan Statistical Area	1,076	408.7	117
Ocala, FL Metropolitan Statistical Area	1,497	473.5	65
Odessa, TX Metropolitan Statistical Area	454	356.2	204
Ogden-Clearfield, UT Metropolitan Statistical Area	1,730	347.6	216
Ogdensburg-Massena, NY Micropolitan Statistical Area	260	233.6	364
Oklahoma City, OK Metropolitan Statistical Area	3,511	299.5	286
Olympia, WA Metropolitan Statistical Area	1,367	582.5	24
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	2,405	292.4	295

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Orlando-Kissimmee, FL Metropolitan Statistical Area	7,916	398.8	135
Oshkosh-Neenah, WI Metropolitan Statistical Area	661	411.6	114
Ottawa-Streator, IL Micropolitan Statistical Area	478	309.7	261
Owensboro, KY Metropolitan Statistical Area	474	422.9	100
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	3,583	448.0	77
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	1,922	359.7	193
Panama City-Lynn Haven, FL Metropolitan Statistical Area	679	415.3	107
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	413	255.4	347
Pascagoula, MS Metropolitan Statistical Area	729	478.3	62
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,841	418.4	102
Peoria, IL Metropolitan Statistical Area	949	256.4	344
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	16,382	281.2	316
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	14,213	351.9	208
Pine Bluff, AR Metropolitan Statistical Area	233	224.8	367
Pittsburgh, PA Metropolitan Statistical Area	7,022	296.2	290
Pittsfield, MA Metropolitan Statistical Area	398	303.5	277
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	1,701	331.1	238
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	8,180	382.7	156
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	1,698	433.0	90
Pottsville, PA Micropolitan Statistical Area	728	493.9	57
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	2,256	335.9	232
Prescott, AZ Metropolitan Statistical Area	1,423	684.1	8
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	4,320	267.8	332
Provo-Orem, UT Metropolitan Statistical Area	1,981	417.8	105
Pueblo, CO Metropolitan Statistical Area	465	304.1	274
Punta Gorda, FL Metropolitan Statistical Area	1,139	737.5	5
Racine, WI Metropolitan Statistical Area	845	430.9	93
Raleigh-Cary, NC Metropolitan Statistical Area	3,914	393.5	142
Rapid City, SD Metropolitan Statistical Area	305	256.8	343
Reading, PA Metropolitan Statistical Area	1,431	356.7	203
Redding, CA Metropolitan Statistical Area	816	453.5	75
Reno-Sparks, NV Metropolitan Statistical Area	2,047	511.0	51
Richmond, VA Metropolitan Statistical Area	4,570	382.7	155
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	11,744	291.7	299
Roanoke, VA Metropolitan Statistical Area	1,361	461.3	71
Rochester, MN Metropolitan Statistical Area	553	308.0	266
Rochester, NY Metropolitan Statistical Area	2,510	242.4	357
Rockford, IL Metropolitan Statistical Area	1,138	326.8	243
Rocky Mount, NC Metropolitan Statistical Area	545	372.6	175
Roseburg, OR Micropolitan Statistical Area	743	706.8	6
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	8,201	396.7	137
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	801	388.3	149
St. Cloud, MN Metropolitan Statistical Area	588	321.7	250
St. George, UT Metropolitan Statistical Area	495	391.9	144
St. Joseph, MO-KS Metropolitan Statistical Area	378	309.1	264
St. Louis, MO-IL Metropolitan Statistical Area	9,605	343.5	219
Salem, OR Metropolitan Statistical Area	1,806	469.6	68
Salinas, CA Metropolitan Statistical Area	1,131	275.7	326
Salisbury, MD Metropolitan Statistical Area	580	492.5	58
Salisbury, NC Micropolitan Statistical Area	822	603.3	18

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Salt Lake City, UT Metropolitan Statistical Area	3,917	366.9	182
San Angelo, TX Metropolitan Statistical Area	263	248.7	352
San Antonio, TX Metropolitan Statistical Area	5,573	286.9	308
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	11,831	402.2	130
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	15,871	379.7	160
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	6,731	376.6	166
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	1,087	422.9	99
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	1,648	411.7	113
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,339	536.2	38
Santa Fe, NM Metropolitan Statistical Area	747	524.6	45
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	1,864	399.2	133
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	2,571	376.5	167
Savannah, GA Metropolitan Statistical Area	1,106	345.6	217
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	1,656	300.6	283
Seaford, DE Micropolitan Statistical Area	798	442.6	81
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	12,559	384.8	154
Sebastian-Vero Beach, FL Metropolitan Statistical Area	573	440.4	82
Sheboygan, WI Metropolitan Statistical Area	330	287.6	306
Sherman-Denison, TX Metropolitan Statistical Area	516	435.5	88
Shreveport-Bossier City, LA Metropolitan Statistical Area	1,010	261.1	341
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	675	528.3	41
Sioux City, IA-NE-SD Metropolitan Statistical Area	300	209.1	374
Sioux Falls, SD Metropolitan Statistical Area	536	251.7	349
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,386	435.8	87
Spartanburg, SC Metropolitan Statistical Area	1,102	406.5	123
Spokane, WA Metropolitan Statistical Area	1,818	407.0	122
Springfield, IL Metropolitan Statistical Area	431	209.1	373
Springfield, MA Metropolitan Statistical Area	2,035	296.6	289
Springfield, MO Metropolitan Statistical Area	1,391	341.7	224
Springfield, OH Metropolitan Statistical Area	890	627.3	14
State College, PA Metropolitan Statistical Area	462	327.8	242
Statesville-Mooresville, NC Micropolitan Statistical Area	829	567.0	31
Staunton-Waynesboro, VA Micropolitan Statistical Area	424	366.5	184
Stockton, CA Metropolitan Statistical Area	2,410	358.0	197
Sumter, SC Metropolitan Statistical Area	373	357.2	200
Syracuse, NY Metropolitan Statistical Area	1,961	301.7	280
Tallahassee, FL Metropolitan Statistical Area	1,096	325.7	246
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	10,617	393.6	141
Terre Haute, IN Metropolitan Statistical Area	661	392.9	143
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	407	302.6	278
Thomasville-Lexington, NC Micropolitan Statistical Area	1,003	642.0	11
Toledo, OH Metropolitan Statistical Area	1,727	264.2	335
Topeka, KS Metropolitan Statistical Area	1,004	438.6	84
Torrington, CT Micropolitan Statistical Area	1,118	588.1	22
Traverse City, MI Micropolitan Statistical Area	494	347.8	214
Trenton-Ewing, NJ Metropolitan Statistical Area	1,285	349.6	213
Tucson, AZ Metropolitan Statistical Area	3,618	382.3	158
Tulsa, OK Metropolitan Statistical Area	2,791	310.9	259
Tupelo, MS Micropolitan Statistical Area	327	247.8	354
Tuscaloosa, AL Metropolitan Statistical Area	550	276.7	324

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Tyler, TX Metropolitan Statistical Area	758	389.4	147
Utica-Rome, NY Metropolitan Statistical Area	833	280.2	317
Valdosta, GA Metropolitan Statistical Area	457	361.8	190
Vallejo-Fairfield, CA Metropolitan Statistical Area	2,243	544.8	36
Victoria, TX Metropolitan Statistical Area	327	286.6	310
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	375	242.2	358
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	5,388	326.7	244
Visalia-Porterville, CA Metropolitan Statistical Area	1,243	296.0	291
Waco, TX Metropolitan Statistical Area	661	292.2	297
Warner Robins, GA Metropolitan Statistical Area	600	470.5	67
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	22,922	433.3	89
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	350	215.7	371
Watertown-Fort Drum, NY Micropolitan Statistical Area	389	340.4	226
Wausau, WI Metropolitan Statistical Area	578	443.9	79
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	625	499.3	54
Wenatchee, WA Metropolitan Statistical Area	405	379.2	161
Wheeling, WV-OH Metropolitan Statistical Area	385	261.3	340
Whitewater, WI Micropolitan Statistical Area	483	478.2	63
Wichita, KS Metropolitan Statistical Area	1,714	289.5	301
Wichita Falls, TX Metropolitan Statistical Area	456	313.3	257
Williamsport, PA Metropolitan Statistical Area	422	358.6	195
Willimantic, CT Micropolitan Statistical Area	701	599.8	19
Wilmington, NC Metropolitan Statistical Area	1,231	377.4	165
Winchester, VA-WV Metropolitan Statistical Area	701	589.4	21
Winston-Salem, NC Metropolitan Statistical Area	1,528	334.6	236
Wooster, OH Micropolitan Statistical Area	501	439.7	83
Worcester, MA Metropolitan Statistical Area	2,861	364.5	185
Yakima, WA Metropolitan Statistical Area	647	277.6	322
York-Hanover, PA Metropolitan Statistical Area	1,626	390.6	145
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,725	293.9	294
Yuba City, CA Metropolitan Statistical Area	1,072	662.5	9
Yuma, AZ Metropolitan Statistical Area	492	262.3	339

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Abilene, TX Metropolitan Statistical Area	147	93.0	259
Adrian, MI Micropolitan Statistical Area	101	98.8	234
Akron, OH Metropolitan Statistical Area	729	104.0	218
Albany, GA Metropolitan Statistical Area	222	135.4	107
Albany-Lebanon, OR Micropolitan Statistical Area	214	191.9	27
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	645	75.8	324
Albuquerque, NM Metropolitan Statistical Area	1,234	151.1	76
Alexandria, LA Metropolitan Statistical Area	145	96.6	241
Allegan, MI Micropolitan Statistical Area	169	148.9	78
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	936	117.0	167
Altoona, PA Metropolitan Statistical Area	102	80.6	303
Amarillo, TX Metropolitan Statistical Area	313	129.6	121
Anchorage, AK Metropolitan Statistical Area	267	74.3	329
Anderson, IN Metropolitan Statistical Area	130	99.6	232
Anderson, SC Metropolitan Statistical Area	214	120.2	151
Ann Arbor, MI Metropolitan Statistical Area	468	136.0	105
Anniston-Oxford, AL Metropolitan Statistical Area	136	120.5	148
Appleton, WI Metropolitan Statistical Area	173	79.6	307
Asheville, NC Metropolitan Statistical Area	340	85.4	287
Ashtabula, OH Micropolitan Statistical Area	83	80.8	302
Athens-Clarke County, GA Metropolitan Statistical Area	215	115.9	170
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	7,503	146.0	87
Atlantic City, NJ Metropolitan Statistical Area	437	160.9	63
Auburn-Opelika, AL Metropolitan Statistical Area	215	170.9	45
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	549	104.9	213
Augusta-Waterville, ME Micropolitan Statistical Area	92	76.0	322
Austin-Round Rock, TX Metropolitan Statistical Area	1,849	122.2	141
Bakersfield, CA Metropolitan Statistical Area	2,119	271.6	8
Baltimore-Towson, MD Metropolitan Statistical Area	2,820	106.1	209
Bangor, ME Metropolitan Statistical Area	98	66.6	346
Barnstable Town, MA Metropolitan Statistical Area	180	80.1	306
Baton Rouge, LA Metropolitan Statistical Area	881	114.9	175
Battle Creek, MI Metropolitan Statistical Area	107	77.5	321
Bay City, MI Metropolitan Statistical Area	112	103.3	221
Beaumont-Port Arthur, TX Metropolitan Statistical Area	429	113.0	179
Bellingham, WA Metropolitan Statistical Area	219	117.8	164
Bend, OR Metropolitan Statistical Area	150	100.6	229
Billings, MT Metropolitan Statistical Area	85	57.4	361
Binghamton, NY Metropolitan Statistical Area	196	79.2	313
Birmingham-Hoover, AL Metropolitan Statistical Area	1,339	121.7	142
Bismarck, ND Metropolitan Statistical Area	52	51.4	372
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	126	83.2	296
Bloomington, IN Metropolitan Statistical Area	168	94.0	254
Bloomington-Normal, IL Metropolitan Statistical Area	158	98.0	237
Bluefield, WV-VA Micropolitan Statistical Area	68	64.2	351
Boise City-Nampa, ID Metropolitan Statistical Area	422	74.3	327
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	4,015	90.1	267
Boulder, CO Metropolitan Statistical Area	378	133.9	108
Bowling Green, KY Metropolitan Statistical Area	89	78.5	316
Bremerton-Silverdale, WA Metropolitan Statistical Area	225	93.5	258

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	1007	111.8	185
Brownsville-Harlingen, TX Metropolitan Statistical Area	1422	366.8	1
Brunswick, GA Metropolitan Statistical Area	177	175.9	37
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	862	75.8	325
Burlington, NC Metropolitan Statistical Area	161	112.9	180
Burlington-South Burlington, VT Metropolitan Statistical Area	118	57.3	362
Canton-Massillon, OH Metropolitan Statistical Area	288	70.3	338
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	668	116.9	168
Cedar Rapids, IA Metropolitan Statistical Area	110	44.1	379
Chambersburg, PA Micropolitan Statistical Area	183	130.7	116
Champaign-Urbana, IL Metropolitan Statistical Area	161	74.3	328
Charleston, WV Metropolitan Statistical Area	164	53.7	369
Charleston-North Charleston, SC Metropolitan Statistical Area	515	85.4	288
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	2,070	130.8	115
Charlottesville, VA Metropolitan Statistical Area	183	96.2	242
Chattanooga, TN-GA Metropolitan Statistical Area	515	103.7	220
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	12,179	128.1	128
Chico, CA Metropolitan Statistical Area	268	124.1	135
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	1,660	78.9	315
Clarksville, TN-KY Metropolitan Statistical Area	269	111.9	184
Cleveland, TN Metropolitan Statistical Area	134	122.4	140
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	2,210	104.5	215
Coeur d'Alene, ID Metropolitan Statistical Area	117	89.0	275
College Station-Bryan, TX Metropolitan Statistical Area	221	115.0	174
Colorado Springs, CO Metropolitan Statistical Area	626	104.5	216
Columbia, MO Metropolitan Statistical Area	139	89.1	273
Columbia, SC Metropolitan Statistical Area	732	104.0	217
Columbus, GA-AL Metropolitan Statistical Area	433	149.9	77
Columbus, OH Metropolitan Statistical Area	1,457	84.4	289
Concord, NH Micropolitan Statistical Area	175	118.2	163
Corpus Christi, TX Metropolitan Statistical Area	792	190.5	29
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	9,281	154.6	69
Dalton, GA Metropolitan Statistical Area	187	139.1	101
Danville, VA Metropolitan Statistical Area	146	136.3	104
Daphne-Fairhope, AL Micropolitan Statistical Area	259	153.1	72
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	239	63.3	354
Dayton, OH Metropolitan Statistical Area	728	86.8	284
Decatur, AL Metropolitan Statistical Area	142	95.0	248
Decatur, IL Metropolitan Statistical Area	76	69.5	339
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	598	120.4	149
Denver-Aurora, CO Metropolitan Statistical Area	3,099	128.7	124
Des Moines-West Des Moines, IA Metropolitan Statistical Area	321	60.1	359
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	5,339	119.5	155
Dothan, AL Metropolitan Statistical Area	260	188.1	31
Dover, DE Metropolitan Statistical Area	163	110.4	188
Duluth, MN-WI Metropolitan Statistical Area	181	66.0	349
Dunn, NC Micropolitan Statistical Area	250	235.2	12
Durham, NC Metropolitan Statistical Area	774	166.7	51
East Liverpool-Salem, OH Micropolitan Statistical Area	93	84.1	290
East Stroudsburg, PA Micropolitan Statistical Area	218	131.6	113

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Eau Claire, WI Metropolitan Statistical Area	63	40.6	380
El Centro, CA Metropolitan Statistical Area	313	195.3	25
El Paso, TX Metropolitan Statistical Area	1261	171.3	43
Elizabethtown, KY Metropolitan Statistical Area	143	129.0	123
Elkhart-Goshen, IN Metropolitan Statistical Area	237	119.6	154
Erie, PA Metropolitan Statistical Area	200	71.5	336
Eugene-Springfield, OR Metropolitan Statistical Area	321	95.0	247
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	104	81.0	301
Evansville, IN-KY Metropolitan Statistical Area	206	58.8	360
Fargo, ND-MN Metropolitan Statistical Area	71	38.0	382
Farmington, NM Metropolitan Statistical Area	129	102.0	224
Fayetteville, NC Metropolitan Statistical Area	521	152.6	74
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	312	74.1	331
Flagstaff, AZ Metropolitan Statistical Area	257	205.7	18
Flint, MI Metropolitan Statistical Area	449	101.6	225
Florence, SC Metropolitan Statistical Area	278	139.8	98
Florence-Muscle Shoals, AL Metropolitan Statistical Area	135	94.6	251
Fort Collins-Loveland, CO Metropolitan Statistical Area	300	108.6	198
Fort Smith, AR-OK Metropolitan Statistical Area	229	79.3	312
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	264	146.4	82
Fort Wayne, IN Metropolitan Statistical Area	391	95.8	245
Fresno, CA Metropolitan Statistical Area	1,676	187.9	32
Gadsden, AL Metropolitan Statistical Area	164	158.7	64
Gainesville, FL Metropolitan Statistical Area	325	133.2	111
Gainesville, GA Metropolitan Statistical Area	400	230.9	13
Gettysburg, PA Micropolitan Statistical Area	156	154.3	71
Glens Falls, NY Metropolitan Statistical Area	71	54.8	366
Goldsboro, NC Metropolitan Statistical Area	194	170.4	46
Grand Junction, CO Metropolitan Statistical Area	162	120.7	147
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	630	81.4	300
Greeley, CO Metropolitan Statistical Area	584	246.6	11
Green Bay, WI Metropolitan Statistical Area	196	65.6	350
Greensboro-High Point, NC Metropolitan Statistical Area	787	114.8	176
Greenville, NC Metropolitan Statistical Area	259	156.2	67
Greenville, SC Metropolitan Statistical Area	660	109.6	194
Gulfport-Biloxi, MS Metropolitan Statistical Area	276	121.1	144
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	254	98.6	235
Hammond, LA Micropolitan Statistical Area	227	200.6	20
Hanford-Corcoran, CA Metropolitan Statistical Area	462	316.1	5
Harrisburg-Carlisle, PA Metropolitan Statistical Area	498	94.8	250
Harrisonburg, VA Metropolitan Statistical Area	88	77.6	320
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	1,305	109.8	193
Hattiesburg, MS Metropolitan Statistical Area	168	124.7	133
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	429	119.2	156
Hilo, HI Micropolitan Statistical Area	79	46.1	378
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	229	139.8	99
Holland-Grand Haven, MI Metropolitan Statistical Area	214	83.1	297
Homosassa Springs, FL Micropolitan Statistical Area	159	115.1	173
Honolulu, HI Metropolitan Statistical Area	518	56.9	363
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	190	93.6	256

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	7,382	133.3	110
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	205	71.8	335
Huntsville, AL Metropolitan Statistical Area	283	75.1	326
Idaho Falls, ID Metropolitan Statistical Area	124	106.0	210
Indianapolis-Carmel, IN Metropolitan Statistical Area	1,676	100.6	228
Iowa City, IA Metropolitan Statistical Area	134	96.0	244
Ithaca, NY Metropolitan Statistical Area	64	63.7	353
Jackson, MI Metropolitan Statistical Area	117	71.4	337
Jackson, MS Metropolitan Statistical Area	627	118.4	161
Jackson, TN Metropolitan Statistical Area	136	121.5	143
Jacksonville, FL Metropolitan Statistical Area	1,638	128.2	126
Jacksonville, NC Metropolitan Statistical Area	164	108.8	197
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	92	68.0	345
Janesville, WI Metropolitan Statistical Area	149	93.6	257
Jefferson City, MO Metropolitan Statistical Area	198	136.6	103
Johnson City, TN Metropolitan Statistical Area	231	120.9	146
Johnstown, PA Metropolitan Statistical Area	127	86.4	285
Jonesboro, AR Metropolitan Statistical Area	95	83.8	293
Joplin, MO Metropolitan Statistical Area	150	89.0	274
Kahului-Wailuku, HI Micropolitan Statistical Area	71	50.2	373
Kalamazoo-Portage, MI Metropolitan Statistical Area	336	105.1	212
Kankakee-Bradley, IL Metropolitan Statistical Area	132	121.0	145
Kansas City, MO-KS Metropolitan Statistical Area	1,773	90.1	268
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	294	130.1	119
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	447	127.2	130
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	324	107.1	201
Kingston, NY Metropolitan Statistical Area	214	117.1	166
Knoxville, TN Metropolitan Statistical Area	495	74.2	330
Kokomo, IN Metropolitan Statistical Area	129	127.9	129
La Crosse, WI-MN Metropolitan Statistical Area	63	48.7	376
Lafayette, IN Metropolitan Statistical Area	218	117.4	165
Lafayette, LA Metropolitan Statistical Area	326	128.1	127
Lake Charles, LA Metropolitan Statistical Area	222	115.4	171
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	332	172.0	41
Lakeland, FL Metropolitan Statistical Area	928	165.2	55
Lancaster, PA Metropolitan Statistical Area	546	110.4	189
Lansing-East Lansing, MI Metropolitan Statistical Area	314	69.2	340
Laredo, TX Metropolitan Statistical Area	633	273.5	7
Las Cruces, NM Metropolitan Statistical Area	395	203.7	19
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,519	141.7	95
Lawrence, KS Metropolitan Statistical Area	102	91.0	266
Lawton, OK Metropolitan Statistical Area	110	100.8	227
Lebanon, NH-VT Micropolitan Statistical Area	134	77.7	319
Lebanon, PA Metropolitan Statistical Area	184	145.0	89
Lewiston-Auburn, ME Metropolitan Statistical Area	103	95.8	246
Lexington-Fayette, KY Metropolitan Statistical Area	366	83.8	294
Lima, OH Metropolitan Statistical Area	65	61.4	356
Lincoln, NE Metropolitan Statistical Area	157	55.3	365
Little Rock-North Little Rock, AR Metropolitan Statistical Area	772	118.3	162
Logan, UT-ID Metropolitan Statistical Area	81	72.9	334

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Longview, TX Metropolitan Statistical Area	296	145.5	88
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	21,158	163.4	57
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	1092	89.3	271
Lubbock, TX Metropolitan Statistical Area	251	96.0	243
Lumberton, NC Micropolitan Statistical Area	170	131.8	112
Lynchburg, VA Metropolitan Statistical Area	239	99.8	231
Macon, GA Metropolitan Statistical Area	453	197.5	22
Madera, CA Metropolitan Statistical Area	511	349.2	3
Madison, WI Metropolitan Statistical Area	347	63.9	352
Manchester-Nashua, NH Metropolitan Statistical Area	433	107.5	199
Manhattan, KS Micropolitan Statistical Area	89	84.0	291
Mansfield, OH Metropolitan Statistical Area	102	80.3	305
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	2,259	322.4	4
Medford, OR Metropolitan Statistical Area	172	87.3	282
Memphis, TN-MS-AR Metropolitan Statistical Area	1,865	146.3	84
Merced, CA Metropolitan Statistical Area	559	227.6	15
Meridian, MS Micropolitan Statistical Area	129	123.5	137
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	10,919	199.8	21
Michigan City-La Porte, IN Metropolitan Statistical Area	154	139.4	100
Midland, TX Metropolitan Statistical Area	162	130.2	118
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	1,325	87.7	280
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,663	83.9	292
Missoula, MT Metropolitan Statistical Area	95	93.7	255
Mobile, AL Metropolitan Statistical Area	442	109.4	195
Modesto, CA Metropolitan Statistical Area	936	182.8	34
Monroe, LA Metropolitan Statistical Area	204	118.5	160
Monroe, MI Metropolitan Statistical Area	303	195.4	24
Montgomery, AL Metropolitan Statistical Area	824	227.8	14
Morgantown, WV Metropolitan Statistical Area	102	88.6	279
Morristown, TN Metropolitan Statistical Area	146	109.9	191
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	187	161.6	59
Muncie, IN Metropolitan Statistical Area	95	82.7	298
Muskegon-Norton Shores, MI Metropolitan Statistical Area	116	66.2	348
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	255	106.9	202
Napa, CA Metropolitan Statistical Area	469	351.3	2
Naples-Marco Island, FL Metropolitan Statistical Area	411	130.6	117
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	1,371	94.2	252
New Bern, NC Micropolitan Statistical Area	185	157.0	66
New Haven-Milford, CT Metropolitan Statistical Area	1099	130.0	120
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	1479	144.3	91
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	24,643	131.0	114
Niles-Benton Harbor, MI Metropolitan Statistical Area	261	161.4	60
Norwich-New London, CT Metropolitan Statistical Area	280	106.3	205
Ocala, FL Metropolitan Statistical Area	422	133.5	109
Odessa, TX Metropolitan Statistical Area	173	135.7	106
Ogden-Clearfield, UT Metropolitan Statistical Area	457	91.8	264
Ogdensburg-Massena, NY Micropolitan Statistical Area	61	54.8	367
Oklahoma City, OK Metropolitan Statistical Area	1,245	106.2	207
Olympia, WA Metropolitan Statistical Area	335	142.8	93
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	651	79.1	314

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Orlando-Kissimmee, FL Metropolitan Statistical Area	3,305	166.5	53
Oshkosh-Neenah, WI Metropolitan Statistical Area	118	73.5	332
Ottawa-Streator, IL Micropolitan Statistical Area	137	88.8	277
Owensboro, KY Metropolitan Statistical Area	103	91.9	263
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,369	171.2	44
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	548	102.6	222
Panama City-Lynn Haven, FL Metropolitan Statistical Area	184	112.5	183
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	87	53.8	368
Pascagoula, MS Metropolitan Statistical Area	252	165.3	54
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	469	106.6	204
Peoria, IL Metropolitan Statistical Area	225	60.8	357
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	7,008	120.3	150
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	7,101	175.8	38
Pine Bluff, AR Metropolitan Statistical Area	154	148.6	79
Pittsburgh, PA Metropolitan Statistical Area	1,630	68.8	344
Pittsfield, MA Metropolitan Statistical Area	117	89.2	272
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	672	171.4	42
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	341	66.4	347
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	1,915	89.6	270
Pottsville, PA Micropolitan Statistical Area	219	148.6	80
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	687	102.3	223
Prescott, AZ Metropolitan Statistical Area	354	170.2	47
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	1,429	88.6	278
Provo-Orem, UT Metropolitan Statistical Area	421	88.8	276
Pueblo, CO Metropolitan Statistical Area	215	140.6	97
Punta Gorda, FL Metropolitan Statistical Area	293	189.7	30
Racine, WI Metropolitan Statistical Area	306	156.0	68
Raleigh-Cary, NC Metropolitan Statistical Area	1,142	114.8	177
Rapid City, SD Metropolitan Statistical Area	66	55.6	364
Reading, PA Metropolitan Statistical Area	619	154.3	70
Redding, CA Metropolitan Statistical Area	179	99.5	233
Reno-Sparks, NV Metropolitan Statistical Area	586	146.3	85
Richmond, VA Metropolitan Statistical Area	1,162	97.3	239
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	7,008	174.1	39
Roanoke, VA Metropolitan Statistical Area	299	101.3	226
Rochester, MN Metropolitan Statistical Area	124	69.1	341
Rochester, NY Metropolitan Statistical Area	824	79.6	308
Rockford, IL Metropolitan Statistical Area	406	116.6	169
Rocky Mount, NC Metropolitan Statistical Area	236	161.3	61
Roseburg, OR Micropolitan Statistical Area	102	97.0	240
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	3,019	146.0	86
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	238	115.4	172
Salem, OR Metropolitan Statistical Area	461	119.9	153
Salinas, CA Metropolitan Statistical Area	661	161.1	62
Salisbury, MD Metropolitan Statistical Area	146	124.0	136
Salisbury, NC Micropolitan Statistical Area	286	209.9	17
Salt Lake City, UT Metropolitan Statistical Area	961	90.0	269
San Angelo, TX Metropolitan Statistical Area	84	79.4	310
San Antonio, TX Metropolitan Statistical Area	2,762	142.2	94
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	4,089	139.0	102

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.

Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	6,118	146.4	83
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	2,643	147.9	81
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	476	185.2	33
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	606	151.4	75
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	540	216.3	16
Santa Fe, NM Metropolitan Statistical Area	224	157.3	65
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	589	126.2	131
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	758	111.0	186
Savannah, GA Metropolitan Statistical Area	384	120.0	152
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	478	86.8	283
Seaford, DE Micropolitan Statistical Area	189	104.8	214
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	3,385	103.7	219
Sebastian-Vero Beach, FL Metropolitan Statistical Area	224	172.2	40
Sheboygan, WI Metropolitan Statistical Area	45	39.2	381
Sherman-Denison, TX Metropolitan Statistical Area	152	128.3	125
Shreveport-Bossier City, LA Metropolitan Statistical Area	388	100.3	230
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	214	167.5	50
Sioux City, IA-NE-SD Metropolitan Statistical Area	105	73.2	333
Sioux Falls, SD Metropolitan Statistical Area	103	48.4	377
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	530	166.7	52
Spartanburg, SC Metropolitan Statistical Area	334	123.2	139
Spokane, WA Metropolitan Statistical Area	420	94.0	253
Springfield, IL Metropolitan Statistical Area	129	62.6	355
Springfield, MA Metropolitan Statistical Area	729	106.2	206
Springfield, MO Metropolitan Statistical Area	328	80.6	304
Springfield, OH Metropolitan Statistical Area	205	144.5	90
St. Cloud, MN Metropolitan Statistical Area	126	68.9	342
St. George, UT Metropolitan Statistical Area	99	78.4	317
St. Joseph, MO-KS Metropolitan Statistical Area	116	94.8	249
St. Louis, MO-IL Metropolitan Statistical Area	2,404	86.0	286
State College, PA Metropolitan Statistical Area	97	68.8	343
Statesville-Mooresville, NC Micropolitan Statistical Area	246	168.3	49
Staunton-Waynesboro, VA Micropolitan Statistical Area	92	79.5	309
Stockton, CA Metropolitan Statistical Area	1,318	195.8	23
Sumter, SC Metropolitan Statistical Area	171	163.7	56
Syracuse, NY Metropolitan Statistical Area	516	79.4	311
Tallahassee, FL Metropolitan Statistical Area	367	109.1	196
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	3,043	112.8	181
Terre Haute, IN Metropolitan Statistical Area	137	81.4	299
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	167	124.2	134
Thomasville-Lexington, NC Micropolitan Statistical Area	437	279.7	6
Toledo, OH Metropolitan Statistical Area	641	98.1	236
Topeka, KS Metropolitan Statistical Area	296	129.3	122
Torrington, CT Micropolitan Statistical Area	336	176.7	36
Traverse City, MI Micropolitan Statistical Area	71	50.0	374
Trenton-Ewing, NJ Metropolitan Statistical Area	404	109.9	190
Tucson, AZ Metropolitan Statistical Area	1,596	168.6	48
Tulsa, OK Metropolitan Statistical Area	819	91.2	265
Tupelo, MS Micropolitan Statistical Area	145	109.9	192
Tuscaloosa, AL Metropolitan Statistical Area	224	112.7	182

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Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2008

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Tyler, TX Metropolitan Statistical Area	221	113.5	178
Utica-Rome, NY Metropolitan Statistical Area	249	83.8	295
Valdosta, GA Metropolitan Statistical Area	159	125.9	132
Vallejo-Fairfield, CA Metropolitan Statistical Area	1078	261.9	10
Victoria, TX Metropolitan Statistical Area	185	162.2	58
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	164	105.9	211
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,519	92.1	262
Visalia-Porterville, CA Metropolitan Statistical Area	813	193.6	26
Waco, TX Metropolitan Statistical Area	176	77.8	318
Warner Robins, GA Metropolitan Statistical Area	195	152.9	73
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	6,524	123.3	138
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	81	49.9	375
Watertown-Fort Drum, NY Micropolitan Statistical Area	69	60.4	358
Wausau, WI Metropolitan Statistical Area	68	52.2	371
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	95	75.9	323
Wenatchee, WA Metropolitan Statistical Area	127	118.9	158
Wheeling, WV-OH Metropolitan Statistical Area	79	53.6	370
Whitewater, WI Micropolitan Statistical Area	120	118.8	159
Wichita Falls, TX Metropolitan Statistical Area	156	107.2	200
Wichita, KS Metropolitan Statistical Area	550	92.9	260
Williamsport, PA Metropolitan Statistical Area	115	97.7	238
Willimantic, CT Micropolitan Statistical Area	207	177.1	35
Wilmington, NC Metropolitan Statistical Area	348	106.7	203
Winchester, VA-WV Metropolitan Statistical Area	132	111.0	187
Winston-Salem, NC Metropolitan Statistical Area	645	141.3	96
Wooster, OH Micropolitan Statistical Area	105	92.1	261
Worcester, MA Metropolitan Statistical Area	935	119.1	157
Yakima, WA Metropolitan Statistical Area	334	143.3	92
York-Hanover, PA Metropolitan Statistical Area	442	106.2	208
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	515	87.7	281
Yuba City, CA Metropolitan Statistical Area	430	265.8	9
Yuma, AZ Metropolitan Statistical Area	359	191.4	28

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.



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