



Consumer Fraud and Identity Theft Complaint Data January - December 2007

Federal Trade Commission
February 2008

Data from Consumer Sentinel and the Identity Theft Data Clearinghouse





TABLE OF CONTENTS

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

INTRODUCTION

Consumer Sentinel Leading Partners & Data Contributors

Between January and December 2007, Consumer Sentinel, the complaint database developed and maintained by the Federal Trade Commission (FTC), received over **800,000** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$1.2 billion. The reports in this booklet analyze those complaints.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 125 other organizations and makes it available to law enforcement partners across the nation and throughout the world for use in their investigations. Launched in 1997, the Sentinel database now includes over 4.3 million complaints. Some future data transfers from other organizations will contain complaints from 2007 but have not yet been received. Accordingly, the total number of complaints reflected in this report may increase over the course of the next few months. The addition of complaints from other data contributors is also reflected in the totals from previous years than were reported in earlier FTC reports.

Please note: This report is not based on a survey; the complaint figures presented are derived from self-reported and unverified consumer complaints contained in the FTC's database.

For more information about Consumer Sentinel, as well as information about consumer fraud and identity theft, visit the Consumer Sentinel public website at www.consumer.gov/sentinel. If you represent a law enforcement organization, call (877) 701-9595 or e-mail sentinel@ftc.gov for membership information.

 <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>

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



Executive Summary

Consumer Fraud and Identity Theft Complaint Data

January – December 2007

- Consumer Sentinel now contains over 4.3 million fraud and identity theft complaints and is accessible to over 1,700 law enforcement agencies – including every state attorney general in the U.S. and consumer protection agencies in 23 nations.
- The FTC received over 800,000 Consumer Sentinel complaints during calendar year 2007 - 32% were identity theft complaints and 68% were related to other types of fraud.

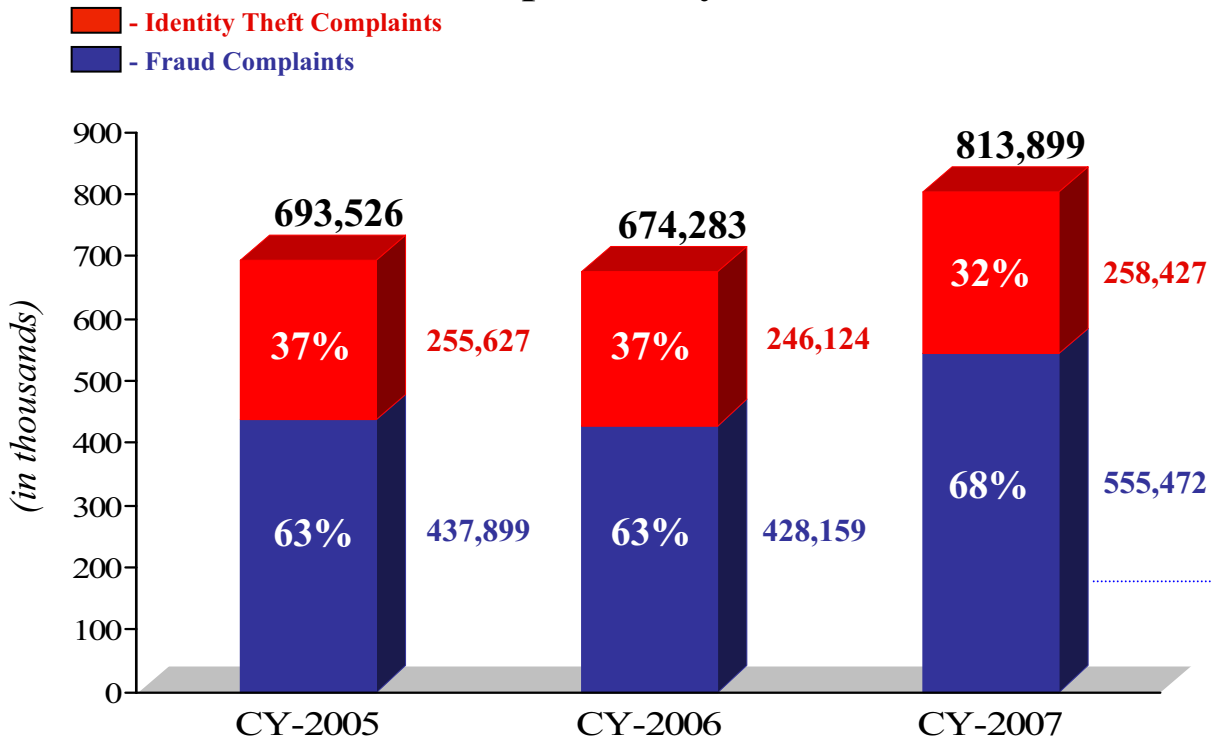
Fraud

- A total of 555,472 of the Consumer Sentinel complaints were fraud-related. Shop-at-Home/Catalog Sales was the leading complaint category with 8% of the overall complaints, followed by Internet Services (5%), Foreign Money Offers (4%), Prizes/Sweepstakes and Lotteries (4%), Computer Equipment and Software (3%), Internet Auctions (3%), Health Care (2%), Travel, Vacations and Timeshare (2%), Advance-Fee Loans and Credit Protection/Repair (2%) Investments (2%), and Magazines and Buyers Clubs (2%).
- Consumers reported fraud losses of over \$1.2 billion; the median monetary loss was \$349. Eighty-nine percent of the consumers reporting fraud also reported an amount paid.
- The percentage of fraud complaints with wire transfer as the reported payment method continues to increase. Twenty-eight percent of the consumers reported wire transfer as the payment method, an increase of 5 percentage points from calendar year 2006.
- Some 64% of fraud complaints where the company's method of initial contact was reported indicate Internet solicitations - electronic mail at 49% and web at 15%. Fifty-three percent of all fraud complaints reported the method of initial contact.
- The metropolitan areas with the highest per capita rates of reported consumer fraud complaints are Albany-Lebanon, Oregon; Greeley, Colorado; and Napa, California.

Identity Theft

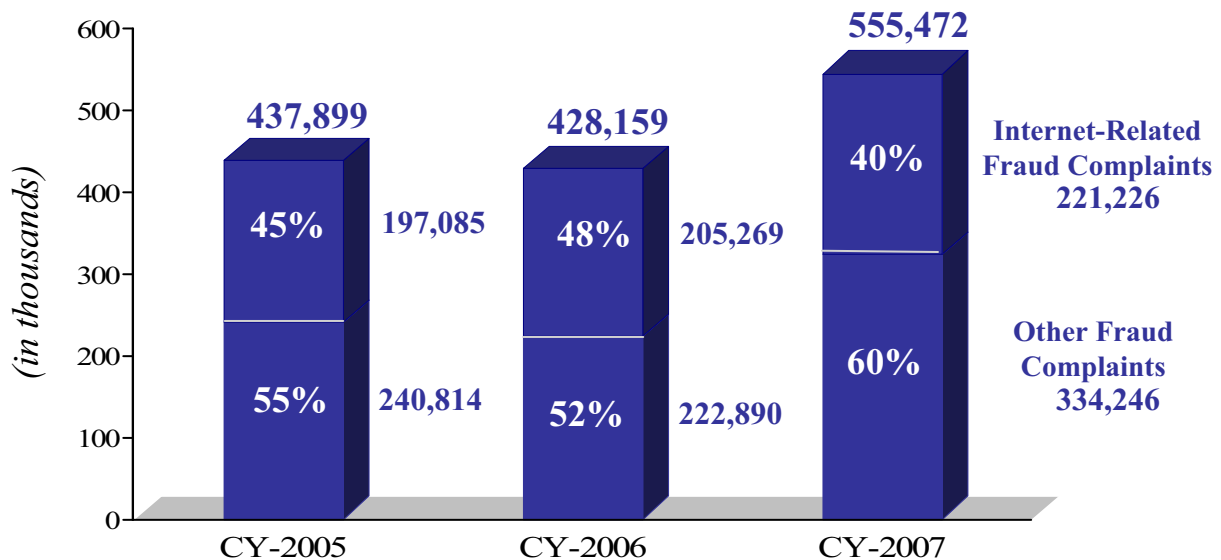
- Credit card fraud (23%) was the most common form of reported identity theft followed by phone or utilities fraud (18%), employment fraud (14%) and bank fraud (13%). Other significant categories of identity theft reported by victims were government documents/benefits fraud (11%) and loan fraud (5%).
- Electronic fund transfer-related identity theft continues to be the most frequently reported type of identity theft bank fraud during calendar year 2007.
- The metropolitan areas with the highest per capita rates of reported identity theft are Napa, California; Madera, California; and Greeley, Colorado.

Sentinel Complaints by Calendar Year¹



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

Fraud Complaints by Calendar Year² (Excluding Identity Theft)



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

Sentinel Top Complaint Categories¹

January 1 – December 31, 2007

Rank	Top Categories	Complaints	Percentage ¹
1	Identity Theft	258,427	32%
2	Shop-at-Home/Catalog Sales	62,811	8%
3	Internet Services²	42,266	5%
4	Foreign Money Offers	32,868	4%
5	Prizes/Sweepstakes and Lotteries	32,162	4%
6	Computer Equipment and Software²	27,036	3%
7	Internet Auctions	24,376	3%
8	Health Care	16,097	2%
9	Travel, Vacations and Timeshare	14,903	2%
10	Advance-Fee Loans and Credit Protection/Repair	14,342	2%
11	Investments	13,705	2%
12	Magazines and Buyers Clubs	12,970	2%
13	Business Opps and Work-at-Home Plans	11,362	1%
14	Real Estate (Not Timeshares)	9,475	1%
15	Office Supplies and Services	9,211	1%
16	Telephone Services	8,155	1%
17	Employ Agencies/Job Counsel/Overseas Work	5,932	1%
18	Debt Management/Credit Counseling	3,442	<1%
19	Multi-Level Mktg/Pyramids/Chain Letters	3,092	<1%
20	Charitable Solicitations	1,843	<1%

¹Percentages are based on the total number of Sentinel complaints (813,899) received by the FTC between January 1 and December 31, 2007. Twenty-five percent (200,136) of the Sentinel complaints received by the FTC did not contain specific product service codes. For Sentinel category descriptions, see Appendix B.

²In previous reports, complaints for “Internet Services” and “Computer Equipment and Software” were reported under a combined category.

Total Number of Fraud Complaints & Amount Paid *Calendar Years 2005 through 2007*

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
2005	437,899	285,184	65%	\$683,018,044	\$2,395	\$349
2006	428,159	364,454	85%	\$1,187,174,644	\$3,257	\$500
2007	555,472	493,530	89%	\$1,237,434,851	\$2,507	\$349

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2005 = 285,184; CY-2006 = 364,454 ; and CY-2007 = 493,530. Two hundred forty-five consumers reported an amount paid of \$1 million or more during CY-2007; 49 and 184 consumers for CY-2005 and CY-2006, respectively.

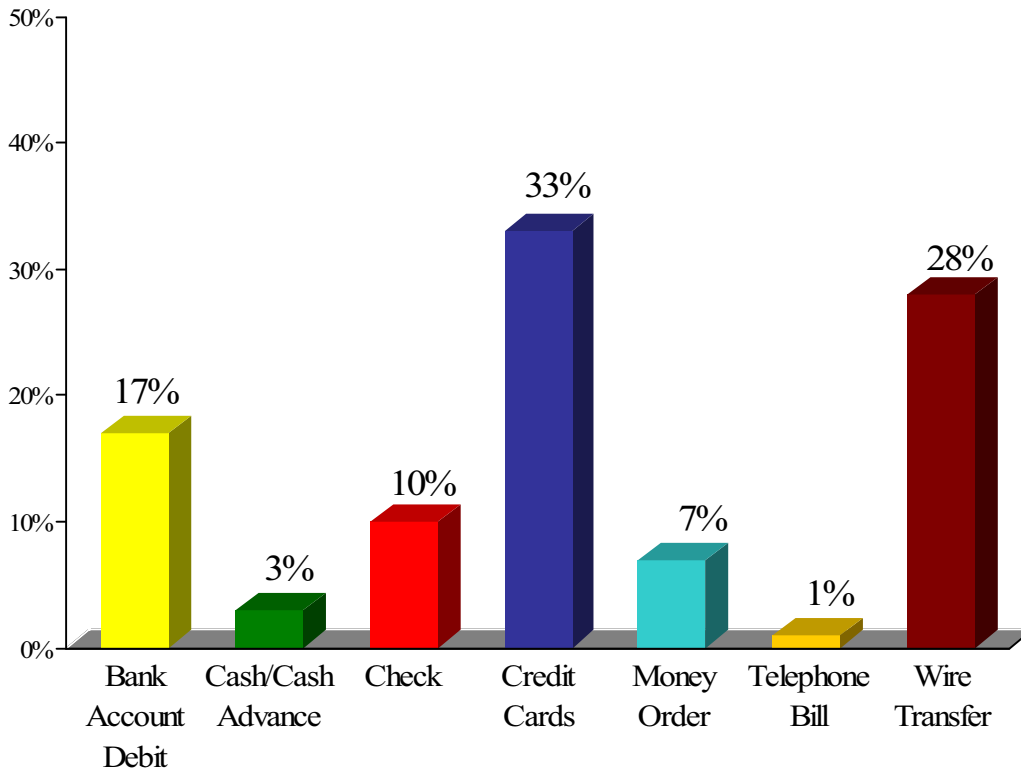
²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Distribution of Fraud Complaints by Reported Amount Paid *Calendar Years 2005 through 2007*

Amount Paid	CY - 2005		CY - 2006		CY - 2007	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	91,037	32%	154,239	42%	270,041	55%
\$1 - 25	17,044	6%	15,279	4%	15,746	3%
\$26 - 50	17,611	6%	15,719	4%	20,071	4%
\$51 - 75	9,806	3%	9,056	2%	11,711	2%
\$76 - 100	9,432	3%	9,223	3%	12,405	3%
\$101 - 250	30,367	11%	28,586	8%	38,425	8%
\$251 - 500	27,440	10%	28,377	8%	31,765	6%
\$501 - 1,000	23,424	8%	29,585	8%	28,145	6%
\$1,001 - 5,000	45,110	16%	58,240	16%	49,962	10%
More than \$5,000	13,913	5%	16,150	4%	15,259	3%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2005 = 285,184; CY-2006 = 364,454; and CY-2007 = 493,530.

Methods of Payment Reported by Consumers¹ January 1 - December 31, 2007

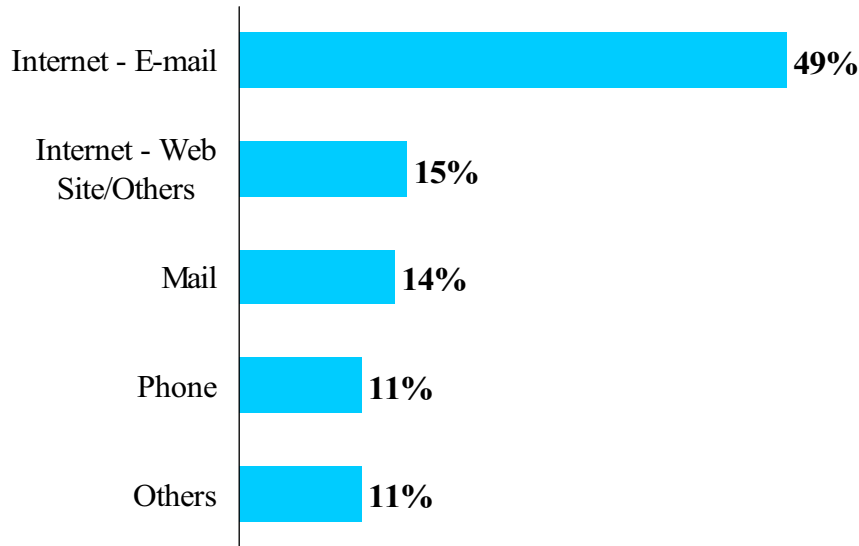


Methods of Payment Reported by Consumers Calendar Years 2005 through 2007

Payment Method	CY - 2005			CY - 2006			CY - 2007		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	14,802	23%	\$ 26,448,169	13,156	20%	\$ 37,712,964	11,726	17%	\$ 29,371,619
Cash/Cash Advance	2,383	4%	\$ 17,210,216	2,444	4%	\$ 13,245,360	2,334	3%	\$ 18,187,539
Check	10,440	16%	\$ 75,252,950	8,628	13%	\$ 96,464,400	6,757	10%	\$ 80,035,706
Credit Cards	19,371	30%	\$ 36,735,021	20,475	30%	\$ 40,677,855	22,324	33%	\$ 49,770,123
Money Order	7,200	11%	\$ 12,538,520	5,913	9%	\$ 20,357,643	4,596	7%	\$ 31,071,393
Telephone Bill	1,175	2%	\$ 491,499	1,267	2%	\$ 418,295	974	1%	\$ 295,724
Wire Transfer	9,485	15%	\$ 86,558,141	15,460	23%	\$ 149,640,338	18,484	28%	\$ 130,958,802
<i>Total Reporting Payment Method</i>	<i>64,856</i>			<i>67,343</i>			<i>67,195</i>		

¹Percentages are based on the total number of fraud complaints for each calendar year where consumers reported the method of payment: CY-2005 = 64,856; CY-2006 = 67,343; and CY-2007 = 67,195. 12% of the consumers reported this information during CY-2007, 15% and 16% for CY-2005 and CY-2006, respectively.

Company's Method of Contacting Consumers¹ January 1 - December 31, 2007



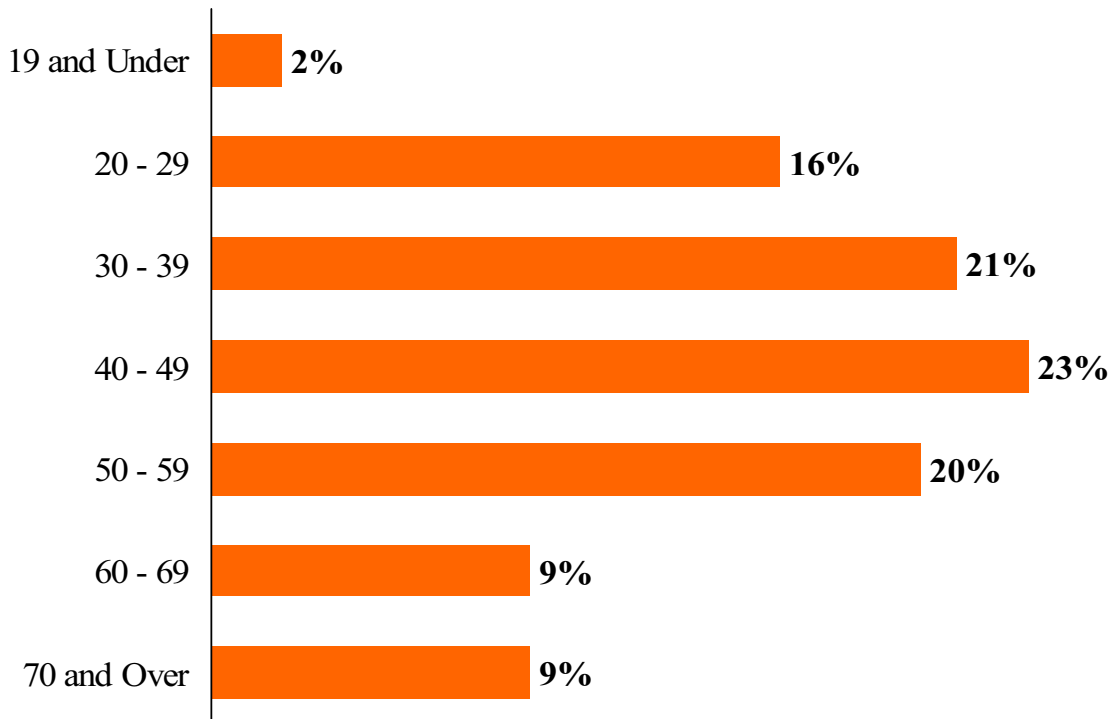
Company's Method of Contacting Consumers Calendar Years 2005 through 2007

Contact Method	CY - 2005		CY - 2006		CY - 2007	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
Internet - E-mail	111,480	34%	138,144	45%	142,445	49%
Internet - Web Site/Others	64,060	20%	46,696	15%	44,244	15%
Mail	59,761	18%	50,350	16%	40,542	14%
Phone	53,536	17%	39,399	13%	31,769	11%
Others	34,853	11%	31,746	10%	32,780	11%
<i>Total Reporting Contact Method</i>	<i>323,690</i>		<i>306,335</i>		<i>291,780</i>	

¹Percentages are based on the total number of fraud complaints for each calendar year where company's method of initial contact was reported by consumers: CY-2005 = 323,690; CY-2006 = 306,335; and CY-2007 = 291,780. 53% of consumers reported this information during CY-2007, 74% and 72% for CY-2005 and CY-2006, respectively.

Fraud Complaints by Consumer Age¹

January 1 - December 31, 2007



Fraud Complaints by Consumer Age

Calendar Years 2005 through 2007

Consumer Age Range	CY - 2005		CY - 2006		CY - 2007	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	8,025	3%	2,657	2%	2,081	2%
20-29	65,342	20%	23,361	16%	20,538	16%
30-39	72,335	23%	29,112	21%	26,501	21%
40-49	74,397	23%	33,037	23%	29,157	23%
50-59	59,108	18%	28,879	20%	25,725	20%
60-69	23,783	7%	11,728	8%	11,071	9%
70 and Over	16,969	5%	12,905	9%	11,586	9%
<i>Total Reporting Age</i>	<i>319,959</i>		<i>141,679</i>		<i>126,659</i>	

¹Percentages are based on the total number of consumers reporting their age in fraud complaints for each calendar year: CY-2005 = 319,959; CY-2006 = 141,679; and CY-2007 = 126,659. 23% of consumers reported this information during CY-2007, 73% and 33% for CY-2005 and CY-2006, respectively.

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



Total Number of Internet-Related Fraud Complaints & Amount Paid *Calendar Years 2005 through 2007*

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
2005	197,085	160,573	81%	\$336,345,604	\$2,095	\$342
2006	205,269	177,245	86%	\$590,494,777	\$3,332	\$500
2007	221,226	192,558	87%	\$525,743,643	\$2,730	\$395

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2005 = 160,573; CY-2006 = 177,245; and CY-2007= 192,558. Eighty-six consumers reported an amount paid of \$1 million or more during CY-2007; 24 and 85 consumers for CY-2005 and CY-2006, respectively.

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

Distribution of Internet-Related Fraud Complaints by Reported Amount Paid *Calendar Years 2005 through 2007*

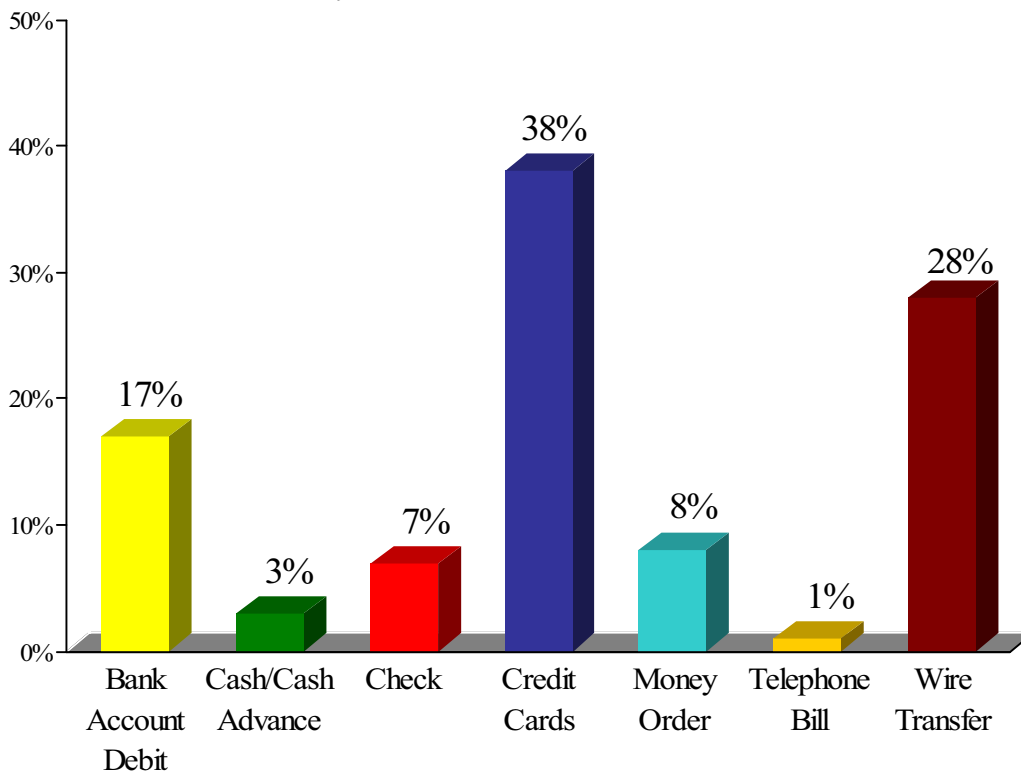
Amount Paid	CY - 2005		CY - 2006		CY - 2007	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	35,957	22%	75,589	43%	98,666	51%
\$1 - 25	10,294	6%	6,836	4%	6,490	3%
\$26 - 50	11,319	7%	7,130	4%	7,596	4%
\$51 - 75	6,840	4%	4,479	3%	4,630	2%
\$76 - 100	6,303	4%	4,564	3%	4,776	2%
\$101 - 250	20,234	13%	14,163	8%	15,912	8%
\$251 - 500	17,597	11%	14,150	8%	12,838	7%
\$501 - 1,000	16,491	10%	15,740	9%	12,175	6%
\$1,001 - 5,000	28,191	18%	26,903	15%	22,458	12%
More than \$5,000	7,347	5%	7,691	4%	7,017	4%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2005 = 160,573; CY-2006 = 177,245; and CY-2007 = 192,558.

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

Methods of Payment Reported by Consumers For Internet-Related Fraud Complaints¹

January 1 - December 31, 2007



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

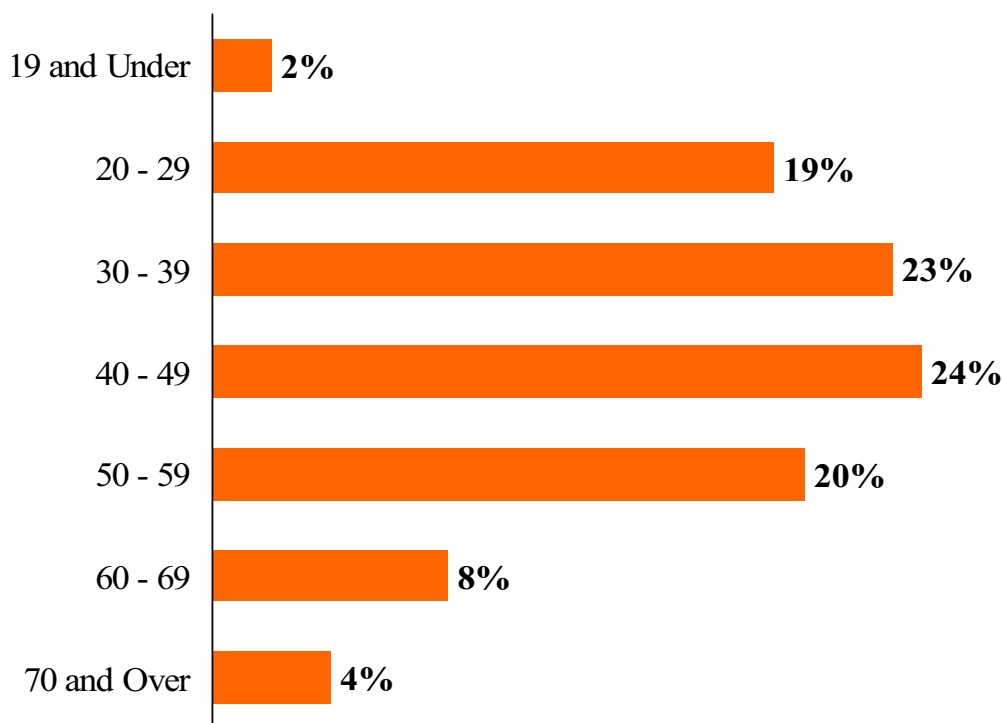
Calendar Years 2005 through 2007

Payment Method	CY - 2005			CY - 2006			CY - 2007		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	6,153	19%	\$11,181,001	6,643	18%	\$21,792,498	6,653	17%	\$ 13,751,585
Cash/Cash Advance	1,039	3%	\$11,164,636	1,169	3%	\$ 7,648,293	1,216	3%	\$ 7,943,260
Check	3,437	10%	\$21,804,907	2,850	8%	\$60,119,725	2,577	7%	\$ 17,906,180
Credit Cards	12,208	37%	\$19,004,962	12,927	35%	\$24,736,839	14,822	38%	\$30,681,611
Money Order	3,997	12%	\$ 7,839,943	3,660	10%	\$16,661,396	2,962	8%	\$25,663,620
Telephone Bill	424	1%	\$ 96,364	429	1%	\$ 259,659	298	1%	\$ 112,452
Wire Transfer	5,557	17%	\$41,786,350	8,769	24%	\$91,623,738	10,857	28%	\$76,670,821
<i>Total Reporting Payment Method</i>	32,815			36,447			39,385		

¹Percentages are based on the total number of Internet-related fraud complaints for each calendar year where consumers reported the method of payment: CY-2005 = 32,815; CY-2006 = 36,447; and CY-2007 = 39,385. 18% of the consumers reported this information during CY-2007, 17% and 18% for CY-2005 and CY-2006, respectively.

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

Internet-Related Fraud Complaints by Consumer Age¹ *January 1 - December 31, 2007*



Internet-Related Fraud Complaints by Consumer Age *Calendar Years 2005 through 2007*

Consumer Age Range	CY - 2005		CY - 2006		CY - 2007	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	5,501	3%	1,495	2%	1,246	2%
20-29	40,041	25%	11,899	19%	11,225	19%
30-39	39,803	25%	14,420	24%	13,889	23%
40-49	37,585	24%	14,954	24%	14,362	24%
50-59	25,840	16%	12,052	20%	11,798	20%
60-69	8,468	5%	4,544	7%	4,638	8%
70 and Over	2,590	2%	1,802	3%	2,366	4%
<i>Total Reporting Age</i>	<i>159,828</i>		<i>61,166</i>		<i>59,524</i>	

¹Percentages are based on the total number of consumers reporting their age in Internet-related fraud complaints for each calendar year: CY-2005 = 159,828; CY-2006 = 61,166; and CY-2007 = 59,524. 27% of consumers reported this information during CY-2007, 81% and 30% for CY-2005 and CY-2006, respectively.



How Victims' Information is Misused¹ Calendar Years 2005 through 2007

Credit Card Fraud

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
New Accounts	15.6%	15.2%	14.2%
Existing Account	11.4%	10.7%	9.4%
Unspecified	0.2%	0.2%	0.2%
Total	26%	25%	23%

Phone or Utilities Fraud

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
Telephone - New Accounts	5.5%	4.4%	7.3%
Wireless - New Accounts	9.0%	7.2%	6.5%
Utilities - New Accounts	5.2%	5.8%	5.2%
Unauthorized Charges to Existing Accounts	0.7%	0.7%	0.5%
Unspecified	0.4%	0.5%	0.5%
Total	18%	17%	18%

Employment-Related Fraud

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
Employment-Related Fraud	12%	14%	14%

Bank Fraud²

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
Electronic Fund Transfer	8.0%	8.0%	7.0%
Existing Accounts	7.5%	5.8%	4.0%
New Accounts	3.3%	3.1%	3.1%
Unspecified	0.1%	0.1%	0.1%
Total	18%	16%	13%

Loan Fraud

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
Business / Personal / Student Loan	2.6%	2.5%	2.3%
Auto Loan / Lease	1.8%	1.7%	1.4%
Real Estate Loan	1.2%	1.3%	1.3%
Unspecified	0.2%	0.2%	0.3%
Total	5%	5%	5%

Other Identity Theft

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
Uncertain ³	—	12.0%	11.6%
Miscellaneous ³	—	4.6%	7.4%
Evading the Law	2.2%	2.1%	1.8%
Medical	1.9%	2.0%	1.6%
Internet / Email	2.0%	2.2%	1.4%
Apartment or House Rented	0.9%	0.9%	0.6%
Insurance	0.4%	0.4%	0.3%
Property Rental Fraud	0.3%	0.3%	0.3%
Securities / Other Investments	0.2%	0.2%	0.3%
Child Support	0.2%	0.2%	0.2%
Bankruptcy	0.3%	0.2%	0.2%
Magazines	0.2%	0.2%	0.2%
Other ³	17.4%	—	—
Sum:	25%	24%	25%

Attempted Identity Theft

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
Attempted Identity Theft	6%	6%	5%

Government Documents or Benefits Fraud

Theft Subtype	Percentages		
	CY-2005	CY-2006	CY-2007
Fraudulent Tax Return Filed	4.8%	6.3%	8.0%
Government Benefits Applied For / Received	1.5%	1.3%	1.4%
Driver's License Issued / Forged	1.8%	1.5%	0.9%
Other Government Documents Issued / Forged ⁴	0.6%	0.9%	0.7%
Social Security Card Issued / Forged ⁴	0.2%	—	—
Unspecified	<0.1%	<0.1%	<0.1%
Total	9%	10%	11%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2005 = 255,627; CY-2006 = 246,124; and CY-2007 = 258,427. Note that 16% of identity theft complaints include more than one type of identity theft in CY-2007, 20% in CY-2005 and 18% in CY-2006.

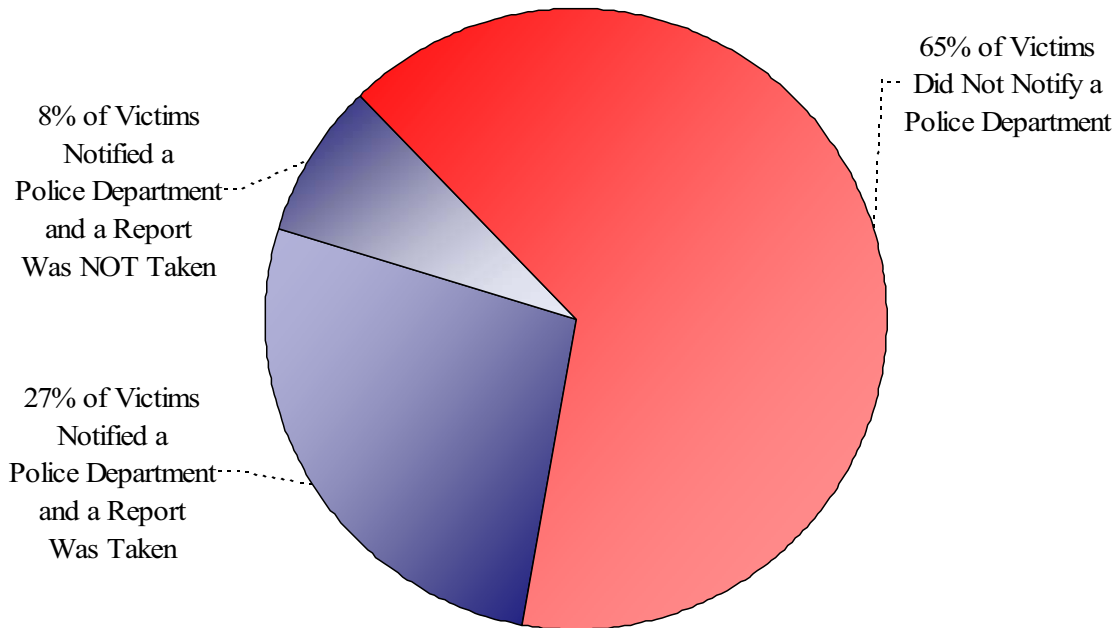
²Includes fraud involving checking and savings accounts and electronic fund transfers.

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

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



Law Enforcement Contact¹ *January 1 – December 31, 2007*



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (242,341). 99% of the identity theft victims who contacted the FTC directly reported law enforcement contact information. Less than one percent of victims who notified the FTC that they had contacted a police department did not indicate if a report was taken.

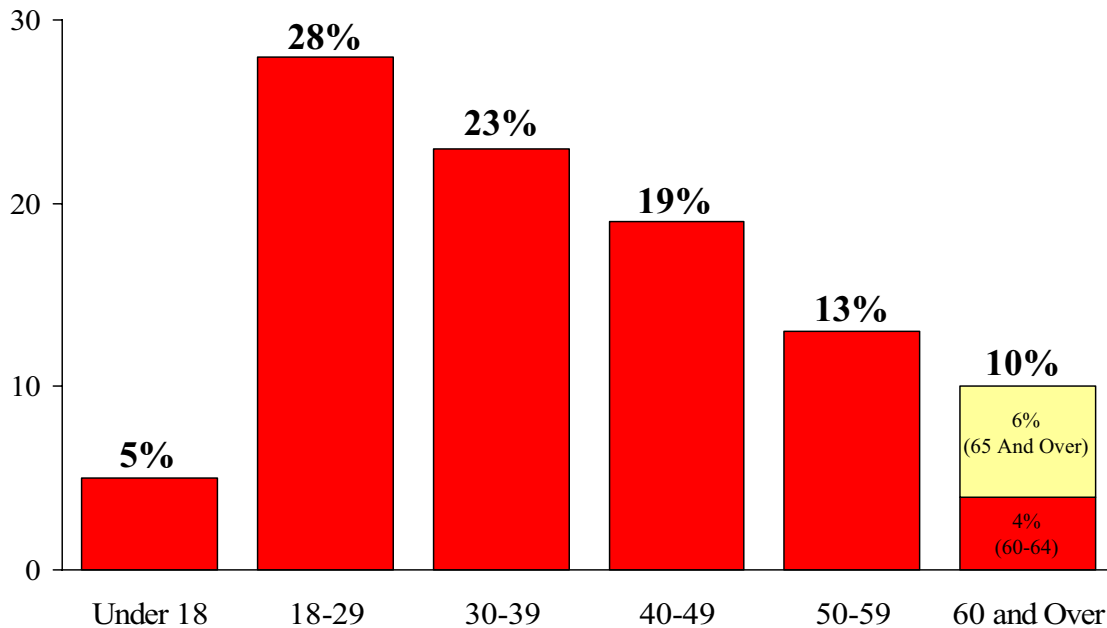
Law Enforcement Contact *Calendar Years 2005 through 2007*

If the victim notified a police department, was a report taken?	CY-2005		CY-2006		CY-2007	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Yes	74,704	30%	69,072	30%	64,934	27%
No	21,328	9%	18,520	8%	18,634	8%
Not Reported	1,202	<1%	1,070	<1%	238	<1%
<i>Total Who Notified a Police Department</i>	<i>97,234</i>	<i>40%</i>	<i>88,662</i>	<i>38%</i>	<i>83,806</i>	<i>35%</i>
<i>Total Who Did Not Notify a Police Department</i>	<i>148,752</i>	<i>60%</i>	<i>144,943</i>	<i>62%</i>	<i>158,535</i>	<i>65%</i>
Total Reporting Law Enforcement Contact Information	245,986		233,605		242,341	

²Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department: CY-2005 = 245,986; CY-2006 = 233,605; and CY-2007 = 242,341. 99% of identity theft victims who contacted the FTC directly reported law enforcement contact information in CY-2007, 98% in both CY-2005 and CY-2006.



Identity Theft Complaints by Victim Age¹ *January 1 – December 31, 2007*



¹Percentages are based on the total number of identity theft complaints where victims reported their age (231,576). 95% of the victims who contacted the FTC directly reported their age.

Identity Theft Complaints by Victim Age *Calendar Years 2005 through 2007*

Consumer Age Range	CY-2005		CY-2006		CY-2007	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Under 18	11,601	5%	10,838	5%	11,769	5%
18 - 29	70,274	29%	65,757	29%	65,695	28%
30 - 39	56,527	24%	52,631	23%	54,208	23%
40 - 49	47,611	20%	44,721	20%	44,873	19%
50 - 59	30,313	13%	29,383	13%	30,927	13%
60 and Over	23,035	9%	22,305	10%	24,104	10%
60 - 64	8,132	3%	7,988	4%	8,900	4%
65+	14,903	6%	14,317	6%	15,204	6%
<i>Total Reporting Age</i>	<i>239,361</i>		<i>225,635</i>		<i>231,576</i>	

²Percentages are based on the total number of identity theft complaints where victims reported their age: CY-2005 = 239,361; CY-2006 = 225,635; and CY-2007 = 231,576. 95% of the victims who contacted the FTC directly reported their age in CY-2007, 95% in CY-2005 and 94% in CY-2006.

Largest Metropolitan Areas Ranking for Fraud Consumer Complaints¹ *January 1 – December 31, 2007*

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Albany-Lebanon, OR Micropolitan Statistical Area	642	575.8
2	Greeley, CO Metropolitan Statistical Area	1,359	573.8
3	Napa, CA Metropolitan Statistical Area	703	526.5
4	Punta Gorda, FL Metropolitan Statistical Area	790	511.5
5	Allegan, MI Micropolitan Statistical Area	522	459.9
6	Roseburg, OR Micropolitan Statistical Area	481	457.6
7	Dunn, NC Micropolitan Statistical Area	472	444.1
8	Willimantic, CT Micropolitan Statistical Area	518	443.2
9	Concord, NH Micropolitan Statistical Area	642	433.5
10	Gainesville, GA Metropolitan Statistical Area	740	427.1
11	Thomasville-Lexington, NC Micropolitan Statistical Area	667	426.9
12	Boulder, CO Metropolitan Statistical Area	1,197	424.0
13	Monroe, MI Metropolitan Statistical Area	652	420.6
14	Prescott, AZ Metropolitan Statistical Area	859	413.0
15	Gettysburg, PA Micropolitan Statistical Area	415	410.5
16	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	472	408.0
17	Michigan City-La Porte, IN Metropolitan Statistical Area	448	405.5
18	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,011	404.9
19	New Bern, NC Micropolitan Statistical Area	458	388.6
20	Salisbury, NC Micropolitan Statistical Area	523	383.8
21	Durham, NC Metropolitan Statistical Area	1,780	383.3
22	Olympia, WA Metropolitan Statistical Area	895	381.4
23	Whitewater, WI Micropolitan Statistical Area	380	376.2
24	Niles-Benton Harbor, MI Metropolitan Statistical Area	606	374.8
25	Statesville-Mooresville, NC Micropolitan Statistical Area	544	372.1
26	Torrington, CT Micropolitan Statistical Area	698	367.1
27	East Stroudsburg, PA Micropolitan Statistical Area	602	363.3
28	Yuba City, CA Metropolitan Statistical Area	586	362.2
29	Racine, WI Metropolitan Statistical Area	710	362.1
30	Springfield, OH Metropolitan Statistical Area	513	361.6
31	Colorado Springs, CO Metropolitan Statistical Area	2,166	361.5
32	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	461	360.8
33	Madera, CA Metropolitan Statistical Area	527	360.1
34	Flagstaff, AZ Metropolitan Statistical Area	448	358.5
35	Ann Arbor, MI Metropolitan Statistical Area	1,230	357.5
36	Hanford-Corcoran, CA Metropolitan Statistical Area	519	355.1
37	Lebanon, PA Metropolitan Statistical Area	449	353.9
38	Fort Collins-Loveland, CO Metropolitan Statistical Area	976	353.3
39	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	676	350.2
40	Chambersburg, PA Micropolitan Statistical Area	485	346.5
41	Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	622	345.0
42	Wausau, WI Metropolitan Statistical Area	449	344.8
43	Vallejo-Fairfield, CA Metropolitan Statistical Area	1,395	338.9
44	Winchester, VA-WV Metropolitan Statistical Area	402	338.0
45	Bellingham, WA Metropolitan Statistical Area	628	337.7
46	Pottsville, PA Micropolitan Statistical Area	486	329.7
47	Reno-Sparks, NV Metropolitan Statistical Area	1,310	327.0
48	Coeur d'Alene, ID Metropolitan Statistical Area	430	327.0
49	Manchester-Nashua, NH Metropolitan Statistical Area	1,311	325.5
50	Appleton, WI Metropolitan Statistical Area	707	325.3

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See fraud figures for all Metropolitan Areas with a population of 100,000 or more in Appendix C1. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.



Largest Metropolitan Areas Ranking for Identity Theft Consumer Complaints¹

January 1 – December 31, 2007

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Napa, CA Metropolitan Statistical Area	404	302.6
2	Madera, CA Metropolitan Statistical Area	410	280.2
3	Greeley, CO Metropolitan Statistical Area	540	228.0
4	Brownsville-Harlingen, TX Metropolitan Statistical Area	876	225.9
5	McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,563	223.1
6	Vallejo-Fairfield, CA Metropolitan Statistical Area	898	218.1
7	Hanford-Corcoran, CA Metropolitan Statistical Area	314	214.8
8	Dunn, NC Micropolitan Statistical Area	223	209.8
9	Flagstaff, AZ Metropolitan Statistical Area	261	208.9
10	Thomasville-Lexington, NC Micropolitan Statistical Area	322	206.1
11	Yuba City, CA Metropolitan Statistical Area	318	196.5
12	Laredo, TX Metropolitan Statistical Area	454	196.1
13	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	360	186.5
14	Bakersfield, CA Metropolitan Statistical Area	1,436	184.1
15	Yuma, AZ Metropolitan Statistical Area	336	179.1
16	Gainesville, GA Metropolitan Statistical Area	307	177.2
17	Prescott, AZ Metropolitan Statistical Area	366	175.9
18	Monroe, MI Metropolitan Statistical Area	258	166.4
19	Albany-Lebanon, OR Micropolitan Statistical Area	183	164.1
20	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	209	163.6
21	Stockton, CA Metropolitan Statistical Area	1,096	162.8
22	Merced, CA Metropolitan Statistical Area	397	161.6
23	Salisbury, NC Micropolitan Statistical Area	218	160.0
24	Macon, GA Metropolitan Statistical Area	362	157.9
25	Las Cruces, NM Metropolitan Statistical Area	305	157.3
26	Punta Gorda, FL Metropolitan Statistical Area	239	154.8
27	Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,231	153.9
28	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	383	153.4
29	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,165	152.6
30	Fresno, CA Metropolitan Statistical Area	1,358	152.3
31	Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	8,317	152.2
32	Montgomery, AL Metropolitan Statistical Area	547	151.2
33	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	6,084	151.1
34	Tucson, AZ Metropolitan Statistical Area	1,422	150.3
35	Hammond, LA Micropolitan Statistical Area	169	149.4
36	Modesto, CA Metropolitan Statistical Area	749	146.2
37	South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	463	145.6
38	Durham, NC Metropolitan Statistical Area	675	145.4
39	Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	18,761	144.9
40	El Centro, CA Metropolitan Statistical Area	230	143.5
41	Sebastian-Vero Beach, FL Metropolitan Statistical Area	186	143.0
42	Statesville-Mooresville, NC Micropolitan Statistical Area	209	142.9
43	Visalia-Porterville, CA Metropolitan Statistical Area	595	141.7
44	Ann Arbor, MI Metropolitan Statistical Area	487	141.6
45	Willimantic, CT Micropolitan Statistical Area	165	141.2
46	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	162	140.0
47	Lakeland, FL Metropolitan Statistical Area	784	139.6
48	Pascagoula, MS Metropolitan Statistical Area	211	138.4
49	Dothan, AL Metropolitan Statistical Area	190	137.4
50	Torrington, CT Micropolitan Statistical Area	261	137.3

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 C2. 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.



FRAUD COMPLAINTS BY CONSUMER STATE

IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2007

Rank	Consumer State	Complaints Per 100,000 Population	Complaints
1	Colorado	233.8	11,364
2	Washington	230.6	14,918
3	Missouri	219.7	12,912
4	Arizona	219.3	13,903
5	Alaska	209.5	1,432
6	Maryland	209.0	11,745
7	Oregon	205.6	7,704
8	New Hampshire	205.3	2,702
9	Nevada	200.3	5,138
10	Hawaii	196.4	2,520
11	Utah	193.2	5,110
12	Virginia	191.0	14,733
13	Florida	181.0	33,027
14	Minnesota	180.6	9,388
15	Wisconsin	175.9	9,852
16	Idaho	170.9	2,563
17	Wyoming	169.1	884
18	Illinois	168.1	21,602
19	California	168.0	61,409
20	New Jersey	167.4	14,542
21	Georgia	167.0	15,936
22	Ohio	165.4	18,964
23	Indiana	164.0	10,405
24	North Carolina	163.8	14,846
25	Tennessee	161.1	9,920
26	Maine	160.3	2,111
27	Nebraska	159.5	2,831
28	Montana	156.2	1,496
29	Delaware	155.1	1,341
30	Pennsylvania	154.4	19,197
31	Texas	152.1	36,367
32	Massachusetts	151.4	9,766
33	Connecticut	150.3	5,264
34	Michigan	146.7	14,780
35	West Virginia	146.5	2,654
36	Rhode Island	142.8	1,511
37	Vermont	141.6	880
38	New York	141.0	27,219
39	Kansas	139.6	3,875
40	Alabama	139.4	6,451
41	South Carolina	137.1	6,041
42	New Mexico	136.9	2,697
43	Iowa	134.3	4,014
44	Oklahoma	133.5	4,828
45	Kentucky	129.7	5,502
46	Louisiana	123.9	5,319
47	Arkansas	122.8	3,482
48	North Dakota	113.5	726
49	South Dakota	110.5	880
50	Mississippi	90.6	2,644

Rank	Victim State	Complaints Per 100,000 Population	Complaints
1	Arizona	137.1	8,688
2	California	120.1	43,892
3	Nevada	114.2	2,930
4	Texas	107.9	25,796
5	Florida	105.6	19,270
6	New York	100.1	19,319
7	Georgia	91.6	8,744
8	Colorado	89.0	4,328
9	New Mexico	87.5	1,723
10	Maryland	85.8	4,821
11	Illinois	80.2	10,304
12	New Jersey	79.0	6,864
13	Washington	76.4	4,942
14	Pennsylvania	72.5	9,016
15	Michigan	70.3	7,079
16	Delaware	69.7	603
17	Alabama	69.6	3,221
18	Virginia	69.0	5,319
19	Connecticut	68.8	2,409
20	Oregon	68.1	2,552
21	Missouri	67.4	3,962
22	North Carolina	67.0	6,069
23	Massachusetts	66.5	4,292
24	Tennessee	64.7	3,986
25	Oklahoma	63.9	2,312
26	Indiana	63.4	4,026
27	Ohio	62.6	7,178
28	Louisiana	62.3	2,674
29	Kansas	61.0	1,694
30	South Carolina	60.6	2,670
31	Utah	57.8	1,529
32	Mississippi	57.3	1,673
33	Arkansas	56.5	1,601
34	Rhode Island	56.0	592
35	Minnesota	55.0	2,857
36	Idaho	49.2	737
37	New Hampshire	48.9	643
38	Alaska	47.0	321
39	Hawaii	45.9	589
40	Nebraska	44.7	793
41	Wisconsin	43.7	2,450
42	Kentucky	43.3	1,836
43	Wyoming	42.5	222
44	Montana	40.8	391
45	Maine	40.2	530
46	West Virginia	40.2	729
47	Vermont	38.1	237
48	Iowa	35.6	1,063
49	South Dakota	30.8	245
50	North Dakota	28.5	182

Note: Per 100,000 unit of population estimates are based on the 2007 U.S. Census population estimates (Table NST-EST2007-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2007). Numbers for the District of Columbia are: Fraud = 1,375 complaints and 233.7 complaints per 100,000 population; Identity Theft = 784 victims and 133.2 victims per 100,000 population.

Detailed State Information

(one page per state and the District of Columbia)

Fraud Complaints

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

Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims

ALABAMA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 9,672



Fraud Complaints from Alabama Consumers = 6,451

Top Fraud Complaint Categories for Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	707	11%
2	Prizes/Sweepstakes and Lotteries	458	7%
3	Internet Services	452	7%
4	Foreign Money Offers	366	6%
5	Computer Equipment and Software	303	5%

¹Percentages are based on the total number of fraud complaints from Alabama consumers (6,451).

Amount Paid Reported by Alabama Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
6,451	\$21,147,725	5,917	92%	\$3,574

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (5,917). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Alabama Victims = 3,221

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	822	26%
2	Credit Card Fraud	688	21%
3	Phone or Utilities Fraud	484	15%
4	Bank Fraud ²	371	12%
5	Employment-Related Fraud	247	8%
6	Loan Fraud	180	6%
	Other	745	23%
	Attempted Identity Theft	141	4%

¹Percentages are based on the 3,221 victims reporting from Alabama. Percentages add to more than 100 because approximately 16% of victims from Alabama reported experiencing more than one type of identity theft.

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

ALASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 1,753



Fraud Complaints from Alaska Consumers = 1,432

Top Fraud Complaint Categories for Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	161	11%
2	Prizes/Sweepstakes and Lotteries	118	8%
3	Internet Services	111	8%
4	Foreign Money Offers	105	7%
5	Computer Equipment and Software	70	5%

¹Percentages are based on the total number of fraud complaints from Alaska consumers (1,432).

Amount Paid Reported by Alaska Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,432	\$3,266,985	1,269	89%	\$2,574

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (1,269). One consumer reported an amount paid of \$2.3 million.



Identity Theft Complaints from Alaska Victims = 321

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	72	22%
2	Phone or Utilities Fraud	50	16%
3	Bank Fraud ²	46	14%
4	Employment-Related Fraud	29	9%
5	Government Documents or Benefits Fraud	21	7%
6	Loan Fraud	20	6%
	Other	94	29%
	Attempted Identity Theft	14	4%

¹Percentages are based on the 321 victims reporting from Alaska. Percentages add to more than 100 because approximately 12% of victims from Alaska reported experiencing more than one type of identity theft.

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

ARIZONA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 22,591



Fraud Complaints from Arizona Consumers = 13,903

Top Fraud Complaint Categories for Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,325	10%
2	Internet Services	961	7%
3	Foreign Money Offers	737	5%
4	Prizes/Sweepstakes and Lotteries	728	5%
5	Health Care	610	4%

¹Percentages are based on the total number of fraud complaints from Arizona consumers (13,903).

Amount Paid Reported by Arizona Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
13,903	\$31,203,092	12,614	91%	\$2,474

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (12,614). Four consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Arizona Victims = 8,688

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	3,122	36%
2	Credit Card Fraud	1,388	16%
3	Bank Fraud ²	1,008	12%
4	Phone or Utilities Fraud	996	11%
5	Government Documents or Benefits Fraud	573	7%
6	Loan Fraud	414	5%
	Other	2,032	23%
	Attempted Identity Theft	353	4%

¹Percentages are based on the 8,688 victims reporting from Arizona. Percentages add to more than 100 because approximately 15% of victims from Arizona reported experiencing more than one type of identity theft.

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

ARKANSAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 5,083



Fraud Complaints from Arkansas Consumers = 3,482

Top Fraud Complaint Categories for Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	398	11%
2	Internet Services	236	7%
3	Internet Auctions	184	5%
4	Foreign Money Offers	178	5%
5	Prizes/Sweepstakes and Lotteries	166	5%

¹Percentages are based on the total number of fraud complaints from Arkansas consumers (3,482).

Amount Paid Reported by Arkansas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,482	\$19,118,209	3,176	91%	\$6,020

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (3,176). Five consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Arkansas Victims = 1,601

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	380	24%
2	Phone or Utilities Fraud	289	18%
3	Bank Fraud ²	262	16%
4	Government Documents or Benefits Fraud	196	12%
5	Employment-Related Fraud	139	9%
6	Loan Fraud	79	5%
	Other	399	25%
	Attempted Identity Theft	72	4%

¹Percentages are based on the 1,601 victims reporting from Arkansas. Percentages add to more than 100 because approximately 17% of victims from Arkansas reported experiencing more than one type of identity theft.

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

CALIFORNIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 105,301



Fraud Complaints from California Consumers = 61,409

Top Fraud Complaint Categories for California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	6,591	11%
2	Internet Services	5,629	9%
3	Foreign Money Offers	4,485	7%
4	Prizes/Sweepstakes and Lotteries	3,678	6%
5	Computer Equipment and Software	2,993	5%

¹Percentages are based on the total number of fraud complaints from California consumers (61,409).

Amount Paid Reported by California Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
61,409	\$171,420,647	54,315	88%	\$3,156

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (54,315). Thirty-five consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from California Victims = 43,892

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	9,883	23%
2	Employment-Related Fraud	7,832	18%
3	Phone or Utilities Fraud	7,729	18%
4	Bank Fraud ²	6,238	14%
5	Government Documents or Benefits Fraud	3,537	8%
6	Loan Fraud	2,045	5%
	Other	11,097	25%
	Attempted Identity Theft	2,107	5%

¹Percentages are based on the 43,892 victims reporting from California. Percentages add to more than 100 because approximately 17% of victims from California reported experiencing more than one type of identity theft.

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

COLORADO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 15,692



Fraud Complaints from Colorado Consumers = 11,364

Top Fraud Complaint Categories for Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,162	10%
2	Internet Services	939	8%
3	Foreign Money Offers	743	7%
4	Computer Equipment and Software	574	5%
5	Internet Auctions	520	5%

¹Percentages are based on the total number of fraud complaints from Colorado consumers (11,364).

Amount Paid Reported by Colorado Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
11,364	\$41,318,939	10,225	90%	\$4,041

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (10,225). Fourteen consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Colorado Victims = 4,328

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	911	21%
2	Credit Card Fraud	872	20%
3	Phone or Utilities Fraud	636	15%
4	Bank Fraud ²	599	14%
5	Government Documents or Benefits Fraud	312	7%
6	Loan Fraud	195	5%
	Other	1,256	29%
	Attempted Identity Theft	216	5%

¹Percentages are based on the 4,328 victims reporting from Colorado. Percentages add to more than 100 because approximately 16% of victims from Colorado reported experiencing more than one type of identity theft.

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

CONNECTICUT

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 7,673



Fraud Complaints from Connecticut Consumers = 5,264

Top Fraud Complaint Categories for Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	746	14%
2	Prizes/Sweepstakes and Lotteries	499	9%
3	Foreign Money Offers	409	8%
4	Internet Services	360	7%
5	Internet Auctions	342	6%

¹Percentages are based on the total number of fraud complaints from Connecticut consumers (5,264).

Amount Paid Reported by Connecticut Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,264	\$5,817,263	4,730	90%	\$1,230

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (4,730).



Identity Theft Complaints from Connecticut Victims = 2,409

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	621	26%
2	Phone or Utilities Fraud	441	18%
3	Bank Fraud ²	361	15%
4	Employment-Related Fraud	238	10%
5	Government Documents or Benefits Fraud	195	8%
6	Loan Fraud	104	4%
	Other	661	27%
	Attempted Identity Theft	151	6%

¹Percentages are based on the 2,409 victims reporting from Connecticut. Percentages add to more than 100 because approximately 17% of victims from Connecticut reported experiencing more than one type of identity theft.

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

DELAWARE
Consumer Sentinel Complaint Figures
January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 1,944



Fraud Complaints from Delaware Consumers = 1,341

Top Fraud Complaint Categories for Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	146	11%
2	Internet Services	122	9%
3	Foreign Money Offers	102	8%
4	Prizes/Sweepstakes and Lotteries	92	7%
5	Internet Auctions	88	7%

¹Percentages are based on the total number of fraud complaints from Delaware consumers (1,341).

Amount Paid Reported by Delaware Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,341	\$1,223,658	1,187	89%	\$1,031

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Delaware consumers (1,187).



Identity Theft Complaints from Delaware Victims = 603

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	139	23%
2	Credit Card Fraud	138	23%
3	Employment-Related Fraud	72	12%
4	Government Documents or Benefits Fraud	58	10%
5	Bank Fraud ²	57	9%
6	Loan Fraud	27	4%
	Other	154	26%
	Attempted Identity Theft	31	5%

¹Percentages are based on the 603 victims reporting from Delaware. Percentages add to more than 100 because approximately 14% of victims from Delaware reported experiencing more than one type of identity theft.

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

DISTRICT OF COLUMBIA
Consumer Sentinel Complaint Figures
January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 2,159



Fraud Complaints from District of Columbia Consumers = 1,375

Top Fraud Complaint Categories for District of Columbia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	154	11%
2	Internet Services	137	10%
3	Prizes/Sweepstakes and Lotteries	93	7%
4	Foreign Money Offers	84	6%
5	Computer Equipment and Software	71	5%

¹Percentages are based on the total number of fraud complaints from District of Columbia consumers (1,375).

Amount Paid Reported by District of Columbia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,375	\$3,681,326	1,187	86%	\$3,101

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by District of Columbia consumers (1,187). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from District of Columbia Victims = 784

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	193	25%
2	Phone or Utilities Fraud	136	17%
3	Bank Fraud ²	130	17%
4	Government Documents or Benefits Fraud	92	12%
5	Loan Fraud	52	7%
6	Employment-Related Fraud	43	5%
	Other	198	25%
	Attempted Identity Theft	41	5%

¹Percentages are based on the 784 victims reporting from the District of Columbia. Percentages add to more than 100 because approximately 16% of victims from the District of Columbia reported experiencing more than one type of identity theft.

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

FLORIDA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 52,297



Fraud Complaints from Florida Consumers = 33,027

Top Fraud Complaint Categories for Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	3,572	11%
2	Internet Services	2,691	8%
3	Foreign Money Offers	2,210	7%
4	Prizes/Sweepstakes and Lotteries	1,894	6%
5	Internet Auctions	1,763	5%

¹Percentages are based on the total number of fraud complaints from Florida consumers (33,027).

Amount Paid Reported by Florida Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
33,027	\$60,469,285	29,386	89%	\$2,058

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (29,386). Eight consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Florida Victims = 19,270

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	4,406	23%
2	Phone or Utilities Fraud	3,090	16%
3	Bank Fraud ²	2,878	15%
4	Government Documents or Benefits Fraud	2,753	14%
5	Employment-Related Fraud	1,744	9%
6	Loan Fraud	967	5%
	Other	5,186	27%
	Attempted Identity Theft	1,020	5%

¹Percentages are based on the 19,270 victims reporting from Florida. Percentages add to more than 100 because approximately 17% of victims from Florida reported experiencing more than one type of identity theft.

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

GEORGIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 24,680



Fraud Complaints from Georgia Consumers = 15,936

Top Fraud Complaint Categories for Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,617	10%
2	Internet Services	1,182	7%
3	Foreign Money Offers	975	6%
4	Prizes/Sweepstakes and Lotteries	891	6%
5	Computer Equipment and Software	779	5%

¹Percentages are based on the total number of fraud complaints from Georgia consumers (15,936).

Amount Paid Reported by Georgia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
15,936	\$21,544,911	14,402	90%	\$1,496

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (14,402). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Georgia Victims = 8,744

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,918	22%
2	Phone or Utilities Fraud	1,453	17%
3	Government Documents or Benefits Fraud	1,405	16%
4	Bank Fraud ²	1,311	15%
5	Employment-Related Fraud	793	9%
6	Loan Fraud	445	5%
	Other	2,253	26%
	Attempted Identity Theft	448	5%

¹Percentages are based on the 8,744 victims reporting from Georgia. Percentages add to more than 100 because approximately 16% of victims from Georgia reported experiencing more than one type of identity theft.

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

HAWAII

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 3,109



Fraud Complaints from Hawaii Consumers = 2,520

Top Fraud Complaint Categories for Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	341	14%
2	Prizes/Sweepstakes and Lotteries	206	8%
3	Internet Services	198	8%
4	Internet Auctions	168	7%
5	Foreign Money Offers	166	7%

¹Percentages are based on the total number of fraud complaints from Hawaii consumers (2,520).

Amount Paid Reported by Hawaii Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,520	\$3,264,418	2,252	89%	\$1,450

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (2,252).



Identity Theft Complaints from Hawaii Victims = 589

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	219	37%
2	Bank Fraud ²	99	17%
3	Phone or Utilities Fraud	76	13%
4	Employment-Related Fraud	37	6%
5	Government Documents or Benefits Fraud	25	4%
6	Loan Fraud	25	4%
	Other	162	28%
	Attempted Identity Theft	21	4%

¹Percentages are based on the 589 victims reporting from Hawaii. Percentages add to more than 100 because approximately 15% of victims from Hawaii reported experiencing more than one type of identity theft.

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

IDAHO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 3,300



Fraud Complaints from Idaho Consumers = 2,563

Top Fraud Complaint Categories for Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	276	11%
2	Internet Services	229	9%
3	Foreign Money Offers	148	6%
4	Prizes/Sweepstakes and Lotteries	134	5%
5	Internet Auctions	129	5%

¹Percentages are based on the total number of fraud complaints from Idaho consumers (2,563).

Amount Paid Reported by Idaho Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,563	\$2,383,129	2,318	90%	\$1,028

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (2,318).



Identity Theft Complaints from Idaho Victims = 737

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	160	22%
2	Phone or Utilities Fraud	136	18%
3	Employment-Related Fraud	84	11%
4	Bank Fraud ²	80	11%
5	Government Documents or Benefits Fraud	54	7%
6	Loan Fraud	32	4%
	Other	227	31%
	Attempted Identity Theft	39	5%

¹Percentages are based on the 737 victims reporting from Idaho. Percentages add to more than 100 because approximately 13% of victims from Idaho reported experiencing more than one type of identity theft.

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

ILLINOIS
Consumer Sentinel Complaint Figures
January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 31,906



Fraud Complaints from Illinois Consumers = 21,602

Top Fraud Complaint Categories for Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	2,227	10%
2	Internet Services	1,588	7%
3	Computer Equipment and Software	1,173	5%
4	Foreign Money Offers	1,105	5%
5	Prizes/Sweepstakes and Lotteries	1,058	5%

¹Percentages are based on the total number of fraud complaints from Illinois consumers (21,602).

Amount Paid Reported by Illinois Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
21,602	\$38,585,928	19,807	92%	\$1,948

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (19,807). Six consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Illinois Victims = 10,304

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,345	23%
2	Phone or Utilities Fraud	1,945	19%
3	Employment-Related Fraud	1,460	14%
4	Government Documents or Benefits Fraud	1,287	12%
5	Bank Fraud ²	1,271	12%
6	Loan Fraud	551	5%
	Other	2,481	24%
	Attempted Identity Theft	526	5%

¹Percentages are based on the 10,304 victims reporting from Illinois. Percentages add to more than 100 because approximately 17% of victims from Illinois reported experiencing more than one type of identity theft.

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

INDIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 14,431



Fraud Complaints from Indiana Consumers = 10,405

Top Fraud Complaint Categories for Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,068	10%
2	Prizes/Sweepstakes and Lotteries	1,012	10%
3	Internet Services	716	7%
4	Foreign Money Offers	676	6%
5	Computer Equipment and Software	419	4%

¹Percentages are based on the total number of fraud complaints from Indiana consumers (10,405).

Amount Paid Reported by Indiana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
10,405	\$18,607,786	9,463	91%	\$1,966

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (9,463). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Indiana Victims = 4,026

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,007	25%
2	Credit Card Fraud	806	20%
3	Bank Fraud ²	549	14%
4	Government Documents or Benefits Fraud	423	11%
5	Employment-Related Fraud	418	10%
6	Loan Fraud	195	5%
	Other	965	24%
	Attempted Identity Theft	205	5%

¹Percentages are based on the 4,026 victims reporting from Indiana. Percentages add to more than 100 because approximately 16% of victims from Indiana reported experiencing more than one type of identity theft.

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

IOWA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 5,077



Fraud Complaints from Iowa Consumers = 4,014

Top Fraud Complaint Categories for Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	503	13%
2	Internet Services	299	7%
3	Internet Auctions	223	6%
4	Foreign Money Offers	221	6%
5	Computer Equipment and Software	212	5%

¹Percentages are based on the total number of fraud complaints from Iowa consumers (4,014).

Amount Paid Reported by Iowa Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,014	\$2,604,987	3,654	91%	\$713

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (3,654).



Identity Theft Complaints from Iowa Victims = 1,063

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	296	28%
2	Phone or Utilities Fraud	180	17%
3	Bank Fraud ²	137	13%
4	Employment-Related Fraud	110	10%
5	Government Documents or Benefits Fraud	77	7%
6	Loan Fraud	46	4%
	Other	278	26%
	Attempted Identity Theft	54	5%

¹Percentages are based on the 1,063 victims reporting from Iowa. Percentages add to more than 100 because approximately 14% of victims from Iowa reported experiencing more than one type of identity theft.

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

KANSAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 5,569



Fraud Complaints from Kansas Consumers = 3,875

Top Fraud Complaint Categories for Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	462	12%
2	Foreign Money Offers	259	7%
3	Internet Services	252	7%
4	Internet Auctions	203	5%
5	Computer Equipment and Software	203	5%

¹Percentages are based on the total number of fraud complaints from Kansas consumers (3,875).

Amount Paid Reported by Kansas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,875	\$16,518,673	3,500	90%	\$4,720

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (3,500). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Kansas Victims = 1,694

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	424	25%
2	Bank Fraud ²	288	17%
3	Phone or Utilities Fraud	268	16%
4	Employment-Related Fraud	220	13%
5	Government Documents or Benefits Fraud	133	8%
6	Loan Fraud	82	5%
	Other	432	26%
	Attempted Identity Theft	88	5%

¹Percentages are based on the 1,694 victims reporting from Kansas. Percentages add to more than 100 because approximately 16% of victims from Kansas reported experiencing more than one type of identity theft.

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

KENTUCKY

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 7,338



Fraud Complaints from Kentucky Consumers = 5,502

Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	696	13%
2	Internet Services	403	7%
3	Prizes/Sweepstakes and Lotteries	356	6%
4	Foreign Money Offers	319	6%
5	Computer Equipment and Software	309	6%

¹Percentages are based on the total number of fraud complaints from Kentucky consumers (5,502).

Amount Paid Reported by Kentucky Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,502	\$6,777,987	4,987	91%	\$1,359

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (4,987). One consumer reported an amount paid of \$1.6 million.



Identity Theft Complaints from Kentucky Victims = 1,836

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	484	26%
2	Phone or Utilities Fraud	396	22%
3	Bank Fraud ²	251	14%
4	Government Documents or Benefits Fraud	178	10%
5	Employment-Related Fraud	156	8%
6	Loan Fraud	77	4%
	Other	446	24%
	Attempted Identity Theft	101	6%

¹Percentages are based on the 1,836 victims reporting from Kentucky. Percentages add to more than 100 because approximately 16% of victims from Kentucky reported experiencing more than one type of identity theft.

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

LOUISIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 7,993



Fraud Complaints from Louisiana Consumers = 5,319

Top Fraud Complaint Categories for Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	658	12%
2	Foreign Money Offers	350	7%
3	Prizes/Sweepstakes and Lotteries	347	7%
4	Internet Services	308	6%
5	Internet Auctions	264	5%

¹Percentages are based on the total number of fraud complaints from Louisiana consumers (5,319).

Amount Paid Reported by Louisiana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,319	\$10,679,438	4,883	92%	\$2,187

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (4,883). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Louisiana Victims = 2,674

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	597	22%
2	Credit Card Fraud	579	22%
3	Phone or Utilities Fraud	488	18%
4	Bank Fraud ²	346	13%
5	Employment-Related Fraud	203	8%
6	Loan Fraud	136	5%
	Other	561	21%
	Attempted Identity Theft	129	5%

¹Percentages are based on the 2,674 victims reporting from Louisiana. Percentages add to more than 100 because approximately 16% of victims from Louisiana reported experiencing more than one type of identity theft.

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

MAINE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 2,641



Fraud Complaints from Maine Consumers = 2,111

Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	435	21%
2	Internet Services	145	7%
3	Foreign Money Offers	142	7%
4	Prizes/Sweepstakes and Lotteries	136	6%
5	Internet Auctions	97	5%

¹Percentages are based on the total number of fraud complaints from Maine consumers (2,111).

Amount Paid Reported by Maine Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,111	\$9,438,733	1,873	89%	\$5,039

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (1,873). One consumer reported an amount paid of \$8 million.



Identity Theft Complaints from Maine Victims = 530

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	162	31%
2	Phone or Utilities Fraud	86	16%
3	Bank Fraud ²	75	14%
4	Employment-Related Fraud	29	5%
5	Government Documents or Benefits Fraud	24	5%
6	Loan Fraud	22	4%
	Other	152	29%
	Attempted Identity Theft	36	7%

¹Percentages are based on the 530 victims reporting from Maine. Percentages add to more than 100 because approximately 14% of victims from Maine reported experiencing more than one type of identity theft.

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

MARYLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 16,566



Fraud Complaints from Maryland Consumers = 11,745

Top Fraud Complaint Categories for Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,314	11%
2	Foreign Money Offers	980	8%
3	Internet Services	905	8%
4	Prizes/Sweepstakes and Lotteries	640	5%
5	Computer Equipment and Software	622	5%

¹Percentages are based on the total number of fraud complaints from Maryland consumers (11,745).

Amount Paid Reported by Maryland Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
11,745	\$17,223,500	10,549	90%	\$1,633

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (10,549). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Maryland Victims = 4,821

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,362	28%
2	Phone or Utilities Fraud	908	19%
3	Bank Fraud ²	741	15%
4	Government Documents or Benefits Fraud	389	8%
5	Employment-Related Fraud	295	6%
6	Loan Fraud	239	5%
	Other	1,224	25%
	Attempted Identity Theft	265	5%

¹Percentages are based on the 4,821 victims reporting from Maryland. Percentages add to more than 100 because approximately 14% of victims from Maryland reported experiencing more than one type of identity theft.

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

MASSACHUSETTS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 14,058



Fraud Complaints from Massachusetts Consumers = 9,766

Top Fraud Complaint Categories for Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,196	12%
2	Internet Services	802	8%
3	Foreign Money Offers	678	7%
4	Computer Equipment and Software	673	7%
5	Prizes/Sweepstakes and Lotteries	491	5%

¹Percentages are based on the total number of fraud complaints from Massachusetts consumers (9,766).

Amount Paid Reported by Massachusetts Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
9,766	\$13,342,766	8,738	89%	\$1,527

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (8,738). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Massachusetts Victims = 4,292

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,266	29%
2	Phone or Utilities Fraud	791	18%
3	Bank Fraud ²	553	13%
4	Employment-Related Fraud	434	10%
5	Government Documents or Benefits Fraud	335	8%
6	Loan Fraud	182	4%
	Other	1,081	25%
	Attempted Identity Theft	275	6%

¹Percentages are based on the 4,292 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 16% of victims from Massachusetts reported experiencing more than one type of identity theft.

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

MICHIGAN

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 21,859



Fraud Complaints from Michigan Consumers = 14,780

Top Fraud Complaint Categories for Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,617	11%
2	Prizes/Sweepstakes and Lotteries	1,040	7%
3	Internet Services	974	7%
4	Foreign Money Offers	775	5%
5	Multi-Level Mktg/Pyramids/Chain Letters	727	5%

¹Percentages are based on the total number of fraud complaints from Michigan consumers (14,780).

Amount Paid Reported by Michigan Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
14,780	\$18,495,232	12,784	86%	\$1,447

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (12,784). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Michigan Victims = 7,079

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,772	25%
2	Phone or Utilities Fraud	1,510	21%
3	Government Documents or Benefits Fraud	857	12%
4	Bank Fraud ²	775	11%
5	Loan Fraud	480	7%
6	Employment-Related Fraud	445	6%
	Other	1,782	25%
	Attempted Identity Theft	458	6%

¹Percentages are based on the 7,079 victims reporting from Michigan. Percentages add to more than 100 because approximately 17% of victims from Michigan reported experiencing more than one type of identity theft.

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

MINNESOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 12,245



Fraud Complaints from Minnesota Consumers = 9,388

Top Fraud Complaint Categories for Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	915	10%
2	Internet Services	654	7%
3	Foreign Money Offers	490	5%
4	Prizes/Sweepstakes and Lotteries	483	5%
5	Computer Equipment and Software	474	5%

¹Percentages are based on the total number of fraud complaints from Minnesota consumers (9,388).

Amount Paid Reported by Minnesota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
9,388	\$8,583,545	8,656	92%	\$992

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (8,656). One consumer reported an amount paid of \$1 million.



Identity Theft Complaints from Minnesota Victims = 2,857

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	779	27%
2	Bank Fraud ²	546	19%
3	Phone or Utilities Fraud	390	14%
4	Employment-Related Fraud	297	10%
5	Government Documents or Benefits Fraud	207	7%
6	Loan Fraud	118	4%
	Other	727	25%
	Attempted Identity Theft	180	6%

¹Percentages are based on the 2,857 victims reporting from Minnesota. Percentages add to more than 100 because approximately 16% of victims from Minnesota reported experiencing more than one type of identity theft.

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

MISSISSIPPI

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 4,317



Fraud Complaints from Mississippi Consumers = 2,644

Top Fraud Complaint Categories for Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	312	12%
2	Internet Services	212	8%
3	Prizes/Sweepstakes and Lotteries	189	7%
4	Foreign Money Offers	162	6%
5	Advance-Fee Loans and Credit Protection/Repair	130	5%

¹Percentages are based on the total number of fraud complaints from Mississippi consumers (2,644).

Amount Paid Reported by Mississippi Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,644	\$2,679,439	2,406	91%	\$1,114

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (2,406).



Identity Theft Complaints from Mississippi Victims = 1,673

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	379	23%
2	Credit Card Fraud	327	20%
3	Phone or Utilities Fraud	288	17%
4	Bank Fraud ²	204	12%
5	Employment-Related Fraud	142	8%
6	Loan Fraud	76	5%
	Other	417	25%
	Attempted Identity Theft	57	3%

¹Percentages are based on the 1,673 victims reporting from Mississippi. Percentages add to more than 100 because approximately 15% of victims from Mississippi reported experiencing more than one type of identity theft.

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

MISSOURI

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 16,874



Fraud Complaints from Missouri Consumers = 12,912

Top Fraud Complaint Categories for Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,214	9%
2	Internet Services	807	6%
3	Foreign Money Offers	624	5%
4	Health Care	619	5%
5	Prizes/Sweepstakes and Lotteries	595	5%

¹Percentages are based on the total number of fraud complaints from Missouri consumers (12,912).

Amount Paid Reported by Missouri Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
12,912	\$20,758,278	11,979	93%	\$1,733

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (11,979). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Missouri Victims = 3,962

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,048	26%
2	Phone or Utilities Fraud	681	17%
3	Bank Fraud ²	619	16%
4	Government Documents or Benefits Fraud	303	8%
5	Employment-Related Fraud	285	7%
6	Loan Fraud	194	5%
	Other	1,084	27%
	Attempted Identity Theft	256	6%

¹Percentages are based on the 3,962 victims reporting from Missouri. Percentages add to more than 100 because approximately 16% of victims from Missouri reported experiencing more than one type of identity theft.

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

MONTANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 1,887



Fraud Complaints from Montana Consumers = 1,496

Top Fraud Complaint Categories for Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	207	14%
2	Prizes/Sweepstakes and Lotteries	117	8%
3	Internet Services	108	7%
4	Foreign Money Offers	97	6%
5	Internet Auctions	71	5%

¹Percentages are based on the total number of fraud complaints from Montana consumers (1,496).

Amount Paid Reported by Montana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,496	\$1,298,969	1,338	89%	\$971

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (1,338).



Identity Theft Complaints from Montana Victims = 391

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	99	25%
2	Phone or Utilities Fraud	72	18%
3	Bank Fraud ²	55	14%
4	Employment-Related Fraud	29	7%
5	Government Documents or Benefits Fraud	23	6%
6	Loan Fraud	17	4%
	Other	116	30%
	Attempted Identity Theft	21	5%

¹Percentages are based on the 391 victims reporting from Montana. Percentages add to more than 100 because approximately 13% of victims from Montana reported experiencing more than one type of identity theft.

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

NEBRASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 3,624



Fraud Complaints from Nebraska Consumers = 2,831

Top Fraud Complaint Categories for Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	310	11%
2	Internet Services	219	8%
3	Prizes/Sweepstakes and Lotteries	158	6%
4	Foreign Money Offers	136	5%
5	Computer Equipment and Software	136	5%

¹Percentages are based on the total number of fraud complaints from Nebraska consumers (2,831).

Amount Paid Reported by Nebraska Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,831	\$2,286,804	2,612	92%	\$875

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (2,612).



Identity Theft Complaints from Nebraska Victims = 793

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	215	27%
2	Employment-Related Fraud	120	15%
3	Bank Fraud ²	115	15%
4	Phone or Utilities Fraud	102	13%
5	Government Documents or Benefits Fraud	60	8%
6	Loan Fraud	29	4%
	Other	192	24%
	Attempted Identity Theft	44	6%

¹Percentages are based on the 793 victims reporting from Nebraska. Percentages add to more than 100 because approximately 12% of victims from Nebraska reported experiencing more than one type of identity theft.

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

NEVADA
Consumer Sentinel Complaint Figures
January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 8,068



Fraud Complaints from Nevada Consumers = 5,138

Top Fraud Complaint Categories for Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	578	11%
2	Internet Services	393	8%
3	Foreign Money Offers	358	7%
4	Prizes/Sweepstakes and Lotteries	311	6%
5	Internet Auctions	286	6%

¹Percentages are based on the total number of fraud complaints from Nevada consumers (5,138).

Amount Paid Reported by Nevada Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,138	\$12,377,267	4,602	90%	\$2,690

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (4,602). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Nevada Victims = 2,930

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	702	24%
2	Phone or Utilities Fraud	491	17%
3	Employment-Related Fraud	462	16%
4	Bank Fraud ²	432	15%
5	Government Documents or Benefits Fraud	218	7%
6	Loan Fraud	185	6%
	Other	790	27%
	Attempted Identity Theft	148	5%

¹Percentages are based on the 2,930 victims reporting from Nevada. Percentages add to more than 100 because approximately 18% of victims from Nevada reported experiencing more than one type of identity theft.

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

NEW HAMPSHIRE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 3,345



Fraud Complaints from New Hampshire Consumers = 2,702

Top Fraud Complaint Categories for New Hampshire Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	336	12%
2	Internet Services	205	8%
3	Foreign Money Offers	190	7%
4	Prizes/Sweepstakes and Lotteries	182	7%
5	Internet Auctions	130	5%

¹Percentages are based on the total number of fraud complaints from New Hampshire consumers (2,702).

Amount Paid Reported by New Hampshire Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,702	\$2,930,542	2,433	90%	\$1,204

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (2,433). One consumer reported an amount paid of \$1.3 million.



Identity Theft Complaints from New Hampshire Victims = 643

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	186	29%
2	Phone or Utilities Fraud	103	16%
3	Bank Fraud ²	73	11%
4	Employment-Related Fraud	37	6%
5	Government Documents or Benefits Fraud	35	5%
6	Loan Fraud	32	5%
	Other	216	34%
	Attempted Identity Theft	47	7%

¹Percentages are based on the 643 victims reporting from New Hampshire. Percentages add to more than 100 because approximately 16% of victims from New Hampshire reported experiencing more than one type of identity theft.

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

NEW JERSEY

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 21,406



Fraud Complaints from New Jersey Consumers = 14,542

Top Fraud Complaint Categories for New Jersey Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,772	12%
2	Internet Services	1,202	8%
3	Computer Equipment and Software	884	6%
4	Foreign Money Offers	807	6%
5	Prizes/Sweepstakes and Lotteries	766	5%

¹Percentages are based on the total number of fraud complaints from New Jersey consumers (14,542).

Amount Paid Reported by New Jersey Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
14,542	\$32,325,378	13,199	91%	\$2,449

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (13,199). One consumer reported an amount paid of \$2 million.



Identity Theft Complaints from New Jersey Victims = 6,864

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,909	28%
2	Phone or Utilities Fraud	1,291	19%
3	Bank Fraud ²	818	12%
4	Employment-Related Fraud	687	10%
5	Government Documents or Benefits Fraud	624	9%
6	Loan Fraud	305	4%
	Other	1,765	26%
	Attempted Identity Theft	408	6%

¹Percentages are based on the 6,864 victims reporting from New Jersey. Percentages add to more than 100 because approximately 15% of victims from New Jersey reported experiencing more than one type of identity theft.

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

NEW MEXICO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 4,420



Fraud Complaints from New Mexico Consumers = 2,697

Top Fraud Complaint Categories for New Mexico Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	307	11%
2	Internet Services	221	8%
3	Prizes/Sweepstakes and Lotteries	186	7%
4	Foreign Money Offers	158	6%
5	Computer Equipment and Software	114	4%

¹Percentages are based on the total number of fraud complaints from New Mexico consumers (2,697).

Amount Paid Reported by New Mexico Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,697	\$4,259,902	2,423	90%	\$1,758

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (2,423). One consumer reported an amount paid of \$1 million.



Identity Theft Complaints from New Mexico Victims = 1,723

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	353	20%
2	Credit Card Fraud	350	20%
3	Bank Fraud ²	253	15%
4	Phone or Utilities Fraud	194	11%
5	Government Documents or Benefits Fraud	163	9%
6	Loan Fraud	84	5%
	Other	518	30%
	Attempted Identity Theft	85	5%

¹Percentages are based on the 1,723 victims reporting from New Mexico. Percentages add to more than 100 because approximately 17% of victims from New Mexico reported experiencing more than one type of identity theft.

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

NEW YORK

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 46,538



Fraud Complaints from New York Consumers = 27,219

Top Fraud Complaint Categories for New York Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	3,785	14%
2	Internet Services	2,332	9%
3	Foreign Money Offers	1,720	6%
4	Computer Equipment and Software	1,676	6%
5	Internet Auctions	1,659	6%

¹Percentages are based on the total number of fraud complaints from New York consumers (27,219).

Amount Paid Reported by New York Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
27,219	\$46,103,842	24,329	89%	\$1,895

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (24,329). Nine consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from New York Victims = 19,319

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	5,404	28%
2	Credit Card Fraud	4,934	26%
3	Government Documents or Benefits Fraud	2,096	11%
4	Bank Fraud ²	1,942	10%
5	Employment-Related Fraud	1,371	7%
6	Loan Fraud	901	5%
	Other	4,078	21%
	Attempted Identity Theft	1,035	5%

¹Percentages are based on the 19,319 victims reporting from New York. Percentages add to more than 100 because approximately 15% of victims from New York reported experiencing more than one type of identity theft.

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

NORTH CAROLINA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 20,915



Fraud Complaints from North Carolina Consumers = 14,846

Top Fraud Complaint Categories for North Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,496	10%
2	Internet Services	1,104	7%
3	Foreign Money Offers	801	5%
4	Computer Equipment and Software	765	5%
5	Prizes/Sweepstakes and Lotteries	758	5%

¹Percentages are based on the total number of fraud complaints from North Carolina consumers (14,846).

Amount Paid Reported by North Carolina Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
14,846	\$20,816,318	13,607	92%	\$1,530

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (13,607). Four consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from North Carolina Victims = 6,069

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,284	21%
2	Phone or Utilities Fraud	1,184	20%
3	Bank Fraud ²	819	13%
4	Government Documents or Benefits Fraud	717	12%
5	Employment-Related Fraud	687	11%
6	Loan Fraud	307	5%
	Other	1,557	26%
	Attempted Identity Theft	321	5%

¹Percentages are based on the 6,069 victims reporting from North Carolina. Percentages add to more than 100 because approximately 16% of victims from North Carolina reported experiencing more than one type of identity theft.

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

NORTH DAKOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 908



Fraud Complaints from North Dakota Consumers = 726

Top Fraud Complaint Categories for North Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	87	12%
2	Internet Auctions	56	8%
3	Foreign Money Offers	38	5%
4	Internet Services	36	5%
5	Advance-Fee Loans and Credit Protection/Repair	31	4%
6	Computer Equipment and Software	31	4%

¹Percentages are based on the total number of fraud complaints from North Dakota consumers (726).

Amount Paid Reported by North Dakota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
726	\$540,446	660	91%	\$819

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (660).



Identity Theft Complaints from North Dakota Victims = 182

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	46	25%
2	Phone or Utilities Fraud	32	18%
3	Bank Fraud ²	21	12%
4	Employment-Related Fraud	16	9%
5	Government Documents or Benefits Fraud	13	7%
6	Loan Fraud	7	4%
	Other	56	31%
	Attempted Identity Theft	13	7%

¹Percentages are based on the 182 victims reporting from North Dakota. Percentages add to more than 100 because approximately 14% of victims from North Dakota reported experiencing more than one type of identity theft.

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

OHIO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 26,142



Fraud Complaints from Ohio Consumers = 18,964

Top Fraud Complaint Categories for Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	2,213	12%
2	Internet Services	1,274	7%
3	Prizes/Sweepstakes and Lotteries	1,135	6%
4	Computer Equipment and Software	1,028	5%
5	Foreign Money Offers	885	5%

¹Percentages are based on the total number of fraud complaints from Ohio consumers (18,964).

Amount Paid Reported by Ohio Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
18,964	\$19,324,015	17,318	91%	\$1,116

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (17,318). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Ohio Victims = 7,178

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	2,034	28%
2	Credit Card Fraud	1,631	23%
3	Bank Fraud ²	889	12%
4	Government Documents or Benefits Fraud	692	10%
5	Employment-Related Fraud	406	6%
6	Loan Fraud	281	4%
	Other	1,753	24%
	Attempted Identity Theft	410	6%

¹Percentages are based on the 7,178 victims reporting from Ohio. Percentages add to more than 100 because approximately 15% of victims from Ohio reported experiencing more than one type of identity theft.

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

OKLAHOMA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 7,140



Fraud Complaints from Oklahoma Consumers = 4,828

Top Fraud Complaint Categories for Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	501	10%
2	Internet Services	350	7%
3	Prizes/Sweepstakes and Lotteries	281	6%
4	Foreign Money Offers	241	5%
5	Computer Equipment and Software	237	5%

¹Percentages are based on the total number of fraud complaints from Oklahoma consumers (4,828).

Amount Paid Reported by Oklahoma Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,828	\$5,711,975	4,401	91%	\$1,298

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oklahoma consumers (4,401). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Oklahoma Victims = 2,312

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	538	23%
2	Phone or Utilities Fraud	412	18%
3	Bank Fraud ²	358	15%
4	Government Documents or Benefits Fraud	303	13%
5	Employment-Related Fraud	242	10%
6	Loan Fraud	105	5%
	Other	553	24%
	Attempted Identity Theft	116	5%

¹Percentages are based on the 2,312 victims reporting from Oklahoma. Percentages add to more than 100 because approximately 15% of victims from Oklahoma reported experiencing more than one type of identity theft.

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

OREGON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 10,256



Fraud Complaints from Oregon Consumers = 7,704

Top Fraud Complaint Categories for Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	753	10%
2	Internet Services	671	9%
3	Foreign Money Offers	551	7%
4	Computer Equipment and Software	374	5%
5	Internet Auctions	330	4%

¹Percentages are based on the total number of fraud complaints from Oregon consumers (7,704).

Amount Paid Reported by Oregon Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
7,704	\$10,258,965	6,931	90%	\$1,480

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (6,931). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Oregon Victims = 2,552

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	591	23%
2	Bank Fraud ²	433	17%
3	Phone or Utilities Fraud	399	16%
4	Employment-Related Fraud	236	9%
5	Government Documents or Benefits Fraud	136	5%
6	Loan Fraud	118	5%
	Other	766	30%
	Attempted Identity Theft	152	6%

¹Percentages are based on the 2,552 victims reporting from Oregon. Percentages add to more than 100 because approximately 14% of victims from Oregon reported experiencing more than one type of identity theft.

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

PENNSYLVANIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 28,213



Fraud Complaints from Pennsylvania Consumers = 19,197

Top Fraud Complaint Categories for Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	2,505	13%
2	Prizes/Sweepstakes and Lotteries	1,599	8%
3	Internet Services	1,419	7%
4	Computer Equipment and Software	1,153	6%
5	Foreign Money Offers	1,032	5%

¹Percentages are based on the total number of fraud complaints from Pennsylvania consumers (19,197).

Amount Paid Reported by Pennsylvania Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
19,197	\$32,166,694	17,179	89%	\$1,872

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (17,179). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Pennsylvania Victims = 9,016

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,424	27%
2	Phone or Utilities Fraud	2,106	23%
3	Bank Fraud ²	1,125	12%
4	Government Documents or Benefits Fraud	848	9%
5	Employment-Related Fraud	576	6%
6	Loan Fraud	400	4%
	Other	2,146	24%
	Attempted Identity Theft	521	6%

¹Percentages are based on the 9,016 victims reporting from Pennsylvania. Percentages add to more than 100 because approximately 15% of victims from Pennsylvania reported experiencing more than one type of identity theft.

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

RHODE ISLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 2,103



Fraud Complaints from Rhode Island Consumers = 1,511

Top Fraud Complaint Categories for Rhode Island Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	192	13%
2	Computer Equipment and Software	102	7%
3	Internet Services	101	7%
4	Prizes/Sweepstakes and Lotteries	89	6%
5	Foreign Money Offers	83	5%

¹Percentages are based on the total number of fraud complaints from Rhode Island consumers (1,511).

Amount Paid Reported by Rhode Island Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,511	\$2,402,431	1,361	90%	\$1,765

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (1,361).



Identity Theft Complaints from Rhode Island Victims = 592

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	172	29%
2	Phone or Utilities Fraud	108	18%
3	Bank Fraud ²	79	13%
4	Employment-Related Fraud	63	11%
5	Government Documents or Benefits Fraud	51	9%
6	Loan Fraud	28	5%
	Other	140	24%
	Attempted Identity Theft	39	7%

¹Percentages are based on the 592 victims reporting from Rhode Island. Percentages add to more than 100 because approximately 18% of victims from Rhode Island reported experiencing more than one type of identity theft.

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

SOUTH CAROLINA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 8,711



Fraud Complaints from South Carolina Consumers = 6,041

Top Fraud Complaint Categories for South Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	615	10%
2	Foreign Money Offers	465	8%
3	Internet Services	439	7%
4	Prizes/Sweepstakes and Lotteries	377	6%
5	Computer Equipment and Software	374	6%

¹Percentages are based on the total number of fraud complaints from South Carolina consumers (6,041).

Amount Paid Reported by South Carolina Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
6,041	\$9,064,886	5,508	91%	\$1,646

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (5,508). One consumer reported an amount paid of \$2 million.



Identity Theft Complaints from South Carolina Victims = 2,670

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	563	21%
2	Phone or Utilities Fraud	495	19%
3	Bank Fraud ²	404	15%
4	Government Documents or Benefits Fraud	369	14%
5	Employment-Related Fraud	256	10%
6	Loan Fraud	125	5%
	Other	701	26%
	Attempted Identity Theft	115	4%

¹Percentages are based on the 2,670 victims reporting from South Carolina. Percentages add to more than 100 because approximately 16% of victims from South Carolina reported experiencing more than one type of identity theft.

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

SOUTH DAKOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 1,125



Fraud Complaints from South Dakota Consumers = 880

Top Fraud Complaint Categories for South Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	108	12%
2	Prizes/Sweepstakes and Lotteries	75	9%
3	Internet Services	62	7%
4	Internet Auctions	51	6%
5	Foreign Money Offers	45	5%

¹Percentages are based on the total number of fraud complaints from South Dakota consumers (880).

Amount Paid Reported by South Dakota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
880	\$916,320	781	89%	\$1,173

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



Identity Theft Complaints from South Dakota Victims = 245

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	78	32%
2	Phone or Utilities Fraud	35	14%
3	Bank Fraud ²	34	14%
4	Employment-Related Fraud	22	9%
5	Government Documents or Benefits Fraud	14	6%
6	Loan Fraud	10	4%
	Other	62	25%
	Attempted Identity Theft	23	9%

¹Percentages are based on the 245 victims reporting from South Dakota. Percentages add to more than 100 because approximately 17% of victims from South Dakota reported experiencing more than one type of identity theft.

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

TENNESSEE
Consumer Sentinel Complaint Figures
January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 13,906



Fraud Complaints from Tennessee Consumers = 9,920

Top Fraud Complaint Categories for Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,139	11%
2	Internet Services	691	7%
3	Prizes/Sweepstakes and Lotteries	564	6%
4	Foreign Money Offers	486	5%
5	Internet Auctions	466	5%

¹Percentages are based on the total number of fraud complaints from Tennessee consumers (9,920).

Amount Paid Reported by Tennessee Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
9,920	\$13,787,117	9,067	91%	\$1,521

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (9,067). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Tennessee Victims = 3,986

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	902	23%
2	Phone or Utilities Fraud	629	16%
3	Government Documents or Benefits Fraud	617	15%
4	Bank Fraud ²	596	15%
5	Employment-Related Fraud	301	8%
6	Loan Fraud	209	5%
	Other	1,057	27%
	Attempted Identity Theft	217	5%

¹Percentages are based on the 3,986 victims reporting from Tennessee. Percentages add to more than 100 because approximately 16% of victims from Tennessee reported experiencing more than one type of identity theft.

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

TEXAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 62,163



Fraud Complaints from Texas Consumers = 36,367

Top Fraud Complaint Categories for Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	3,431	9%
2	Internet Services	2,785	8%
3	Foreign Money Offers	2,009	6%
4	Computer Equipment and Software	1,795	5%
5	Prizes/Sweepstakes and Lotteries	1,580	4%

¹Percentages are based on the total number of fraud complaints from Texas consumers (36,367).

Amount Paid Reported by Texas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
36,367	\$105,343,306	33,160	91%	\$3,177

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (33,160). Fifteen consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Texas Victims = 25,796

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	6,312	24%
2	Credit Card Fraud	4,788	19%
3	Bank Fraud ²	3,836	15%
4	Phone or Utilities Fraud	3,467	13%
5	Government Documents or Benefits Fraud	3,351	13%
6	Loan Fraud	1,515	6%
	Other	5,582	22%
	Attempted Identity Theft	990	4%

¹Percentages are based on the 25,796 victims reporting from Texas. Percentages add to more than 100 because approximately 17% of victims from Texas reported experiencing more than one type of identity theft.

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

UTAH

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 6,639



Fraud Complaints from Utah Consumers = 5,110

Top Fraud Complaint Categories for Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	463	9%
2	Internet Services	409	8%
3	Prizes/Sweepstakes and Lotteries	323	6%
4	Foreign Money Offers	283	6%
5	Health Care	248	5%

¹Percentages are based on the total number of fraud complaints from Utah consumers (5,110).

Amount Paid Reported by Utah Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,110	\$8,078,840	4,594	90%	\$1,759

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Utah consumers (4,594). One consumer reported an amount paid of \$4 million.



Identity Theft Complaints from Utah Victims = 1,529

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	368	24%
2	Bank Fraud ²	268	18%
3	Phone or Utilities Fraud	203	13%
4	Employment-Related Fraud	199	13%
5	Government Documents or Benefits Fraud	85	6%
6	Loan Fraud	68	4%
	Other	455	30%
	Attempted Identity Theft	84	5%

¹Percentages are based on the 1,529 victims reporting from Utah. Percentages add to more than 100 because approximately 16% of victims from Utah reported experiencing more than one type of identity theft.

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

VERMONT

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 1,117



Fraud Complaints from Vermont Consumers = 880

Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	116	13%
2	Internet Services	78	9%
3	Foreign Money Offers	51	6%
4	Internet Auctions	51	6%
5	Prizes/Sweepstakes and Lotteries	43	5%

¹Percentages are based on the total number of fraud complaints from Vermont consumers (880).

Amount Paid Reported by Vermont Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
880	\$2,516,428	798	91%	\$3,153

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (798). One consumer reported an amount paid of \$2 million.



Identity Theft Complaints from Vermont Victims = 237

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	68	29%
2	Phone or Utilities Fraud	45	19%
3	Bank Fraud ²	23	10%
4	Government Documents or Benefits Fraud	13	5%
5	Loan Fraud	10	4%
6	Employment-Related Fraud	7	3%
	Other	82	35%
	Attempted Identity Theft	10	4%

¹Percentages are based on the 237 victims reporting from Vermont. Percentages add to more than 100 because approximately 14% of victims from Vermont reported experiencing more than one type of identity theft.

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

VIRGINIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 20,052



Fraud Complaints from Virginia Consumers = 14,733

Top Fraud Complaint Categories for Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,855	13%
2	Internet Services	1,116	8%
3	Foreign Money Offers	957	6%
4	Prizes/Sweepstakes and Lotteries	873	6%
5	Computer Equipment and Software	775	5%

¹Percentages are based on the total number of fraud complaints from Virginia consumers (14,733).

Amount Paid Reported by Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
14,733	\$16,593,111	13,068	89%	\$1,270

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (13,068). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Virginia Victims = 5,319

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,394	26%
2	Phone or Utilities Fraud	1,222	23%
3	Bank Fraud ²	685	13%
4	Government Documents or Benefits Fraud	382	7%
5	Employment-Related Fraud	367	7%
6	Loan Fraud	250	5%
	Other	1,433	27%
	Attempted Identity Theft	300	6%

¹Percentages are based on the 5,319 victims reporting from Virginia. Percentages add to more than 100 because approximately 16% of victims from Virginia reported experiencing more than one type of identity theft.

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

WASHINGTON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 19,860



Fraud Complaints from Washington Consumers = 14,918

Top Fraud Complaint Categories for Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,404	9%
2	Internet Services	1,226	8%
3	Foreign Money Offers	893	6%
4	Computer Equipment and Software	795	5%
5	Prizes/Sweepstakes and Lotteries	773	5%

¹Percentages are based on the total number of fraud complaints from Washington consumers (14,918).

Amount Paid Reported by Washington Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
14,918	\$39,417,630	13,478	90%	\$2,925

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (13,478). Eleven consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Washington Victims = 4,942

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,174	24%
2	Bank Fraud ²	951	19%
3	Phone or Utilities Fraud	813	16%
4	Employment-Related Fraud	502	10%
5	Government Documents or Benefits Fraud	304	6%
6	Loan Fraud	197	4%
	Other	1,414	29%
	Attempted Identity Theft	280	6%

¹Percentages are based on the 4,942 victims reporting from Washington. Percentages add to more than 100 because approximately 16% of victims from Washington reported experiencing more than one type of identity theft.

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

WEST VIRGINIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 3,383



Fraud Complaints from West Virginia Consumers = 2,654

Top Fraud Complaint Categories for West Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services	420	16%
2	Shop-at-Home/Catalog Sales	357	13%
3	Prizes/Sweepstakes and Lotteries	162	6%
4	Internet Auctions	128	5%
5	Foreign Money Offers	111	4%

¹Percentages are based on the total number of fraud complaints from West Virginia consumers (2,654).

Amount Paid Reported by West Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,654	\$1,823,592	2,137	81%	\$853

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (2,137).



Identity Theft Complaints from West Virginia Victims = 729

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	184	25%
2	Credit Card Fraud	178	24%
3	Bank Fraud ²	102	14%
4	Government Documents or Benefits Fraud	57	8%
5	Employment-Related Fraud	42	6%
6	Loan Fraud	25	3%
	Other	198	27%
	Attempted Identity Theft	29	4%

¹Percentages are based on the 729 victims reporting from West Virginia. Percentages add to more than 100 because approximately 15% of victims from West Virginia reported experiencing more than one type of identity theft.

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

WISCONSIN

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 12,302



Fraud Complaints from Wisconsin Consumers = 9,852

Top Fraud Complaint Categories for Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,078	11%
2	Internet Services	728	7%
3	Computer Equipment and Software	580	6%
4	Foreign Money Offers	537	5%
5	Prizes/Sweepstakes and Lotteries	410	4%

¹Percentages are based on the total number of fraud complaints from Wisconsin consumers (9,852).

Amount Paid Reported by Wisconsin Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
9,852	\$12,735,185	9,007	91%	\$1,414

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (9,007). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Wisconsin Victims = 2,450

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	635	26%
2	Phone or Utilities Fraud	387	16%
3	Bank Fraud ²	373	15%
4	Employment-Related Fraud	286	12%
5	Government Documents or Benefits Fraud	239	10%
6	Loan Fraud	121	5%
	Other	617	25%
	Attempted Identity Theft	145	6%

¹Percentages are based on the 2,450 victims reporting from Wisconsin. Percentages add to more than 100 because approximately 17% of victims from Wisconsin reported experiencing more than one type of identity theft.

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

WYOMING

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 1,106



Fraud Complaints from Wyoming Consumers = 884

Top Fraud Complaint Categories for Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	109	12%
2	Internet Services	62	7%
3	Prizes/Sweepstakes and Lotteries	54	6%
4	Foreign Money Offers	54	6%
5	Internet Auctions	44	5%

¹Percentages are based on the total number of fraud complaints from Wyoming consumers (884).

Amount Paid Reported by Wyoming Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
884	\$1,326,015	796	90%	\$1,666

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (796).



Identity Theft Complaints from Wyoming Victims = 222

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	47	21%
2	Employment-Related Fraud	33	15%
3	Phone or Utilities Fraud	30	14%
4	Bank Fraud ²	26	12%
5	Government Documents or Benefits Fraud	14	6%
6	Loan Fraud	5	2%
	Other	71	32%
	Attempted Identity Theft	18	8%

¹Percentages are based on the 222 victims reporting from Wyoming. Percentages add to more than 100 because approximately 12% of victims from Wyoming reported experiencing more than one type of identity theft.

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



Appendix A1: The Sentinel Network



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



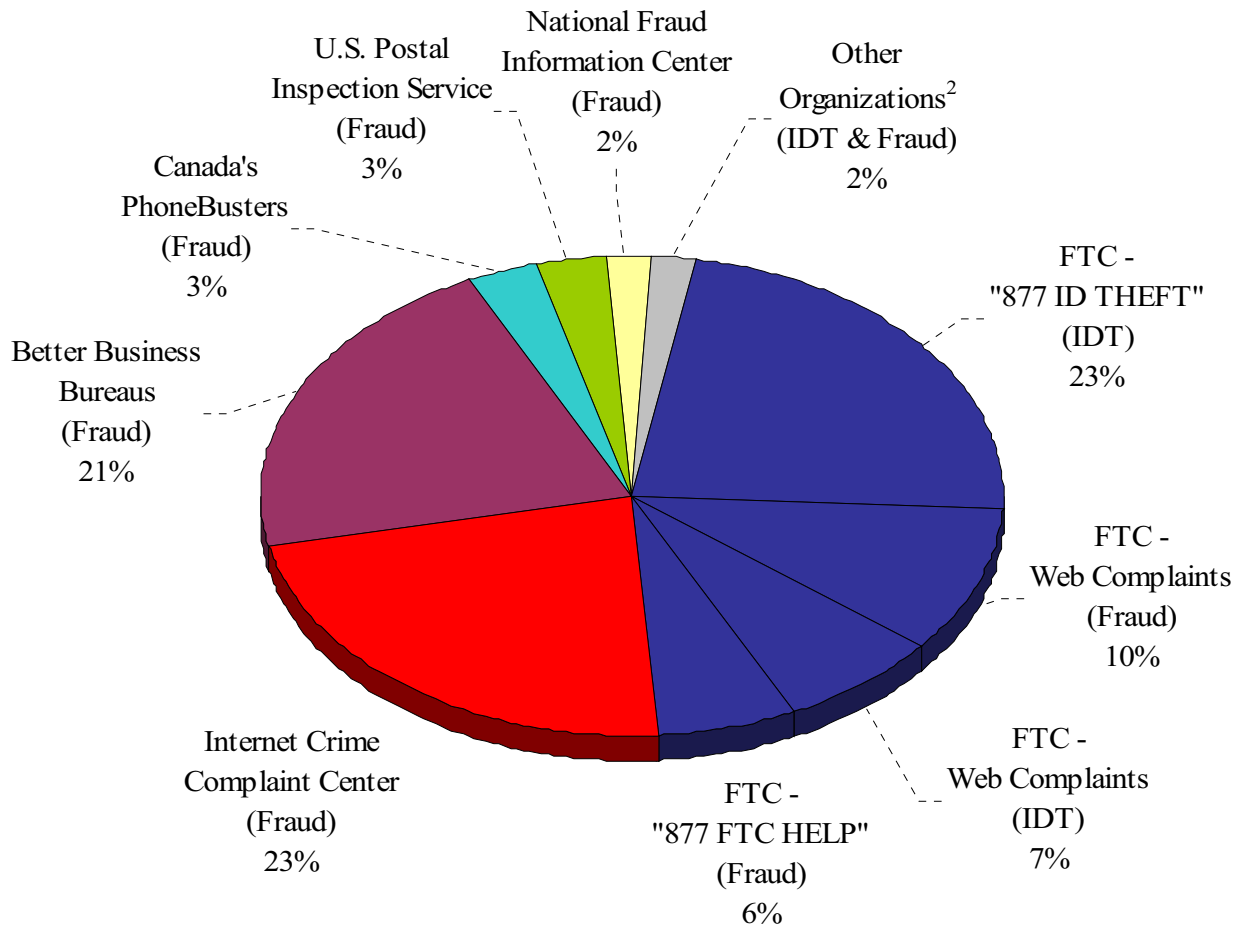
Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints in order to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. The multilingual public Web site provides general information about consumer protection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



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

Appendix A2: Sentinel Data Contributors¹

January 1 – December 31, 2007



¹Percentages are based on the total number of Sentinel complaints (**813,899**) received between January 1 and December 31, 2007. The type of complaints provided by the organization is indicated in parentheses.

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



Appendix A3: Other Sentinel Data Contributors

January 1 – December 31, 2007

Federal Agencies

Federal Bureau of Investigation
Office of the Comptroller of the Currency

Attorneys General Offices

Arkansas
District of Columbia
Nevada
North Dakota

Other State & Local Agencies

California, San Bernardino County District Attorney
California, Stanislaus County District Attorney
Georgia Governor's Office of Consumer Affairs
North Carolina Department of Justice
North Dakota Department of Financial Institutions
Wisconsin Department of Financial Institutions

Others

Identity Theft Assistance Center
Xerox Corporation

Local Police/Sheriff Departments

California, Inglewood Police Department
Colorado, Steamboat Springs Police Department
Connecticut, Danbury Police Department
Illinois, Broadview Police Department
Illinois, Chadwick Police Department
Illinois, Glenview Police Department
Illinois, Wilmette Police Department
Indiana, Fulton County Sheriff's Department
Iowa, Clinton Police Department
Kansas, Dodge City Police Department
Michigan, Genesee County Sheriff's Department
New Jersey, Harrison Township Police Department
New York, Cortland County Sheriff's Department
New York, DeWitt Police Department
New York, Suffern Police Department
North Carolina, Caldwell County Sheriff's office
Ohio, Streetsboro Police Department
Pennsylvania, Colonial Regional Police Department
Pennsylvania, Palmerton Police Department
Pennsylvania, Penn Township Police Department
Pennsylvania, Plymouth Township Police Department
Pennsylvania, Solebury Township Police Department
South Dakota, Miner County Sheriff's Office
Texas, Mansfield Police Department
Washington, Whatcom County Sheriff's Office

Appendix B: Sentinel Complaint Categories

<p>Advance-Fee Loans and Credit Protection/Repair Offers: The promise of a loan that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee; etc.</p>
<p>Business Opportunities and Work-at-Home Plans: Medical billing scams; misleading franchise and Internet-based business opportunities; wealth building plans that don't make good on their promises; etc.</p>
<p>Charitable Solicitations: Misleading pitches for donations to benefit local service organizations, solicitations for bogus charity or relief organization; etc.</p>
<p>Computer Equipment and Software: Problems with computer software, hardware, and computer equipment purchases; unwanted or unauthorized software installations and downloads; etc.</p>
<p>Debt Management/Credit Counseling: Unfulfilled promises by credit counseling organizations to provide free services, send payments to creditors in a timely manner, or reduce interest rates on credit card debt, eliminate late and over-the-limit fees; etc.</p>
<p>Employ Agencies/Job Counsel/Overseas Work: Unfulfilled, misleading and deceptive job placement opportunities; offers and services by employment-service firms for up-front fees; etc.</p>
<p>Foreign Money Offers: Letters or e-mails offering the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers, or other identifying information from the victim.</p>
<p>Health Care: Fraudulent, misleading, or deceptive claims for vision correction procedures, dietary supplements, weight loss products or services, impotency treatments, health spas and equipment, infertility services, sunscreens, HIV test kits, etc.</p>
<p>Identity Theft: When someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft.</p>
<p>Internet Auctions: Non-delivery of goods; delivery of goods that are less valuable than advertised; lack of delivery in a timely way; failure to disclose all the relevant information about the product or terms of the sale; etc.</p>
<p>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.</p>
<p>Investments: Promises of riches that don't pan out in day trading, oil and gas leases, gold and gems, FCC licenses, etc.</p>
<p>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.).</p>
<p>Multi-Level Marketing/Pyramids/Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit.</p>
<p>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.</p>
<p>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.</p>
<p>Real Estate (Not Timeshares): 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.</p>
<p>Shop-At-Home/Catalog Sales: Problems, such as undisclosed costs, failure to deliver on time, non-delivery, and refusal to honor a guarantee, with purchases made via the Internet (not including auction sales), telephone, or mail.</p>
<p>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.</p>
<p>Travel, Vacations and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc.</p>
<p>"Other" complaint categories are: non-educational grants; unauthorized debits and charges for unknown products; DVD Video/film; modeling agencies/services; video games; scholarship/educational grants; dating services; property/inheritance tracers; green card application services; water purifiers; living trusts; and viaticals.</p>

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Abilene, TX Metropolitan Statistical Area	237	149.9	360
Adrian, MI Micropolitan Statistical Area	298	291.6	75
Akron, OH Metropolitan Statistical Area	1,621	231.3	188
Albany, GA Metropolitan Statistical Area	303	184.8	297
Albany-Lebanon, OR Micropolitan Statistical Area	642	575.8	1
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	1,710	201.0	261
Albuquerque, NM Metropolitan Statistical Area	1,525	186.7	292
Alexandria, LA Metropolitan Statistical Area	342	227.9	197
Allegan, MI Micropolitan Statistical Area	522	459.9	5
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	1,850	231.2	189
Altoona, PA Metropolitan Statistical Area	234	185.0	296
Amarillo, TX Metropolitan Statistical Area	385	159.4	342
Anchorage, AK Metropolitan Statistical Area	942	262.3	116
Anderson, IN Metropolitan Statistical Area	403	308.6	61
Anderson, SC Metropolitan Statistical Area	404	227.0	200
Ann Arbor, MI Metropolitan Statistical Area	1,230	357.5	35
Anniston-Oxford, AL Metropolitan Statistical Area	226	200.2	264
Appleton, WI Metropolitan Statistical Area	707	325.3	50
Asheville, NC Metropolitan Statistical Area	900	226.1	204
Ashtabula, OH Micropolitan Statistical Area	269	261.9	118
Athens-Clarke County, GA Metropolitan Statistical Area	463	249.6	141
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	11,206	218.1	217
Atlantic City, NJ Metropolitan Statistical Area	748	275.4	95
Auburn-Opelika, AL Metropolitan Statistical Area	334	265.5	111
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	891	170.3	328
Augusta-Waterville, ME Micropolitan Statistical Area	315	260.2	121
Austin-Round Rock, TX Metropolitan Statistical Area	4,164	275.1	96
Bakersfield, CA Metropolitan Statistical Area	1,412	181.0	305
Baltimore-Towson, MD Metropolitan Statistical Area	6,338	238.4	167
Bangor, ME Metropolitan Statistical Area	303	205.9	249
Barnstable Town, MA Metropolitan Statistical Area	384	170.8	326
Baton Rouge, LA Metropolitan Statistical Area	1,140	148.7	364
Battle Creek, MI Metropolitan Statistical Area	301	218.1	216
Bay City, MI Metropolitan Statistical Area	297	274.0	97
Beaumont-Port Arthur, TX Metropolitan Statistical Area	516	135.9	372
Bellingham, WA Metropolitan Statistical Area	628	337.7	45
Bend, OR Metropolitan Statistical Area	424	284.3	88
Billings, MT Metropolitan Statistical Area	310	209.3	240
Binghamton, NY Metropolitan Statistical Area	617	249.2	142
Birmingham-Hoover, AL Metropolitan Statistical Area	2,223	202.1	257
Bismarck, ND Metropolitan Statistical Area	117	115.7	378
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	470	310.2	59
Bloomington, IN Metropolitan Statistical Area	529	296.0	72
Bloomington-Normal, IL Metropolitan Statistical Area	354	219.6	215
Bluefield, WV-VA Micropolitan Statistical Area	193	182.3	302
Boise City-Nampa, ID Metropolitan Statistical Area	1,285	226.4	202
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	8,585	192.7	278
Boulder, CO Metropolitan Statistical Area	1,197	424.0	12
Bowling Green, KY Metropolitan Statistical Area	284	250.6	137
Bremerton-Silverdale, WA Metropolitan Statistical Area	653	271.4	101

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	1,696	188.4	288
Brownsville-Harlingen, TX Metropolitan Statistical Area	224	57.8	382
Brunswick, GA Metropolitan Statistical Area	213	211.7	233
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	1,709	150.2	357
Burlington, NC Metropolitan Statistical Area	355	248.8	144
Burlington-South Burlington, VT Metropolitan Statistical Area	333	161.6	337
Canton-Massillon, OH Metropolitan Statistical Area	740	180.6	306
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	1,353	236.8	171
Cedar Rapids, IA Metropolitan Statistical Area	489	196.1	271
Chambersburg, PA Micropolitan Statistical Area	485	346.5	40
Champaign-Urbana, IL Metropolitan Statistical Area	393	181.5	304
Charleston, WV Metropolitan Statistical Area	459	150.2	358
Charleston-North Charleston, SC Metropolitan Statistical Area	1,078	178.7	311
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	4,214	266.2	107
Charlottesville, VA Metropolitan Statistical Area	493	259.1	122
Chattanooga, TN-GA Metropolitan Statistical Area	1,108	223.1	208
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	17,674	185.9	294
Chico, CA Metropolitan Statistical Area	536	248.3	145
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	3,770	179.2	310
Clarksville, TN-KY Metropolitan Statistical Area	680	282.7	89
Cleveland, TN Metropolitan Statistical Area	314	286.8	82
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	3,868	183.0	301
Coeur d'Alene, ID Metropolitan Statistical Area	430	327.0	48
College Station-Bryan, TX Metropolitan Statistical Area	381	198.3	270
Colorado Springs, CO Metropolitan Statistical Area	2,166	361.5	31
Columbia, MO Metropolitan Statistical Area	383	245.5	150
Columbia, SC Metropolitan Statistical Area	1,202	170.8	327
Columbus, GA-AL Metropolitan Statistical Area	585	202.5	256
Columbus, OH Metropolitan Statistical Area	4,783	277.2	94
Concord, NH Micropolitan Statistical Area	642	433.5	9
Corpus Christi, TX Metropolitan Statistical Area	623	149.8	361
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	12,467	207.6	245
Dalton, GA Metropolitan Statistical Area	395	293.9	73
Danville, VA Metropolitan Statistical Area	279	260.5	120
Daphne-Fairhope, AL Micropolitan Statistical Area	487	287.9	81
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	622	164.9	334
Dayton, OH Metropolitan Statistical Area	1,946	232.0	186
Decatur, AL Metropolitan Statistical Area	269	179.9	308
Decatur, IL Metropolitan Statistical Area	170	155.5	345
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	1,146	230.8	190
Denver-Aurora, CO Metropolitan Statistical Area	6,889	286.0	84
Des Moines-West Des Moines, IA Metropolitan Statistical Area	994	186.1	293
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	6,810	152.4	353
Dothan, AL Metropolitan Statistical Area	378	273.4	99
Dover, DE Metropolitan Statistical Area	310	210.0	237
Duluth, MN-WI Metropolitan Statistical Area	470	171.4	324
Dunn, NC Micropolitan Statistical Area	472	444.1	7
Durham, NC Metropolitan Statistical Area	1,780	383.3	21
East Liverpool-Salem, OH Micropolitan Statistical Area	257	232.5	184
East Stroudsburg, PA Micropolitan Statistical Area	602	363.3	27

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Population	Complaints Per 100,000 Rank
Eau Claire, WI Metropolitan Statistical Area	335	216.1	222
El Centro, CA Metropolitan Statistical Area	215	134.1	374
El Paso, TX Metropolitan Statistical Area	988	134.2	373
Elizabethtown, KY Metropolitan Statistical Area	349	314.8	57
Elkhart-Goshen, IN Metropolitan Statistical Area	542	273.6	98
Erie, PA Metropolitan Statistical Area	564	201.6	260
Eugene-Springfield, OR Metropolitan Statistical Area	949	280.9	90
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	250	194.8	277
Evansville, IN-KY Metropolitan Statistical Area	714	203.8	254
Fargo, ND-MN Metropolitan Statistical Area	280	149.7	362
Farmington, NM Metropolitan Statistical Area	190	150.2	359
Fayetteville, NC Metropolitan Statistical Area	896	262.5	115
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	849	201.7	258
Flagstaff, AZ Metropolitan Statistical Area	448	358.5	34
Flint, MI Metropolitan Statistical Area	919	207.9	244
Florence, SC Metropolitan Statistical Area	311	156.4	344
Florence-Muscle Shoals, AL Metropolitan Statistical Area	238	166.8	330
Fort Collins-Loveland, CO Metropolitan Statistical Area	976	353.3	38
Fort Smith, AR-OK Metropolitan Statistical Area	463	160.3	339
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	622	345.0	41
Fort Wayne, IN Metropolitan Statistical Area	1,198	293.6	74
Fresno, CA Metropolitan Statistical Area	1,642	184.1	300
Gadsden, AL Metropolitan Statistical Area	202	195.4	273
Gainesville, FL Metropolitan Statistical Area	793	325.0	51
Gainesville, GA Metropolitan Statistical Area	740	427.1	10
Gettysburg, PA Micropolitan Statistical Area	415	410.5	15
Glens Falls, NY Metropolitan Statistical Area	261	201.6	259
Goldsboro, NC Metropolitan Statistical Area	235	206.4	247
Grand Junction, CO Metropolitan Statistical Area	383	285.4	85
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	1,685	217.7	220
Greeley, CO Metropolitan Statistical Area	1,359	573.8	2
Green Bay, WI Metropolitan Statistical Area	615	205.7	250
Greensboro-High Point, NC Metropolitan Statistical Area	1,464	213.6	229
Greenville, NC Metropolitan Statistical Area	397	239.5	163
Greenville, SC Metropolitan Statistical Area	1,245	206.8	246
Gulfport-Biloxi, MS Metropolitan Statistical Area	550	241.3	158
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	770	298.9	69
Hammond, LA Micropolitan Statistical Area	340	300.5	67
Hanford-Corcoran, CA Metropolitan Statistical Area	519	355.1	36
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,300	247.4	148
Harrisonburg, VA Metropolitan Statistical Area	259	228.3	196
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	2,431	204.5	251
Hattiesburg, MS Metropolitan Statistical Area	249	184.8	298
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	838	232.9	183
Hilo, HI Micropolitan Statistical Area	358	209.1	241
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	473	288.7	78
Holland-Grand Haven, MI Metropolitan Statistical Area	680	263.9	113
Homosassa Springs, FL Micropolitan Statistical Area	345	249.7	140
Honolulu, HI Metropolitan Statistical Area	1,827	200.8	263
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	235	115.8	377

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Population	Complaints Per 100,000 Rank
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	7,805	140.9	369
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	499	174.8	319
Huntsville, AL Metropolitan Statistical Area	845	224.3	207
Idaho Falls, ID Metropolitan Statistical Area	275	235.1	178
Indianapolis-Carmel, IN Metropolitan Statistical Area	3,661	219.7	214
Iowa City, IA Metropolitan Statistical Area	397	284.5	87
Ithaca, NY Metropolitan Statistical Area	223	222.1	210
Jackson, MI Metropolitan Statistical Area	411	250.8	136
Jackson, MS Metropolitan Statistical Area	569	107.5	379
Jackson, TN Metropolitan Statistical Area	231	206.4	248
Jacksonville, FL Metropolitan Statistical Area	2,682	209.9	238
Jacksonville, NC Metropolitan Statistical Area	439	291.4	76
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	241	178.0	313
Janesville, WI Metropolitan Statistical Area	472	296.6	71
Jefferson City, MO Metropolitan Statistical Area	437	301.5	64
Johnson City, TN Metropolitan Statistical Area	597	312.3	58
Johnstown, PA Metropolitan Statistical Area	317	215.7	224
Jonesboro, AR Metropolitan Statistical Area	164	144.7	366
Joplin, MO Metropolitan Statistical Area	351	208.2	243
Kahului-Wailuku, HI Micropolitan Statistical Area	245	173.4	322
Kalamazoo-Portage, MI Metropolitan Statistical Area	890	278.4	93
Kankakee-Bradley, IL Metropolitan Statistical Area	258	236.5	173
Kansas City, MO-KS Metropolitan Statistical Area	3,951	200.8	262
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	534	236.2	174
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	1,013	288.3	79
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	771	254.9	131
Kingston, NY Metropolitan Statistical Area	472	258.3	125
Knoxville, TN Metropolitan Statistical Area	1,726	258.6	124
Kokomo, IN Metropolitan Statistical Area	241	238.9	166
La Crosse, WI-MN Metropolitan Statistical Area	273	211.2	234
Lafayette, IN Metropolitan Statistical Area	473	254.7	132
Lafayette, LA Metropolitan Statistical Area	519	204.0	253
Lake Charles, LA Metropolitan Statistical Area	367	190.8	283
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	676	350.2	39
Lakeland, FL Metropolitan Statistical Area	1,350	240.4	160
Lancaster, PA Metropolitan Statistical Area	1,166	235.8	176
Lansing-East Lansing, MI Metropolitan Statistical Area	848	186.8	291
Laredo, TX Metropolitan Statistical Area	148	63.9	381
Las Cruces, NM Metropolitan Statistical Area	475	245.0	151
Las Vegas-Paradise, NV Metropolitan Statistical Area	3,555	200.0	265
Lawrence, KS Metropolitan Statistical Area	268	239.0	164
Lawton, OK Metropolitan Statistical Area	248	227.1	199
Lebanon, NH-VT Micropolitan Statistical Area	458	265.6	109
Lebanon, PA Metropolitan Statistical Area	449	353.9	37
Lewiston-Auburn, ME Metropolitan Statistical Area	301	279.9	92
Lexington-Fayette, KY Metropolitan Statistical Area	966	221.2	211
Lima, OH Metropolitan Statistical Area	226	213.6	228
Lincoln, NE Metropolitan Statistical Area	611	215.2	226
Little Rock-North Little Rock, AR Metropolitan Statistical Area	1,228	188.1	289
Logan, UT-ID Metropolitan Statistical Area	253	227.6	198

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Population	Complaints Per 100,000 Rank
Longview, TX Metropolitan Statistical Area	509	250.3	138
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	20,775	160.4	338
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	2,334	191.0	282
Lubbock, TX Metropolitan Statistical Area	469	179.4	309
Lumberton, NC Micropolitan Statistical Area	196	151.9	356
Lynchburg, VA Metropolitan Statistical Area	636	265.5	110
Macon, GA Metropolitan Statistical Area	724	315.7	55
Madera, CA Metropolitan Statistical Area	527	360.1	33
Madison, WI Metropolitan Statistical Area	1,359	250.3	139
Manchester-Nashua, NH Metropolitan Statistical Area	1,311	325.5	49
Manhattan, KS Micropolitan Statistical Area	247	233.2	182
Mansfield, OH Metropolitan Statistical Area	335	263.8	114
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	452	64.5	380
Medford, OR Metropolitan Statistical Area	591	299.9	68
Memphis, TN-MS-AR Metropolitan Statistical Area	1,827	143.3	367
Merced, CA Metropolitan Statistical Area	432	175.9	317
Meridian, MS Micropolitan Statistical Area	159	152.2	355
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	8,931	163.5	336
Michigan City-La Porte, IN Metropolitan Statistical Area	448	405.5	17
Midland, TX Metropolitan Statistical Area	207	166.4	332
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	3,288	217.8	218
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	7,156	225.4	206
Missoula, MT Metropolitan Statistical Area	321	316.5	54
Mobile, AL Metropolitan Statistical Area	634	156.9	343
Modesto, CA Metropolitan Statistical Area	1,087	212.2	232
Monroe, LA Metropolitan Statistical Area	264	153.3	351
Monroe, MI Metropolitan Statistical Area	652	420.6	13
Montgomery, AL Metropolitan Statistical Area	637	176.1	316
Morgantown, WV Metropolitan Statistical Area	343	297.9	70
Morristown, TN Metropolitan Statistical Area	319	240.1	162
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	472	408.0	16
Muncie, IN Metropolitan Statistical Area	266	231.5	187
Muskegon-Norton Shores, MI Metropolitan Statistical Area	374	213.4	230
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	642	269.2	105
Napa, CA Metropolitan Statistical Area	703	526.5	3
Naples-Marco Island, FL Metropolitan Statistical Area	659	209.4	239
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	3,601	247.5	147
New Bern, NC Micropolitan Statistical Area	458	388.6	19
New Haven-Milford, CT Metropolitan Statistical Area	1,823	215.7	225
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	1,905	185.9	295
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	29,207	155.2	347
Niles-Benton Harbor, MI Metropolitan Statistical Area	606	374.8	24
Norwich-New London, CT Metropolitan Statistical Area	714	271.2	102
Ocala, FL Metropolitan Statistical Area	772	244.2	154
Odessa, TX Metropolitan Statistical Area	181	142.0	368
Ogden-Clearfield, UT Metropolitan Statistical Area	1,271	255.4	130
Ogdensburg-Massena, NY Micropolitan Statistical Area	171	153.7	350
Oklahoma City, OK Metropolitan Statistical Area	2,090	178.3	312
Olympia, WA Metropolitan Statistical Area	895	381.4	22
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	1,636	198.9	268

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Population	Complaints Per 100,000 Rank
Orlando-Kissimmee, FL Metropolitan Statistical Area	4,418	222.6	209
Oshkosh-Neenah, WI Metropolitan Statistical Area	510	317.6	53
Ottawa-Streator, IL Micropolitan Statistical Area	336	217.7	219
Owensboro, KY Metropolitan Statistical Area	353	314.9	56
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,950	243.8	155
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	1,004	187.9	290
Panama City-Lynn Haven, FL Metropolitan Statistical Area	422	258.1	126
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	258	159.5	341
Pascagoula, MS Metropolitan Statistical Area	444	291.3	77
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,031	234.3	180
Peoria, IL Metropolitan Statistical Area	575	155.3	346
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	10,214	175.3	318
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	9,930	245.8	149
Pine Bluff, AR Metropolitan Statistical Area	181	174.6	320
Pittsburgh, PA Metropolitan Statistical Area	4,485	189.2	287
Pittsfield, MA Metropolitan Statistical Area	283	215.8	223
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	942	240.2	161
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	1,166	227.0	201
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	5,236	245.0	152
Pottsville, PA Micropolitan Statistical Area	486	329.7	46
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	1,312	195.4	274
Prescott, AZ Metropolitan Statistical Area	859	413.0	14
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	2,683	166.3	333
Provo-Orem, UT Metropolitan Statistical Area	1,433	302.2	63
Pueblo, CO Metropolitan Statistical Area	305	199.5	267
Punta Gorda, FL Metropolitan Statistical Area	790	511.5	4
Racine, WI Metropolitan Statistical Area	710	362.1	29
Raleigh-Cary, NC Metropolitan Statistical Area	2,692	270.7	103
Rapid City, SD Metropolitan Statistical Area	183	154.1	348
Reading, PA Metropolitan Statistical Area	966	240.8	159
Redding, CA Metropolitan Statistical Area	415	230.6	191
Reno-Sparks, NV Metropolitan Statistical Area	1,310	327.0	47
Richmond, VA Metropolitan Statistical Area	2,700	226.1	203
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	6,153	152.8	352
Roanoke, VA Metropolitan Statistical Area	895	303.3	62
Rochester, MN Metropolitan Statistical Area	414	230.5	192
Rochester, NY Metropolitan Statistical Area	1,527	147.5	365
Rockford, IL Metropolitan Statistical Area	712	204.4	252
Rocky Mount, NC Metropolitan Statistical Area	346	236.5	172
Roseburg, OR Micropolitan Statistical Area	481	457.6	6
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	4,747	229.6	193
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	522	253.0	134
Salem, OR Metropolitan Statistical Area	1,102	286.5	83
Salinas, CA Metropolitan Statistical Area	781	190.4	284
Salisbury, MD Metropolitan Statistical Area	279	236.9	170
Salisbury, NC Micropolitan Statistical Area	523	383.8	20
Salt Lake City, UT Metropolitan Statistical Area	2,786	260.9	119
San Angelo, TX Metropolitan Statistical Area	174	164.5	335
San Antonio, TX Metropolitan Statistical Area	3,364	173.2	323
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	7,123	242.2	156

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Population	Complaints Per 100,000 Rank
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	9,760	233.5	181
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	4,577	256.1	127
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	614	238.9	165
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	835	208.6	242
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,011	404.9	18
Santa Fe, NM Metropolitan Statistical Area	353	247.9	146
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	1,101	235.8	175
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	1,542	225.8	205
Savannah, GA Metropolitan Statistical Area	692	216.2	221
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	1,000	181.5	303
Seaford, DE Micropolitan Statistical Area	387	214.7	227
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	8,697	266.5	106
Sebastian-Vero Beach, FL Metropolitan Statistical Area	324	249.0	143
Sheboygan, WI Metropolitan Statistical Area	253	220.5	212
Sherman-Denison, TX Metropolitan Statistical Area	313	264.2	112
Shreveport-Bossier City, LA Metropolitan Statistical Area	684	176.8	314
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	461	360.8	32
Sioux City, IA-NE-SD Metropolitan Statistical Area	221	154.0	349
Sioux Falls, SD Metropolitan Statistical Area	355	166.7	331
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	957	300.9	65
Spartanburg, SC Metropolitan Statistical Area	629	232.0	185
Spokane, WA Metropolitan Statistical Area	1,448	324.2	52
Springfield, IL Metropolitan Statistical Area	314	152.3	354
Springfield, MA Metropolitan Statistical Area	1,340	195.3	275
Springfield, MO Metropolitan Statistical Area	970	238.3	168
Springfield, OH Metropolitan Statistical Area	513	361.6	30
St. Cloud, MN Metropolitan Statistical Area	479	262.1	117
St. George, UT Metropolitan Statistical Area	364	288.2	80
St. Joseph, MO-KS Metropolitan Statistical Area	248	202.8	255
St. Louis, MO-IL Metropolitan Statistical Area	8,641	309.0	60
State College, PA Metropolitan Statistical Area	270	191.6	280
Statesville-Mooresville, NC Micropolitan Statistical Area	544	372.1	25
Staunton-Waynesboro, VA Micropolitan Statistical Area	296	255.8	128
Stockton, CA Metropolitan Statistical Area	1,414	210.1	236
Sumter, SC Metropolitan Statistical Area	230	220.2	213
Syracuse, NY Metropolitan Statistical Area	1,113	171.2	325
Tallahassee, FL Metropolitan Statistical Area	657	195.2	276
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	6,896	255.6	129
Terre Haute, IN Metropolitan Statistical Area	386	229.5	194
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	234	174.0	321
Thomasville-Lexington, NC Micropolitan Statistical Area	667	426.9	11
Toledo, OH Metropolitan Statistical Area	1,250	191.2	281
Topeka, KS Metropolitan Statistical Area	618	270.0	104
Torrington, CT Micropolitan Statistical Area	698	367.1	26
Traverse City, MI Micropolitan Statistical Area	427	300.6	66
Trenton-Ewing, NJ Metropolitan Statistical Area	934	254.1	133
Tucson, AZ Metropolitan Statistical Area	2,448	258.7	123
Tulsa, OK Metropolitan Statistical Area	1,706	190.0	286
Tupelo, MS Micropolitan Statistical Area	251	190.2	285
Tuscaloosa, AL Metropolitan Statistical Area	366	184.1	299

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Tyler, TX Metropolitan Statistical Area	457	234.8	179
Utica-Rome, NY Metropolitan Statistical Area	476	160.1	340
Valdosta, GA Metropolitan Statistical Area	266	210.6	235
Vallejo-Fairfield, CA Metropolitan Statistical Area	1,395	338.9	43
Victoria, TX Metropolitan Statistical Area	144	126.2	376
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	203	131.1	375
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	3,295	199.8	266
Visalia-Porterville, CA Metropolitan Statistical Area	715	170.3	329
Waco, TX Metropolitan Statistical Area	408	180.4	307
Warner Robins, GA Metropolitan Statistical Area	363	284.6	86
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	13,291	251.2	135
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	242	149.1	363
Watertown-Fort Drum, NY Micropolitan Statistical Area	243	212.7	231
Wausau, WI Metropolitan Statistical Area	449	344.8	42
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	340	271.6	100
Wenatchee, WA Metropolitan Statistical Area	284	265.9	108
Wheeling, WV-OH Metropolitan Statistical Area	207	140.5	370
Whitewater, WI Micropolitan Statistical Area	380	376.2	23
Wichita Falls, TX Metropolitan Statistical Area	289	198.6	269
Wichita, KS Metropolitan Statistical Area	830	140.2	371
Williamsport, PA Metropolitan Statistical Area	269	228.6	195
Willimantic, CT Micropolitan Statistical Area	518	443.2	8
Wilmington, NC Metropolitan Statistical Area	788	241.6	157
Winchester, VA-WV Metropolitan Statistical Area	402	338.0	44
Winston-Salem, NC Metropolitan Statistical Area	1,085	237.6	169
Wooster, OH Micropolitan Statistical Area	319	279.9	91
Worcester, MA Metropolitan Statistical Area	1,917	244.2	153
Yakima, WA Metropolitan Statistical Area	448	192.2	279
York-Hanover, PA Metropolitan Statistical Area	979	235.2	177
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,151	196.1	272
Yuba City, CA Metropolitan Statistical Area	586	362.2	28
Yuma, AZ Metropolitan Statistical Area	331	176.5	315

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Abilene, TX Metropolitan Statistical Area	120	75.9	271
Adrian, MI Micropolitan Statistical Area	96	93.9	166
Akron, OH Metropolitan Statistical Area	733	104.6	120
Albany, GA Metropolitan Statistical Area	216	131.7	61
Albany-Lebanon, OR Micropolitan Statistical Area	183	164.1	19
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	640	75.2	276
Albuquerque, NM Metropolitan Statistical Area	1,049	128.4	66
Alexandria, LA Metropolitan Statistical Area	134	89.3	198
Allegan, MI Micropolitan Statistical Area	123	108.4	107
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	844	105.5	116
Altoona, PA Metropolitan Statistical Area	102	80.6	242
Amarillo, TX Metropolitan Statistical Area	291	120.5	80
Anchorage, AK Metropolitan Statistical Area	190	52.9	352
Anderson, IN Metropolitan Statistical Area	126	96.5	152
Anderson, SC Metropolitan Statistical Area	207	116.3	87
Ann Arbor, MI Metropolitan Statistical Area	487	141.6	44
Anniston-Oxford, AL Metropolitan Statistical Area	115	101.9	130
Appleton, WI Metropolitan Statistical Area	132	60.7	332
Asheville, NC Metropolitan Statistical Area	303	76.1	268
Ashtabula, OH Micropolitan Statistical Area	67	65.2	318
Athens-Clarke County, GA Metropolitan Statistical Area	191	103.0	128
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	6,223	121.1	79
Atlantic City, NJ Metropolitan Statistical Area	310	114.1	95
Auburn-Opelika, AL Metropolitan Statistical Area	148	117.7	86
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	445	85.0	221
Augusta-Waterville, ME Micropolitan Statistical Area	65	53.7	349
Austin-Round Rock, TX Metropolitan Statistical Area	1,641	108.4	106
Bakersfield, CA Metropolitan Statistical Area	1,436	184.1	14
Baltimore-Towson, MD Metropolitan Statistical Area	2,631	99.0	146
Bangor, ME Metropolitan Statistical Area	83	56.4	342
Barnstable Town, MA Metropolitan Statistical Area	154	68.5	301
Baton Rouge, LA Metropolitan Statistical Area	632	82.5	236
Battle Creek, MI Metropolitan Statistical Area	91	65.9	313
Bay City, MI Metropolitan Statistical Area	103	95.0	160
Beaumont-Port Arthur, TX Metropolitan Statistical Area	303	79.8	247
Bellingham, WA Metropolitan Statistical Area	172	92.5	174
Bend, OR Metropolitan Statistical Area	102	68.4	302
Billings, MT Metropolitan Statistical Area	76	51.3	355
Binghamton, NY Metropolitan Statistical Area	160	64.6	322
Birmingham-Hoover, AL Metropolitan Statistical Area	1,054	95.8	156
Bismarck, ND Metropolitan Statistical Area	34	33.6	380
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	81	53.5	350
Bloomington, IN Metropolitan Statistical Area	142	79.5	251
Bloomington-Normal, IL Metropolitan Statistical Area	117	72.6	288
Bluefield, WV-VA Micropolitan Statistical Area	59	55.7	344
Boise City-Nampa, ID Metropolitan Statistical Area	378	66.6	309
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	3,302	74.1	281
Boulder, CO Metropolitan Statistical Area	327	115.8	89
Bowling Green, KY Metropolitan Statistical Area	99	87.4	214
Bremerton-Silverdale, WA Metropolitan Statistical Area	181	75.2	275

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	829	92.1	176
Brownsville-Harlingen, TX Metropolitan Statistical Area	876	225.9	4
Brunswick, GA Metropolitan Statistical Area	77	76.5	265
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	732	64.4	324
Burlington, NC Metropolitan Statistical Area	144	100.9	132
Burlington-South Burlington, VT Metropolitan Statistical Area	89	43.2	371
Canton-Massillon, OH Metropolitan Statistical Area	254	62.0	329
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	573	100.3	136
Cedar Rapids, IA Metropolitan Statistical Area	101	40.5	374
Chambersburg, PA Micropolitan Statistical Area	147	105.0	119
Champaign-Urbana, IL Metropolitan Statistical Area	98	45.2	366
Charleston, WV Metropolitan Statistical Area	150	49.1	360
Charleston-North Charleston, SC Metropolitan Statistical Area	441	73.1	283
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	1,664	105.1	118
Charlottesville, VA Metropolitan Statistical Area	174	91.4	181
Chattanooga, TN-GA Metropolitan Statistical Area	465	93.6	168
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	9,082	95.5	158
Chico, CA Metropolitan Statistical Area	216	100.1	138
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	1,358	64.5	323
Clarksville, TN-KY Metropolitan Statistical Area	201	83.6	229
Cleveland, TN Metropolitan Statistical Area	149	136.1	51
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	1,926	91.1	185
Coeur d'Alene, ID Metropolitan Statistical Area	102	77.6	262
College Station-Bryan, TX Metropolitan Statistical Area	176	91.6	179
Colorado Springs, CO Metropolitan Statistical Area	545	91.0	188
Columbia, MO Metropolitan Statistical Area	112	71.8	291
Columbia, SC Metropolitan Statistical Area	570	81.0	240
Columbus, GA-AL Metropolitan Statistical Area	320	110.8	103
Columbus, OH Metropolitan Statistical Area	1,402	81.2	239
Concord, NH Micropolitan Statistical Area	137	92.5	173
Corpus Christi, TX Metropolitan Statistical Area	558	134.2	56
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	7,978	132.9	59
Dalton, GA Metropolitan Statistical Area	172	128.0	68
Danville, VA Metropolitan Statistical Area	105	98.1	149
Daphne-Fairhope, AL Micropolitan Statistical Area	181	107.0	111
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	177	46.9	364
Dayton, OH Metropolitan Statistical Area	603	71.9	290
Decatur, AL Metropolitan Statistical Area	141	94.3	163
Decatur, IL Metropolitan Statistical Area	83	75.9	270
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	465	93.6	167
Denver-Aurora, CO Metropolitan Statistical Area	2,730	113.3	97
Des Moines-West Des Moines, IA Metropolitan Statistical Area	233	43.6	370
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	4,632	103.6	125
Dothan, AL Metropolitan Statistical Area	190	137.4	49
Dover, DE Metropolitan Statistical Area	134	90.8	191
Duluth, MN-WI Metropolitan Statistical Area	136	49.6	359
Dunn, NC Micropolitan Statistical Area	223	209.8	8
Durham, NC Metropolitan Statistical Area	675	145.4	38
East Liverpool-Salem, OH Micropolitan Statistical Area	120	108.6	105
East Stroudsburg, PA Micropolitan Statistical Area	225	135.8	54

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Eau Claire, WI Metropolitan Statistical Area	34	21.9	382
El Centro, CA Metropolitan Statistical Area	230	143.5	40
El Paso, TX Metropolitan Statistical Area	908	123.3	74
Elizabethtown, KY Metropolitan Statistical Area	93	83.9	224
Elkhart-Goshen, IN Metropolitan Statistical Area	212	107.0	110
Erie, PA Metropolitan Statistical Area	185	66.1	311
Eugene-Springfield, OR Metropolitan Statistical Area	236	69.8	296
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	94	73.2	282
Evansville, IN-KY Metropolitan Statistical Area	197	56.2	343
Fargo, ND-MN Metropolitan Statistical Area	83	44.4	368
Farmington, NM Metropolitan Statistical Area	100	79.1	256
Fayetteville, NC Metropolitan Statistical Area	423	123.9	72
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	285	67.7	303
Flagstaff, AZ Metropolitan Statistical Area	261	208.9	9
Flint, MI Metropolitan Statistical Area	366	82.8	232
Florence, SC Metropolitan Statistical Area	176	88.5	206
Florence-Muscle Shoals, AL Metropolitan Statistical Area	93	65.2	319
Fort Collins-Loveland, CO Metropolitan Statistical Area	262	94.8	161
Fort Smith, AR-OK Metropolitan Statistical Area	188	65.1	320
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	205	113.7	96
Fort Wayne, IN Metropolitan Statistical Area	342	83.8	226
Fresno, CA Metropolitan Statistical Area	1,358	152.3	30
Gadsden, AL Metropolitan Statistical Area	134	129.6	64
Gainesville, FL Metropolitan Statistical Area	206	84.4	222
Gainesville, GA Metropolitan Statistical Area	307	177.2	16
Gettysburg, PA Micropolitan Statistical Area	123	121.7	78
Glens Falls, NY Metropolitan Statistical Area	98	75.7	272
Goldsboro, NC Metropolitan Statistical Area	146	128.2	67
Grand Junction, CO Metropolitan Statistical Area	129	96.1	154
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	516	66.7	308
Greeley, CO Metropolitan Statistical Area	540	228.0	3
Green Bay, WI Metropolitan Statistical Area	116	38.8	377
Greensboro-High Point, NC Metropolitan Statistical Area	615	89.7	196
Greenville, NC Metropolitan Statistical Area	222	133.9	58
Greenville, SC Metropolitan Statistical Area	554	92.0	177
Gulfport-Biloxi, MS Metropolitan Statistical Area	225	98.7	148
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	205	79.6	249
Hammond, LA Micropolitan Statistical Area	169	149.4	35
Hanford-Corcoran, CA Metropolitan Statistical Area	314	214.8	7
Harrisburg-Carlisle, PA Metropolitan Statistical Area	383	72.9	285
Harrisonburg, VA Metropolitan Statistical Area	95	83.7	227
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	1,028	86.5	216
Hattiesburg, MS Metropolitan Statistical Area	105	77.9	259
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	347	96.4	153
Hilo, HI Micropolitan Statistical Area	55	32.1	381
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	203	123.9	73
Holland-Grand Haven, MI Metropolitan Statistical Area	179	69.5	300
Homosassa Springs, FL Micropolitan Statistical Area	130	94.1	165
Honolulu, HI Metropolitan Statistical Area	499	54.8	346
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	120	59.1	338

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	6,443	116.3	88
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	161	56.4	341
Huntsville, AL Metropolitan Statistical Area	240	63.7	325
Idaho Falls, ID Metropolitan Statistical Area	85	72.7	287
Indianapolis-Carmel, IN Metropolitan Statistical Area	1,541	92.5	175
Iowa City, IA Metropolitan Statistical Area	105	75.2	274
Ithaca, NY Metropolitan Statistical Area	48	47.8	363
Jackson, MI Metropolitan Statistical Area	108	65.9	314
Jackson, MS Metropolitan Statistical Area	494	93.3	171
Jackson, TN Metropolitan Statistical Area	97	86.7	215
Jacksonville, FL Metropolitan Statistical Area	1,330	104.1	124
Jacksonville, NC Metropolitan Statistical Area	150	99.6	141
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	75	55.4	345
Janesville, WI Metropolitan Statistical Area	141	88.6	204
Jefferson City, MO Metropolitan Statistical Area	151	104.2	123
Johnson City, TN Metropolitan Statistical Area	174	91.0	187
Johnstown, PA Metropolitan Statistical Area	140	95.3	159
Jonesboro, AR Metropolitan Statistical Area	82	72.4	289
Joplin, MO Metropolitan Statistical Area	142	84.2	223
Kahului-Wailuku, HI Micropolitan Statistical Area	52	36.8	379
Kalamazoo-Portage, MI Metropolitan Statistical Area	284	88.8	201
Kankakee-Bradley, IL Metropolitan Statistical Area	118	108.2	108
Kansas City, MO-KS Metropolitan Statistical Area	1,539	78.2	258
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	211	93.3	170
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	404	115.0	91
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	220	72.7	286
Kingston, NY Metropolitan Statistical Area	191	104.5	121
Knoxville, TN Metropolitan Statistical Area	444	66.5	310
Kokomo, IN Metropolitan Statistical Area	83	82.3	237
La Crosse, WI-MN Metropolitan Statistical Area	52	40.2	375
Lafayette, IN Metropolitan Statistical Area	187	100.7	133
Lafayette, LA Metropolitan Statistical Area	255	100.2	137
Lake Charles, LA Metropolitan Statistical Area	145	75.4	273
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	360	186.5	13
Lakeland, FL Metropolitan Statistical Area	784	139.6	47
Lancaster, PA Metropolitan Statistical Area	460	93.0	172
Lansing-East Lansing, MI Metropolitan Statistical Area	261	57.5	340
Laredo, TX Metropolitan Statistical Area	454	196.1	12
Las Cruces, NM Metropolitan Statistical Area	305	157.3	25
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,398	134.9	55
Lawrence, KS Metropolitan Statistical Area	70	62.4	327
Lawton, OK Metropolitan Statistical Area	96	87.9	210
Lebanon, NH-VT Micropolitan Statistical Area	120	69.6	298
Lebanon, PA Metropolitan Statistical Area	167	131.6	62
Lewiston-Auburn, ME Metropolitan Statistical Area	77	71.6	292
Lexington-Fayette, KY Metropolitan Statistical Area	288	66.0	312
Lima, OH Metropolitan Statistical Area	66	62.4	328
Lincoln, NE Metropolitan Statistical Area	116	40.8	373
Little Rock-North Little Rock, AR Metropolitan Statistical Area	615	94.2	164
Logan, UT-ID Metropolitan Statistical Area	56	50.4	356

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Longview, TX Metropolitan Statistical Area	210	103.3	127
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	18,761	144.9	39
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	805	65.9	315
Lubbock, TX Metropolitan Statistical Area	237	90.7	192
Lumberton, NC Metropolitan Statistical Area	149	115.5	90
Lynchburg, VA Metropolitan Statistical Area	183	76.4	267
Macon, GA Metropolitan Statistical Area	362	157.9	24
Madera, CA Metropolitan Statistical Area	410	280.2	2
Madison, WI Metropolitan Statistical Area	271	49.9	358
Manchester-Nashua, NH Metropolitan Statistical Area	320	79.4	252
Manhattan, KS Metropolitan Statistical Area	71	67.0	305
Mansfield, OH Metropolitan Statistical Area	98	77.2	264
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,563	223.1	5
Medford, OR Metropolitan Statistical Area	157	79.7	248
Memphis, TN-MS-AR Metropolitan Statistical Area	1,457	114.3	94
Merced, CA Metropolitan Statistical Area	397	161.6	22
Meridian, MS Metropolitan Statistical Area	99	94.8	162
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	8,317	152.2	31
Michigan City-La Porte, IN Metropolitan Statistical Area	131	118.6	84
Midland, TX Metropolitan Statistical Area	110	88.4	207
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	1,050	69.5	299
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,243	70.6	293
Missoula, MT Metropolitan Statistical Area	89	87.8	211
Mobile, AL Metropolitan Statistical Area	321	79.4	253
Modesto, CA Metropolitan Statistical Area	749	146.2	36
Monroe, LA Metropolitan Statistical Area	155	90.0	195
Monroe, MI Metropolitan Statistical Area	258	166.4	18
Montgomery, AL Metropolitan Statistical Area	547	151.2	32
Morgantown, WV Metropolitan Statistical Area	95	82.5	235
Morristown, TN Metropolitan Statistical Area	120	90.3	194
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	162	140.0	46
Muncie, IN Metropolitan Statistical Area	71	61.8	331
Muskegon-Norton Shores, MI Metropolitan Statistical Area	104	59.4	336
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	195	81.8	238
Napa, CA Metropolitan Statistical Area	404	302.6	1
Naples-Marco Island, FL Metropolitan Statistical Area	331	105.2	117
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	1,061	72.9	284
New Bern, NC Metropolitan Statistical Area	142	120.5	81
New Haven-Milford, CT Metropolitan Statistical Area	895	105.9	114
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	934	91.2	183
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	21,090	112.1	100
Niles-Benton Harbor, MI Metropolitan Statistical Area	205	126.8	70
Norwich-New London, CT Metropolitan Statistical Area	218	82.8	234
Ocala, FL Metropolitan Statistical Area	355	112.3	99
Odessa, TX Metropolitan Statistical Area	119	93.4	169
Ogden-Clearfield, UT Metropolitan Statistical Area	401	80.6	243
Ogdensburg-Massena, NY Metropolitan Statistical Area	49	44.0	369
Oklahoma City, OK Metropolitan Statistical Area	1,039	88.6	203
Olympia, WA Metropolitan Statistical Area	243	103.5	126
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	497	60.4	333

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Orlando-Kissimmee, FL Metropolitan Statistical Area	2,586	130.3	63
Oshkosh-Neenah, WI Metropolitan Statistical Area	105	65.4	317
Ottawa-Streator, IL Micropolitan Statistical Area	108	70.0	294
Owensboro, KY Metropolitan Statistical Area	94	83.9	225
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,231	153.9	27
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	475	88.9	200
Panama City-Lynn Haven, FL Metropolitan Statistical Area	144	88.1	209
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	74	45.8	365
Pascagoula, MS Metropolitan Statistical Area	211	138.4	48
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	389	88.4	208
Peoria, IL Metropolitan Statistical Area	202	54.6	348
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	5,778	99.2	143
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,165	152.6	29
Pine Bluff, AR Metropolitan Statistical Area	92	88.8	202
Pittsburgh, PA Metropolitan Statistical Area	1,428	60.2	334
Pittsfield, MA Metropolitan Statistical Area	59	45.0	367
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	526	134.1	57
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	281	54.7	347
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	1,770	82.8	233
Pottsville, PA Micropolitan Statistical Area	169	114.7	93
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	612	91.1	184
Prescott, AZ Metropolitan Statistical Area	366	175.9	17
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	1,080	67.0	306
Provo-Orem, UT Metropolitan Statistical Area	381	80.3	245
Pueblo, CO Metropolitan Statistical Area	162	105.9	113
Punta Gorda, FL Metropolitan Statistical Area	239	154.8	26
Racine, WI Metropolitan Statistical Area	196	100.0	139
Raleigh-Cary, NC Metropolitan Statistical Area	910	91.5	180
Rapid City, SD Metropolitan Statistical Area	77	64.8	321
Reading, PA Metropolitan Statistical Area	398	99.2	142
Redding, CA Metropolitan Statistical Area	165	91.7	178
Reno-Sparks, NV Metropolitan Statistical Area	444	110.8	102
Richmond, VA Metropolitan Statistical Area	961	80.5	244
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	6,084	151.1	33
Roanoke, VA Metropolitan Statistical Area	221	74.9	278
Rochester, MN Metropolitan Statistical Area	88	49.0	361
Rochester, NY Metropolitan Statistical Area	640	61.8	330
Rockford, IL Metropolitan Statistical Area	344	98.8	147
Rocky Mount, NC Metropolitan Statistical Area	199	136.0	52
Roseburg, OR Micropolitan Statistical Area	113	107.5	109
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	2,625	127.0	69
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	184	89.2	199
Salem, OR Metropolitan Statistical Area	377	98.0	150
Salinas, CA Metropolitan Statistical Area	503	122.6	76
Salisbury, MD Metropolitan Statistical Area	119	101.1	131
Salisbury, NC Micropolitan Statistical Area	218	160.0	23
Salt Lake City, UT Metropolitan Statistical Area	893	83.6	228
San Angelo, TX Metropolitan Statistical Area	79	74.7	279
San Antonio, TX Metropolitan Statistical Area	2,331	120.0	82
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	3,509	119.3	83

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹

January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	5,514	131.9	60
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	2,241	125.4	71
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	313	121.8	77
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	441	110.2	104
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	383	153.4	28
Santa Fe, NM Metropolitan Statistical Area	175	122.9	75
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	525	112.4	98
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	569	83.3	230
Savannah, GA Metropolitan Statistical Area	290	90.6	193
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	429	77.9	260
Seaford, DE Micropolitan Statistical Area	158	87.6	213
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	2,976	91.2	182
Sebastian-Vero Beach, FL Metropolitan Statistical Area	186	143.0	41
Sheboygan, WI Metropolitan Statistical Area	68	59.3	337
Sherman-Denison, TX Metropolitan Statistical Area	119	100.4	135
Shreveport-Bossier City, LA Metropolitan Statistical Area	296	76.5	266
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	209	163.6	20
Sioux City, IA-NE-SD Metropolitan Statistical Area	70	48.8	362
Sioux Falls, SD Metropolitan Statistical Area	82	38.5	378
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	463	145.6	37
Spartanburg, SC Metropolitan Statistical Area	240	88.5	205
Spokane, WA Metropolitan Statistical Area	340	76.1	269
Springfield, IL Metropolitan Statistical Area	119	57.7	339
Springfield, MA Metropolitan Statistical Area	587	85.5	219
Springfield, MO Metropolitan Statistical Area	329	80.8	241
Springfield, OH Metropolitan Statistical Area	183	129.0	65
St. Cloud, MN Metropolitan Statistical Area	77	42.1	372
St. George, UT Metropolitan Statistical Area	100	79.2	255
St. Joseph, MO-KS Metropolitan Statistical Area	95	77.7	261
St. Louis, MO-IL Metropolitan Statistical Area	2,100	75.1	277
State College, PA Metropolitan Statistical Area	94	66.7	307
Statesville-Mooresville, NC Micropolitan Statistical Area	209	142.9	42
Staunton-Waynesboro, VA Micropolitan Statistical Area	61	52.7	353
Stockton, CA Metropolitan Statistical Area	1,096	162.8	21
Sumter, SC Metropolitan Statistical Area	142	136.0	53
Syracuse, NY Metropolitan Statistical Area	428	65.8	316
Tallahassee, FL Metropolitan Statistical Area	322	95.7	157
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	2,713	100.6	134
Terre Haute, IN Metropolitan Statistical Area	145	86.2	217
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	129	95.9	155
Thomasville-Lexington, NC Micropolitan Statistical Area	322	206.1	10
Toledo, OH Metropolitan Statistical Area	514	78.6	257
Topeka, KS Metropolitan Statistical Area	205	89.6	197
Torrington, CT Micropolitan Statistical Area	261	137.3	50
Traverse City, MI Micropolitan Statistical Area	90	63.4	326
Trenton-Ewing, NJ Metropolitan Statistical Area	334	90.9	189
Tucson, AZ Metropolitan Statistical Area	1,422	150.3	34
Tulsa, OK Metropolitan Statistical Area	719	80.1	246
Tupelo, MS Micropolitan Statistical Area	105	79.6	250
Tuscaloosa, AL Metropolitan Statistical Area	148	74.5	280

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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 C2: Identity Theft Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Tyler, TX Metropolitan Statistical Area	193	99.2	144
Utica-Rome, NY Metropolitan Statistical Area	158	53.1	351
Valdosta, GA Metropolitan Statistical Area	115	91.0	186
Vallejo-Fairfield, CA Metropolitan Statistical Area	898	218.1	6
Victoria, TX Metropolitan Statistical Area	131	114.8	92
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	104	67.2	304
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,310	79.4	254
Visalia-Porterville, CA Metropolitan Statistical Area	595	141.7	43
Waco, TX Metropolitan Statistical Area	158	69.9	295
Warner Robins, GA Metropolitan Statistical Area	151	118.4	85
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	5,594	105.7	115
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	63	38.8	376
Watertown-Fort Drum, NY Micropolitan Statistical Area	68	59.5	335
Wausau, WI Metropolitan Statistical Area	68	52.2	354
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	107	85.5	220
Wenatchee, WA Metropolitan Statistical Area	109	102.1	129
Wheeling, WV-OH Metropolitan Statistical Area	74	50.2	357
Whitewater, WI Micropolitan Statistical Area	100	99.0	145
Wichita Falls, TX Metropolitan Statistical Area	145	99.6	140
Wichita, KS Metropolitan Statistical Area	491	82.9	231
Williamsport, PA Metropolitan Statistical Area	101	85.8	218
Willimantic, CT Micropolitan Statistical Area	165	141.2	45
Wilmington, NC Metropolitan Statistical Area	227	69.6	297
Winchester, VA-WV Metropolitan Statistical Area	127	106.8	112
Winston-Salem, NC Metropolitan Statistical Area	476	104.2	122
Wooster, OH Micropolitan Statistical Area	111	97.4	151
Worcester, MA Metropolitan Statistical Area	713	90.8	190
Yakima, WA Metropolitan Statistical Area	261	112.0	101
York-Hanover, PA Metropolitan Statistical Area	365	87.7	212
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	454	77.4	263
Yuba City, CA Metropolitan Statistical Area	318	196.5	11
Yuma, AZ Metropolitan Statistical Area	336	179.1	15

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. 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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