

Federal Trade Commission
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INTRODUCTION

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

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

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 5.4 million complaints, including those about credit reports, debt collection, mortgages, and lending, among other subjects. The CSN has a five-year data retention policy; complaints older than five years are purged biannually.

Between January and December 2009, the CSN received more than 1.3 million consumer complaints, which we have sorted into thirty categories. Some organizations transfer their complaints to the CSN after the end of the calendar year, and as a result, the total number of complaints for 2009 will increase in a few months. For the same reason, totals from previous years may differ from prior CSN annual reports.

The 2009 Consumer Sentinel Network Data Book is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

In conjunction with this year's report, the Commission has released a video showing consumers how to file a complaint and examples of what they might file a complaint about. This video is available for viewing at www.FTC.gov/video under "Scam Watch." For more information about the Consumer Sentinel Network, visit www.FTC.gov/sentinel. Law enforcement personnel may join CSN at Register.ConsumerSentinel.gov.

For a detailed description of the CSN and a complete list of our data contributors, see Appendices A1 through A4.

Consumer Sentinel Network Leading Partners & Data Contributors

 Start With Trust Better Business Bureaus	 Department of Defense
 Federal Bureau of Investigation	 Federal Trade Commission
 IDENTITY THEFT ASSISTANCE CENTER™ Identity Theft Assistance Center	 Internet Crime Complaint Center
 National Association of Attorneys General	 NCL 100 YEARS CONSUMER ADVOCACY National Consumers League
 Canada's PhoneBusters	 U.S. Postal Inspection Service



www.FTC.gov/sentinel



www.econsumer.gov



www.FTC.gov/idtheft



www.FTC.gov/sentinel/military

Executive Summary
Consumer Sentinel Network Data Book
January – December 2009

- The Consumer Sentinel Network (CSN) contains over 5.4 million complaints dating from calendar year 2005 through calendar year 2009. There are over 6.9 million do-not-call complaints from this same time period.
- The CSN received over 1.3 million complaints during calendar year 2009: 54% fraud complaints; 21% identity theft complaints; and 25% other types of complaints.
- Identity theft was the number one complaint category in the CSN for calendar year 2009 with 21% of the overall complaints, followed by Third Party and Creditor Debt Collection (9%); Internet Services (6%); Shop-at-Home and Catalog Sales (6%); Foreign Money Offers and Counterfeit Check Scams (5%); Internet Auction (4%); Credit Cards (3%); Prizes, Sweepstakes and Lotteries (3%); and Advance-Fee Loans and Credit Protection/Repair (3%). The complete ranking of all thirty complaint categories is listed on page six of this report.

Fraud

- A total of 721,418 CSN 2009 complaints were fraud-related. Consumers reported paying over \$1.7 billion in those fraud complaints; the median amount paid was \$399. Eighty-seven percent of the consumers who reported a fraud-related complaint also reported an amount paid.
- The percentage of fraud-related complaints with credit card as the reported payment method continues to increase. Forty percent of the consumers reported credit card as the payment method, an increase of 7 percentage points from calendar year 2007 (3% from 2007 to 2008 and 4% from 2008 to 2009).
- Sixty-two percent of all fraud-related complaints reported the method of initial contact. Of those complaints, 48% said email, while another 12% said an Internet website. Only 10% of those consumers reported the phone as the initial point of contact.
- Nevada is the state with the highest per capita rate of reported fraud and other types of complaints, followed by Colorado and New Hampshire.

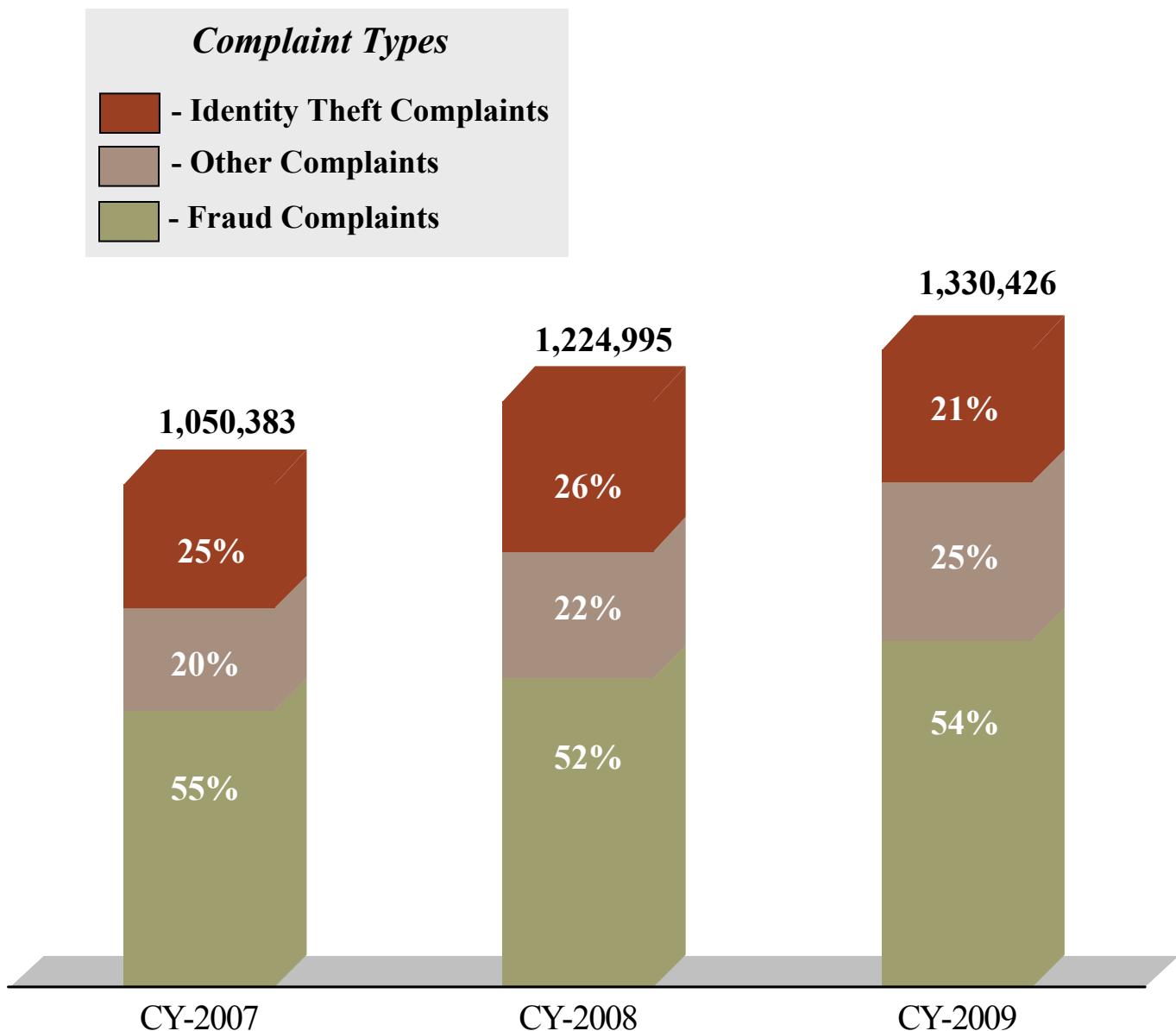
Identity Theft

- Credit card fraud (17%) was the most common form of reported identity theft, followed by government documents/benefits fraud (16%), phone or utilities fraud (15%), and employment fraud (13%). Other significant categories of identity theft reported by victims were bank fraud (10%) and loan fraud (4%).
- Identity theft-related credit card fraud decreased 6 percentage points since calendar year 2007, declining 3 percentage points each year. Additionally, overall CSN identity theft complaints declined 5 percentage points from calendar year 2008.
- Forty-two percent of identity theft complainants reported whether they contacted law enforcement. Of those victims, 72% notified a police department. Sixty-two percent indicated a report was taken.
- Florida is the state with the highest per capita rate of reported identity theft complaints, followed by Arizona and Texas.

Consumer Sentinel Network

Complaint Type Percentages¹

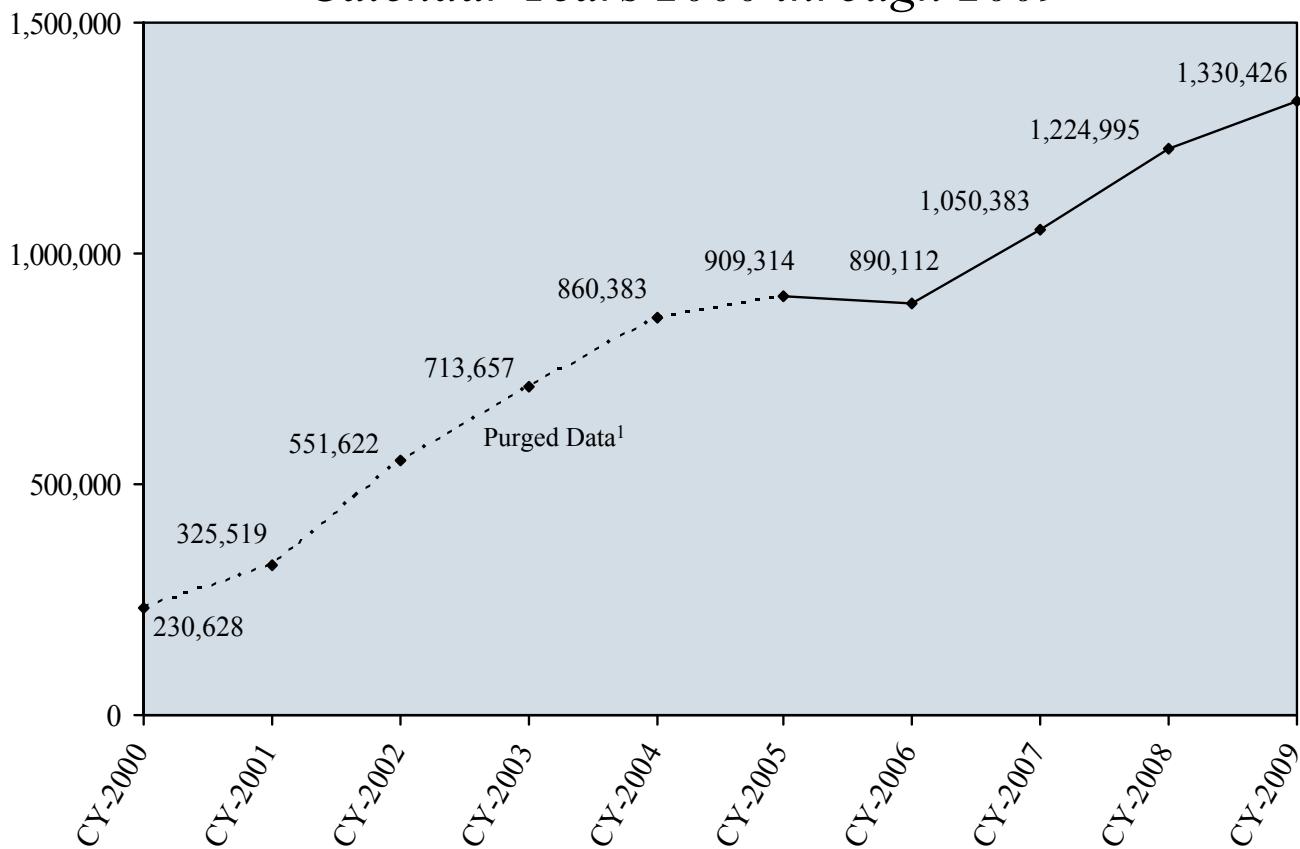
Calendar Years 2007 through 2009



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

Consumer Sentinel Network Complaint Count¹

Calendar Years 2000 through 2009



Consumer Sentinel Network Complaint Type Count¹

Calendar Years 2000 through 2009

Calendar Year	Consumer Sentinel Network Complaint Count			Total Complaints
	Fraud	Identity Theft	Other	
2000	111,255	31,140	88,233	230,628
2001	137,306	86,250	101,963	325,519
2002	242,783	161,977	146,862	551,622
2003	331,366	215,240	167,051	713,657
2004	410,298	246,909	203,176	860,383
2005	437,585	255,687	216,042	909,314
2006	428,398	246,214	215,500	890,112
2007	577,902	259,314	213,167	1,050,383
2008	644,356	314,484	266,155	1,224,995
2009	721,418	278,078	330,930	1,330,426

¹ Complaint counts from CY-2000 to CY-2004 represent historic figures as per the Consumer Sentinel Network's five-year data retention policy. These complaint figures exclude National Do Not Call Registry complaints.



Consumer Sentinel Network

Complaint Categories¹

January 1 – December 31, 2009

Rank	Category	No. of Complaints	Percentages ¹
1	Identity Theft	278,078	21%
2	Third Party and Creditor Debt Collection	119,549	9%
3	Internet Services	83,067	6%
4	Shop-at-Home and Catalog Sales	74,581	6%
5	Foreign Money Offers and Counterfeit Check Scams	61,736	5%
6	Internet Auction	57,821	4%
7	Credit Cards	45,203	3%
8	Prizes, Sweepstakes and Lotteries	41,763	3%
9	Advance-Fee Loans and Credit Protection/Repair	41,448	3%
10	Banks and Lenders	32,443	2%
11	Credit Bureaus, Information Furnishers and Report Users	31,629	2%
12	Television and Electronic Media	26,568	2%
13	Health Care	25,414	2%
14	Business Opportunities, Employment Agencies and Work-at-Home Plans	22,896	2%
15	Computer Equipment and Software	22,621	2%
16	Telecom Equipment	22,377	2%
17	Auto Related Complaints	22,372	2%
18	Travel, Vacations and Timeshare Plans	15,386	1%
19	Debt Management and Credit Counseling	13,401	1%
20	Telephone and Mobile Services	10,939	1%
21	Magazines and Buyers Clubs	10,427	1%
22	Home Repair, Improvement and Products	8,959	1%
23	Office Supplies and Services	8,929	1%
24	Investment Related Complaints	5,565	<1%
25	Real Estate	4,474	<1%
26	Grants	4,220	<1%
27	Charitable Solicitations	3,474	<1%
28	Multi-Level Marketing, Pyramids and Chain Letters	2,474	<1%
29	Clothing, Textiles and Jewelry	1,594	<1%
30	Video Games	1,185	<1%

¹Percentages are based on the total number of CSN complaints (1,330,426) received by the FTC between January 1 and December 31, 2009. Thirteen percent (178,878) of the total CSN complaints received by the FTC were coded Other (Note in Comments). For CSN category descriptions, details and three year figures, see Appendices B1 through B3.



Consumer Sentinel Network Total Number of Fraud Complaints & Amount Paid *Calendar Years 2007 through 2009*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average ¹	Median ²
2007	577,902	514,477	89%	\$1,370,737,896	\$2,664	\$357
2008	644,356	539,657	84%	\$1,835,032,926	\$3,400	\$440
2009	721,418	630,604	87%	\$1,715,973,109	\$2,721	\$399

¹Average is based on the total number of consumers who reported an amount paid for each calendar year: CY-2007 = 514,477; CY-2008 = 539,657; and CY-2009 = 630,604. One hundred seventeen consumers reported an amount paid of \$1 million or more during CY-2009; 267 and 257 consumers for CY-2007 and CY-2008, respectively.

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

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

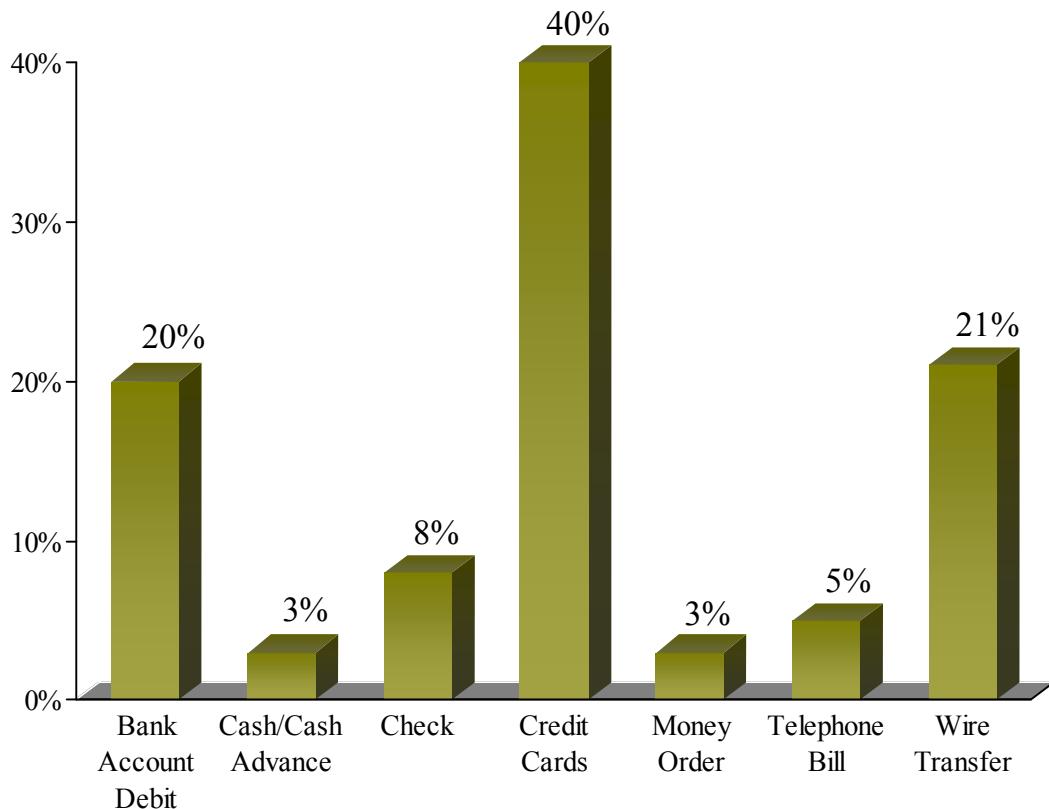
Consumer Sentinel Network Distribution of Fraud Complaints by Amount Paid *Calendar Years 2007 through 2009*

Amount Paid	CY - 2007		CY - 2008		CY - 2009	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	279,318	54%	286,830	53%	362,165	57%
\$1 - 25	16,336	3%	16,678	3%	18,157	3%
\$26 - 50	20,570	4%	20,131	4%	20,471	3%
\$51 - 75	12,046	2%	12,356	2%	15,092	2%
\$76 - 100	12,817	2%	13,576	3%	20,528	3%
\$101 - 250	40,014	8%	38,681	7%	41,325	7%
\$251 - 500	33,283	6%	32,999	6%	31,878	5%
\$501 - 1,000	29,994	6%	30,198	6%	29,541	5%
\$1,001 - 5,000	53,943	10%	64,628	12%	65,304	10%
More than \$5,000	16,156	3%	23,580	4%	26,143	4%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2007 = 514,477; CY-2008 = 539,657; and CY-2009 = 630,604.

Consumer Sentinel Network Fraud Complaints by Method of Consumer Payment¹

January 1 – December 31, 2009



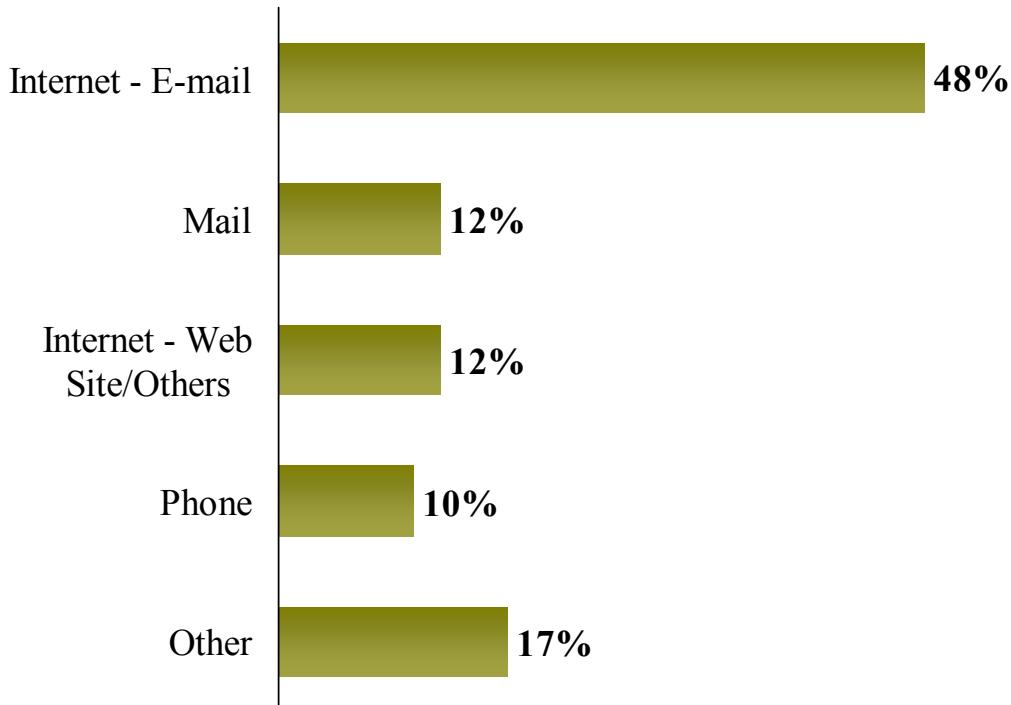
Consumer Sentinel Network Fraud Complaints by Method of Consumer Payment *Calendar Years 2007 through 2009*

Payment Method	CY - 2007			CY - 2008			CY - 2009		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	11,727	17%	\$30,692,239	11,666	19%	\$31,631,568	15,890	20%	\$45,933,877
Cash/Cash Advance	2,341	3%	\$18,460,537	1,913	3%	\$26,433,420	2,335	3%	\$8,863,961
Check	6,819	10%	\$82,924,824	5,983	10%	\$81,715,182	6,488	8%	\$89,337,667
Credit Cards	22,657	33%	\$50,364,486	21,597	36%	\$45,578,171	31,928	40%	\$71,814,024
Money Order	4,638	7%	\$31,160,681	3,422	6%	\$15,118,073	2,420	3%	\$8,210,449
Telephone Bill	982	1%	\$296,597	1,737	3%	\$1,248,823	3,769	5%	\$834,402
Wire Transfer	18,669	28%	\$139,416,602	14,516	24%	\$139,981,489	16,307	21%	\$112,486,637
Total Reporting Payment Method	67,833			60,834			79,137		

¹Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the method of payment: CY-2007 = 67,833; CY-2008 = 60,834; and CY-2009 = 79,137. 11% of the consumers reported this information during CY-2009, 12% and 9% for CY-2007 and CY-2008, respectively.

Consumer Sentinel Network Fraud Complaints by Company's Method of Contacting Consumers¹

January 1 – December 31, 2009



Consumer Sentinel Network Fraud Complaints by Company's Method of Contacting Consumers

Calendar Years 2007 through 2009

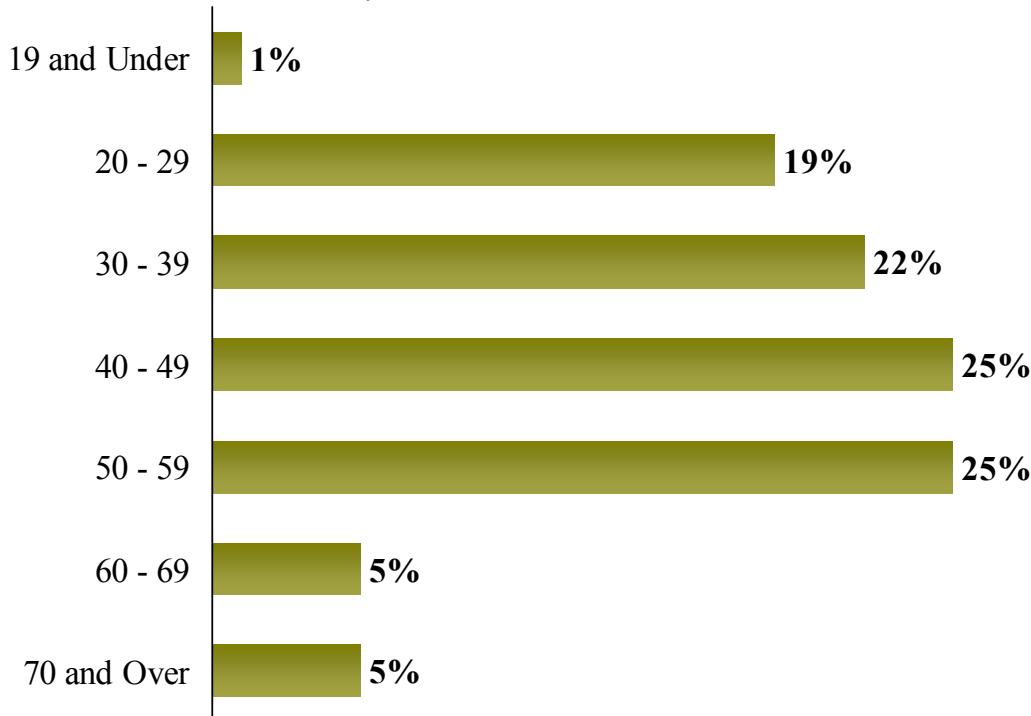
Contact Method	CY - 2007		CY - 2008		CY - 2009	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
Internet - E-mail	152,133	50%	195,605	52%	216,416	48%
Mail	42,431	14%	52,961	14%	54,790	12%
Internet - Web Site/Others	45,476	15%	41,906	11%	55,217	12%
Phone	33,734	11%	26,347	7%	44,879	10%
Other	33,491	11%	59,879	16%	78,261	17%
Total Reporting Contact Method	307,265		376,698		449,563	

¹Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the company's method of initial contact: CY-2007 = 307,265; CY-2008 = 376,698; and CY-2009 = 449,563. 62% of consumers reported this information during CY-2009, 53% and 58% for CY-2007 and CY-2008, respectively.



Consumer Sentinel Network Fraud Complaints by Consumer Age¹

January 1 – December 31, 2009



Consumer Sentinel Network Fraud Complaints by Consumer Age¹

Calendar Years 2007 through 2009

Consumer Age	CY - 2007		CY - 2008		CY - 2009	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	2,130	2%	2,528	1%	3,018	1%
20-29	21,158	16%	67,201	20%	84,891	19%
30-39	27,235	21%	74,734	23%	95,446	22%
40-49	30,041	23%	85,920	26%	108,376	25%
50-59	26,496	20%	73,727	22%	108,400	25%
60-69	11,156	9%	13,893	4%	20,974	5%
70 and Over	12,271	9%	14,037	4%	20,461	5%
Total Reporting Age	130,487		332,040		441,566	

¹Percentages are based on the total number of consumers reporting their age for CSN fraud complaints each calendar year: CY-2007 = 130,487; CY-2008 = 332,040; and CY-2009 = 441,566. 61% of consumers reported this information during CY-2009, 23% and 52% for CY-2007 and CY-2008, respectively.

Consumer Sentinel Network Identity Theft Complaints How Victims' Information is Misused¹ *Calendar Years 2007 through 2009*

Credit Card Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2007	CY-2008	CY-2009
New Accounts	14.1%	12.3%	10.2%
Existing Account	9.3%	8.0%	7.0%
Total	23%	20%	17%

Government Documents or Benefits Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2007	CY-2008	CY-2009
Tax or Wage Related Fraud	8.0%	12.2%	12.7%
Government Benefits			
Applied For/Received	1.4%	1.3%	1.7%
Other Government Documents			
Issued/Forged	0.7%	1.3%	1.1%
Driver's License Issued/Forged	0.9%	0.9%	0.9%
Total	11%	15%	16%

Phone or Utilities Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2007	CY-2008	CY-2009
Utilities - New Accounts	5.2%	5.5%	8.2%
Wireless - New Accounts	6.5%	4.1%	4.6%
Telephone - New Accounts	7.3%	3.4%	2.0%
Unauthorized Charges			
to Existing Accounts	0.5%	0.5%	0.6%
Total	18%	13%	15%

Employment-Related Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2007	CY-2008	CY-2009
Employment-Related Fraud	14%	15%	13%

Bank Fraud²

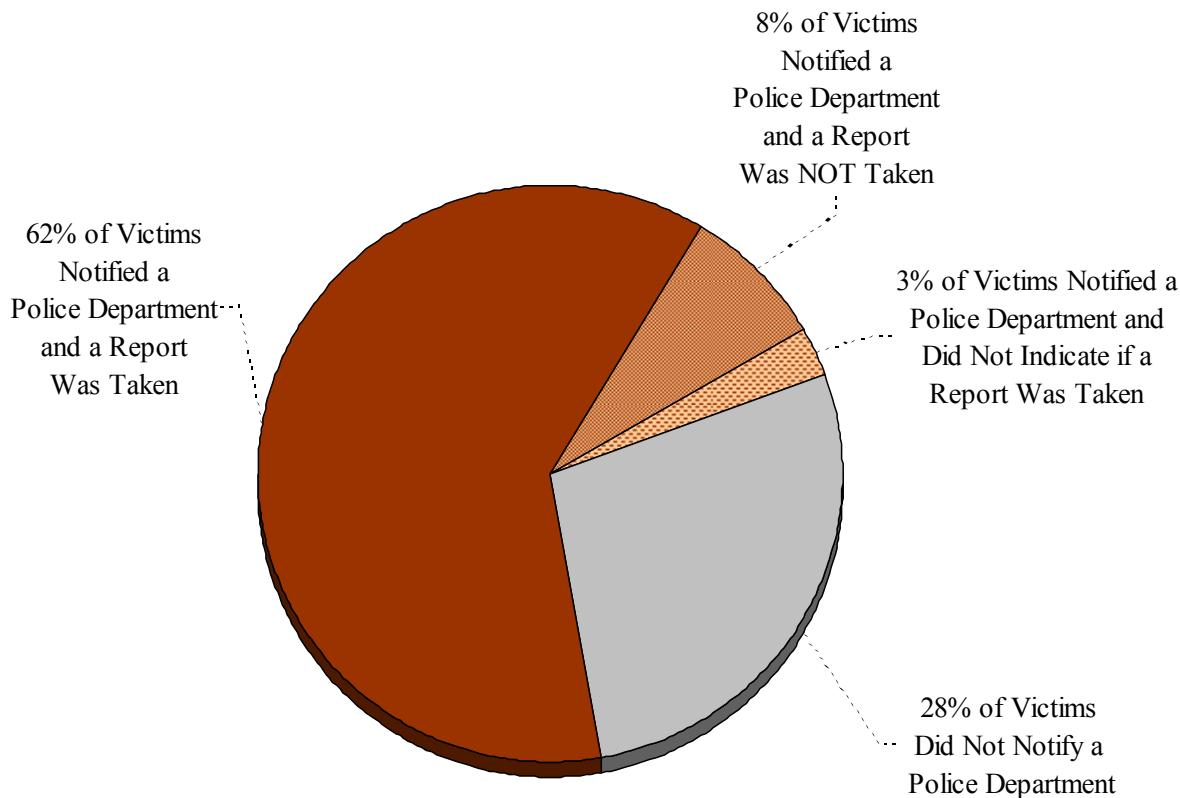
Theft Subtype	Percentages	Percentages	Percentages
	CY-2007	CY-2008	CY-2009
Electronic Fund Transfer	7.0%	4.6%	4.4%
Existing Accounts	4.0%	3.4%	3.1%
New Accounts	3.1%	3.0%	3.1%
Total	13%	11%	10%

¹Percentages are based on the total number of CSN identity theft complaints for each calendar year: CY-2007 = 259,314; CY-2008 = 314,484; and CY-2009 = 278,078. Note that 12% of identity theft complaints include more than one type of identity theft in CY-2009 and CY-2008; and 16% in CY-2007.

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

Consumer Sentinel Network Identity Theft Complaints Law Enforcement Contact¹

January 1 – December 31, 2009



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (109,872). 42% of the identity theft victims who contacted the FTC directly reported law enforcement contact information.

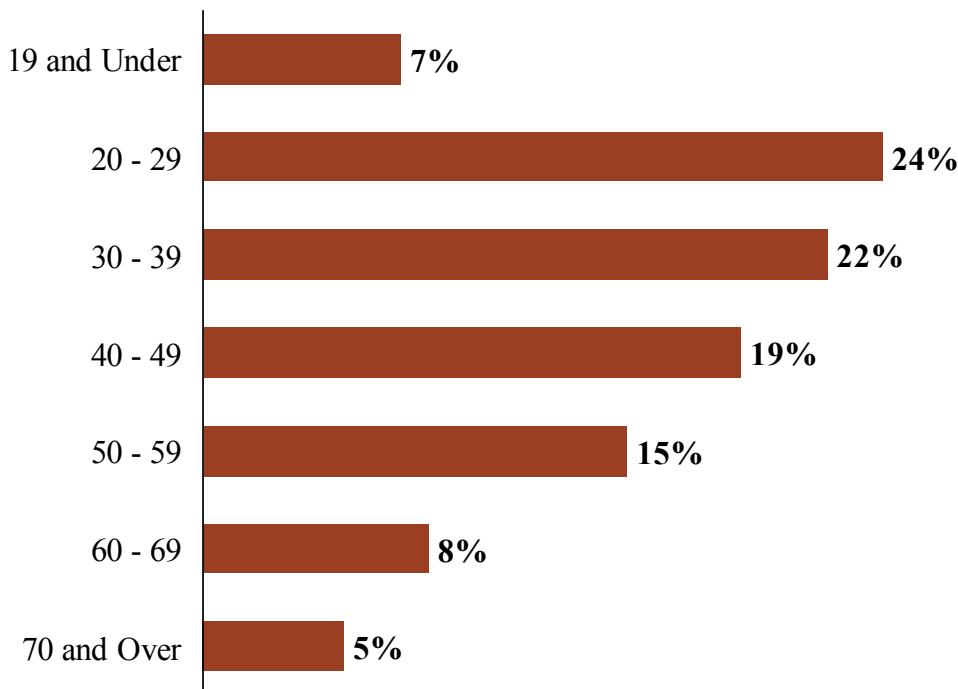
Law Enforcement Contact Calendar Years 2007 through 2009

If the victim notified a police department, was a report taken?	CY-2007		CY-2008		CY-2009	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Yes	65,343	27%	66,774	28%	67,640	62%
No	18,665	8%	14,540	6%	8,644	8%
Not Reported	231	<1%	3,729	<1%	3,369	3%
<i>Total Who Notified a Police Department</i>	<i>84,239</i>	<i>35%</i>	<i>85,043</i>	<i>36%</i>	<i>79,653</i>	<i>72%</i>
<i>Total Who Did Not Notify a Police Department</i>	<i>158,010</i>	<i>65%</i>	<i>154,159</i>	<i>64%</i>	<i>30,219</i>	<i>28%</i>
Total Reporting Law Enforcement Contact Information	242,249		239,202		109,872	

²Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department: CY-2007 = 242,249; CY-2008 = 239,202; and CY-2009 = 109,872. 42% of identity theft victims who contacted the FTC directly reported law enforcement contact information in CY-2009, 99% in CY-2007 and 82% in CY-2008.

Consumer Sentinel Network Identity Theft Complaints by Victims' Age¹

January 1 – December 31, 2009



Consumer Sentinel Network Identity Theft Complaints by Victims' Age

Calendar Years 2007 through 2009

Consumer Age	CY - 2007		CY - 2008		CY - 2009	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	19,800	8%	20,452	7%	19,204	7%
20-29	60,310	24%	72,161	24%	64,362	24%
30-39	57,364	23%	66,552	23%	57,604	22%
40-49	48,531	20%	57,512	19%	50,512	19%
50-59	34,299	14%	41,844	14%	38,491	15%
60-69	16,661	7%	22,121	7%	20,217	8%
70 and Over	10,956	4%	14,672	5%	13,697	5%
Total Reporting Age	247,921		295,314		264,087	

¹Percentages are based on the total number of victims reporting their age in CSN identity theft complaints for each calendar year: CY-2007 = 247,921; CY-2008 = 295,314; and CY-2009 = 264,087. 95% of the consumers who contacted the FTC reported their age in CY-2009, 96% in CY-2007 and 94% in CY-2008.

Consumer Sentinel Network State Complaint Rates

January 1 – December 31, 2009

Fraud & Other Complaints

Rank	Consumer State	Complaints Per 100,000 Population	Complaints
1	Nevada	412.9	10,912
2	Colorado	412.4	20,722
3	New Hampshire	397.2	5,261
4	Maryland	393.6	22,431
5	Oregon	391.7	14,987
6	Alaska	377.7	2,638
7	Washington	376.1	25,062
8	Delaware	369.3	3,269
9	Virginia	366.8	28,911
10	Florida	361.9	67,083
11	Arizona	352.7	23,266
12	Hawaii	352.0	4,559
13	Missouri	347.1	20,780
14	California	332.3	122,824
15	Georgia	321.6	31,611
16	Montana	316.4	3,085
17	Idaho	307.1	4,747
18	New Jersey	306.4	26,682
19	Pennsylvania	300.5	37,872
20	Alabama	296.1	13,942
21	Tennessee	295.3	18,594
22	Wyoming	295.3	1,607
23	Utah	293.3	8,168
24	Massachusetts	291.0	19,187
25	Ohio	289.5	33,411
26	Vermont	287.4	1,787
27	Indiana	287.3	18,452
28	North Carolina	287.2	26,941
29	Connecticut	284.6	10,012
30	Texas	280.6	69,546
31	Illinois	279.9	36,133
32	Kansas	278.2	7,843
33	Minnesota	276.5	14,563
34	New Mexico	276.2	5,550
35	South Carolina	271.9	12,402
36	Nebraska	271.5	4,878
37	Maine	269.7	3,555
38	Louisiana	267.1	11,998
39	Michigan	264.6	26,381
40	New York	263.3	51,454
41	Wisconsin	260.9	14,751
42	Rhode Island	257.4	2,711
43	Oklahoma	254.2	9,371
44	Iowa	237.8	7,153
45	West Virginia	230.1	4,187
46	Kentucky	226.7	9,779
47	Arkansas	222.5	6,430
48	North Dakota	199.0	1,287
49	South Dakota	195.5	1,588
50	Mississippi	188.0	5,551

Identity Theft Complaints

Rank	Victim State	Complaints Per 100,000 Population	Complaints
1	Florida	122.3	22,664
2	Arizona	119.4	7,875
3	Texas	116.4	28,844
4	California	114.2	42,209
5	Nevada	106.0	2,802
6	New Mexico	98.0	1,969
7	Georgia	97.2	9,556
8	New York	96.7	18,906
9	Colorado	95.0	4,775
10	Illinois	93.8	12,113
11	Maryland	91.8	5,232
12	New Jersey	84.5	7,361
13	Delaware	81.9	725
14	Pennsylvania	78.4	9,887
15	Washington	77.2	5,145
16	Connecticut	76.2	2,682
17	Alabama	76.2	3,586
18	Michigan	75.5	7,525
19	Mississippi	73.2	2,161
20	Virginia	72.8	5,741
21	North Carolina	72.5	6,798
22	Louisiana	72.4	3,252
23	Oklahoma	71.4	2,633
24	Tennessee	69.4	4,370
25	Massachusetts	69.0	4,551
26	Kansas	67.6	1,906
27	Oregon	67.5	2,583
28	South Carolina	67.3	3,070
29	Ohio	65.2	7,525
30	Indiana	64.8	4,163
31	Arkansas	64.4	1,862
32	Missouri	64.3	3,850
33	Rhode Island	63.8	672
34	Utah	62.4	1,738
35	Minnesota	54.6	2,877
36	Nebraska	52.2	938
37	Wyoming	49.2	268
38	Wisconsin	49.1	2,777
39	Idaho	48.8	755
40	Kentucky	48.4	2,088
41	West Virginia	46.2	841
42	Hawaii	45.1	584
43	Alaska	44.8	313
44	Vermont	44.6	277
45	New Hampshire	44.1	584
46	Montana	41.8	408
47	Iowa	39.2	1,179
48	Maine	38.8	511
49	North Dakota	29.7	192
50	South Dakota	29.1	236

Note: Per 100,000 unit of population estimates are based on the 2009 U.S. Census population estimates (Table NST-EST2009-01 – Annual Estimates of the Resident Population for the United States, Regions, States, and Puerto Rico: April 1, 2000 to July 1, 2009). Numbers for the District of Columbia are: Fraud and Others = 3,171 complaints and 528.8 complaints per 100,000 population; Identity Theft = 902 victims and 150.4 victims per 100,000 population.

Consumer Sentinel Network
Largest Metropolitan Areas Ranking for
Fraud and Other Consumer Complaints¹
January 1 – December 31, 2009

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	797	684.7
2	Dunn, NC Micropolitan Statistical Area	744	684.3
3	Greeley, CO Metropolitan Statistical Area	1,601	656.8
4	Boulder, CO Metropolitan Statistical Area	1,859	640.5
5	Allegan, MI Micropolitan Statistical Area	712	631.4
6	Gainesville, GA Metropolitan Statistical Area	1,127	625.5
7	Roseburg, OR Micropolitan Statistical Area	644	618.5
8	Thomasville-Lexington, NC Micropolitan Statistical Area	967	617.8
9	Eugene-Springfield, OR Metropolitan Statistical Area	1,941	564.9
10	Montgomery, AL Metropolitan Statistical Area	2,012	549.8
11	Colorado Springs, CO Metropolitan Statistical Area	3,347	549.5
12	Concord, NH Micropolitan Statistical Area	811	547.0
13	Fort Collins-Loveland, CO Metropolitan Statistical Area	1,532	532.7
14	Medford, OR Metropolitan Statistical Area	1,056	529.9
15	Jefferson City, MO Metropolitan Statistical Area	768	527.2
16	Gettysburg, PA Micropolitan Statistical Area	525	520.9
17	Punta Gorda, FL Metropolitan Statistical Area	794	519.6
18	Springfield, OH Metropolitan Statistical Area	729	518.9
19	Reno-Sparks, NV Metropolitan Statistical Area	2,128	518.7
20	Sherman-Denison, TX Metropolitan Statistical Area	614	517.4
21	Santa Fe, NM Metropolitan Statistical Area	722	505.1
22	East Stroudsburg, PA Micropolitan Statistical Area	824	500.2
23	Salisbury, NC Micropolitan Statistical Area	669	487.0
24	Wooster, OH Micropolitan Statistical Area	552	486.1
25	Durham, NC Metropolitan Statistical Area	2,324	484.5
26	Napa, CA Metropolitan Statistical Area	634	478.3
27	Appleton, WI Metropolitan Statistical Area	1,031	472.9
28	Anchorage, AK Metropolitan Statistical Area	1,713	472.8
29	Warner Robins, GA Metropolitan Statistical Area	613	467.9
30	Bend, OR Metropolitan Statistical Area	719	466.8
31	Prescott, AZ Metropolitan Statistical Area	988	464.6
32	Oshkosh-Neenah, WI Metropolitan Statistical Area	749	461.9
33	Bellingham, WA Metropolitan Statistical Area	889	460.6
34	Roanoke, VA Metropolitan Statistical Area	1,362	459.3
35	Ann Arbor, MI Metropolitan Statistical Area	1,607	459.1
36	Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	24,328	458.5
37	Whitewater, WI Micropolitan Statistical Area	462	458.3
38	Denver-Aurora, CO Metropolitan Statistical Area	11,243	456.1
39	Bay City, MI Metropolitan Statistical Area	490	455.7
40	Dover, DE Metropolitan Statistical Area	692	454.5
41	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	581	454.4
42	Monroe, MI Metropolitan Statistical Area	696	453.1
43	Iowa City, IA Metropolitan Statistical Area	666	452.9
44	Charlottesville, VA Metropolitan Statistical Area	869	450.8
45	New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	4,622	448.6
46	St. Louis, MO-IL Metropolitan Statistical Area	12,570	448.3
47	Kalamazoo-Portage, MI Metropolitan Statistical Area	1,430	442.4
48	Albany-Lebanon, OR Micropolitan Statistical Area	499	440.6
49	York-Hanover, PA Metropolitan Statistical Area	1,843	437.7
50	Topeka, KS Metropolitan Statistical Area	1,001	437.7

¹Ranking is based on the number of fraud and other types of complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See fraud and other types of complaints figures for all Metropolitan Areas with a population of 100,000 or more in Appendix D1. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.



Consumer Sentinel Network

Largest Metropolitan Areas Ranking for Identity Theft Consumer Complaints¹

January 1 – December 31, 2009

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Brownsville-Harlingen, TX Metropolitan Statistical Area	1,016	262.4
2	McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,758	247.4
3	Laredo, TX Metropolitan Statistical Area	457	196.0
4	Miami-Fort Lauderdale-Pompano Beach, FL Metropolitan Statistical Area	10,457	193.2
5	Madera, CA Metropolitan Statistical Area	265	180.9
6	Dunn, NC Micropolitan Statistical Area	189	173.8
7	Merced, CA Metropolitan Statistical Area	424	172.7
8	Corpus Christi, TX Metropolitan Statistical Area	710	171.3
9	Greeley, CO Metropolitan Statistical Area	413	169.4
10	Bakersfield, CA Metropolitan Statistical Area	1,330	168.2
11	Visalia-Porterville, CA Metropolitan Statistical Area	709	168.2
12	Thomasville-Lexington, NC Micropolitan Statistical Area	251	160.4
13	Montgomery, AL Metropolitan Statistical Area	570	155.8
14	Goldsboro, NC Metropolitan Statistical Area	176	154.9
15	El Centro, CA Metropolitan Statistical Area	247	152.6
16	Gainesville, GA Metropolitan Statistical Area	263	146.0
17	Rocky Mount, NC Metropolitan Statistical Area	201	138.1
18	Vallejo-Fairfield, CA Metropolitan Statistical Area	564	138.0
19	Las Cruces, NM Metropolitan Statistical Area	272	136.8
20	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	8,377	136.3
21	El Paso, TX Metropolitan Statistical Area	989	134.6
22	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	5,444	133.4
23	Fresno, CA Metropolitan Statistical Area	1,169	130.0
24	Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	16,588	128.8
25	Stockton, CA Metropolitan Statistical Area	862	128.5
26	Pine Bluff, AR Metropolitan Statistical Area	130	128.1
27	Allegan, MI Micropolitan Statistical Area	144	127.7
28	Columbus, GA-AL Metropolitan Statistical Area	361	127.7
29	Albuquerque, NM Metropolitan Statistical Area	1,066	127.6
30	Monroe, MI Metropolitan Statistical Area	196	127.6
31	Sherman-Denison, TX Metropolitan Statistical Area	151	127.2
32	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	5,315	127.2
33	Memphis, TN-MS-AR Metropolitan Statistical Area	1,619	126.4
34	Macon, GA Metropolitan Statistical Area	289	125.7
35	Orlando-Kissimmee, FL Metropolitan Statistical Area	2,539	124.9
36	Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	6,589	124.8
37	Port St. Lucie, FL Metropolitan Statistical Area	499	124.7
38	Modesto, CA Metropolitan Statistical Area	631	123.4
39	Lawton, OK Metropolitan Statistical Area	139	122.1
40	San Antonio, TX Metropolitan Statistical Area	2,428	122.0
41	Yuba City, CA Metropolitan Statistical Area	199	121.2
42	Napa, CA Metropolitan Statistical Area	159	119.9
43	Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	6,728	119.5
44	Ann Arbor, MI Metropolitan Statistical Area	418	119.4
45	Salinas, CA Metropolitan Statistical Area	483	118.5
46	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	298	118.4
47	Hammond, LA Micropolitan Statistical Area	136	117.9
48	Lumberton, NC Micropolitan Statistical Area	151	117.8
49	Lakeland, FL Metropolitan Statistical Area	675	117.4
50	Denver-Aurora, CO Metropolitan Statistical Area	2,892	117.3

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 D2. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.



Consumer Sentinel Network

Detailed State Complaint Information

(one page per State and the District of Columbia)

Fraud & Other Complaints

- Top Fraud & Other Complaint Categories

Identity Theft Complaints

- Identity Theft Types Reported by Victims



ALABAMA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 17,528

Fraud and Other Complaints Count from Alabama Consumers = 13,942

Top 10 Fraud and Other Complaint Categories Reported by Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,603	11%
2	Internet Services	938	7%
3	Credit Cards	752	5%
4	Shop-at-Home and Catalog Sales	743	5%
5	Television and Electronic Media	688	5%
6	Foreign Money Offers and Counterfeit Check Scams	651	5%
7	Prizes, Sweepstakes and Lotteries	550	4%
8	Internet Auction	530	4%
9	Banks and Lenders	487	3%
10	Auto Related Complaints	454	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Alabama consumers (13,942).

Identity Theft Complaints Count from Alabama Victims = 3,586

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,054	29%
2	Phone or Utilities Fraud	486	14%
3	Credit Card Fraud	475	13%
4	Bank Fraud ²	320	9%
5	Employment-Related Fraud	308	9%
6	Loan Fraud	119	3%
	Other	716	20%
	Attempted Identity Theft	179	5%

¹Percentages are based on the 3,586 victims reporting from Alabama. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ALASKA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,951

Fraud and Other Complaints Count from Alaska Consumers = 2,638

Top 10 Fraud and Other Complaint Categories Reported by Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services	380	14%
2	Foreign Money Offers and Counterfeit Check Scams	241	9%
3	Advance-Fee Loans and Credit Protection/Repair	238	9%
4	Third Party and Creditor Debt Collection	183	7%
5	Prizes, Sweepstakes and Lotteries	182	7%
6	Internet Auction	175	7%
7	Shop-at-Home and Catalog Sales	170	6%
8	Credit Cards	124	5%
9	Health Care	71	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	51	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Alaska consumers (2,638).

Identity Theft Complaints Count from Alaska Victims = 313

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	50	16%
2	Bank Fraud ²	40	13%
3	Phone or Utilities Fraud	33	11%
4	Government Documents or Benefits Fraud	31	10%
5	Employment-Related Fraud	24	8%
6	Loan Fraud	18	6%
	Other	108	35%
	Attempted Identity Theft	17	5%

¹Percentages are based on the 313 victims reporting from Alaska. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ARIZONA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 31,141

Fraud and Other Complaints Count from Arizona Consumers = 23,266

Top 10 Fraud and Other Complaint Categories Reported by Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,902	12%
2	Internet Services	1,872	8%
3	Foreign Money Offers and Counterfeit Check Scams	1,686	7%
4	Shop-at-Home and Catalog Sales	1,497	6%
5	Internet Auction	1,225	5%
6	Prizes, Sweepstakes and Lotteries	1,169	5%
7	Credit Cards	1,074	5%
8	Banks and Lenders	814	3%
9	Advance-Fee Loans and Credit Protection/Repair	771	3%
10	Credit Bureaus, Information Furnishers and Report Users	642	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Arizona consumers (23,266).

Identity Theft Complaints Count from Arizona Victims = 7,875

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	2,328	30%
2	Government Documents or Benefits Fraud	1,200	15%
3	Credit Card Fraud	942	12%
4	Phone or Utilities Fraud	928	12%
5	Bank Fraud ²	657	8%
6	Loan Fraud	331	4%
	Other	1,742	22%
	Attempted Identity Theft	354	4%

¹Percentages are based on the 7,875 victims reporting from Arizona. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ARKANSAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 8,292

Fraud and Other Complaints Count from Arkansas Consumers = 6,430

Top 10 Fraud and Other Complaint Categories Reported by Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	673	10%
2	Internet Services	550	9%
3	Shop-at-Home and Catalog Sales	435	7%
4	Foreign Money Offers and Counterfeit Check Scams	360	6%
5	Internet Auction	309	5%
6	Credit Cards	294	5%
7	Credit Bureaus, Information Furnishers and Report Users	254	4%
8	Television and Electronic Media	254	4%
9	Advance-Fee Loans and Credit Protection/Repair	212	3%
10	Auto Related Complaints	202	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Arkansas consumers (6,430).

Identity Theft Complaints Count from Arkansas Victims = 1,862

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	370	20%
2	Credit Card Fraud	267	14%
3	Government Documents or Benefits Fraud	253	14%
4	Bank Fraud ²	206	11%
5	Employment-Related Fraud	173	9%
6	Loan Fraud	69	4%
	Other	438	24%
	Attempted Identity Theft	110	6%

¹Percentages are based on the 1,862 victims reporting from Arkansas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



CALIFORNIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 165,033

Fraud and Other Complaints Count from California Consumers = 122,824

Top 10 Fraud and Other Complaint Categories Reported by California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	16,935	14%
2	Internet Services	10,079	8%
3	Foreign Money Offers and Counterfeit Check Scams	7,884	6%
4	Shop-at-Home and Catalog Sales	7,575	6%
5	Internet Auction	7,285	6%
6	Banks and Lenders	6,208	5%
7	Credit Cards	6,042	5%
8	Prizes, Sweepstakes and Lotteries	4,648	4%
9	Advance-Fee Loans and Credit Protection/Repair	4,560	4%
10	Credit Bureaus, Information Furnishers and Report Users	3,378	3%

¹Percentages are based on the total number of CSN fraud and other complaints from California consumers (122,824).

Identity Theft Complaints Count from California Victims = 42,209

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	7,536	18%
2	Employment-Related Fraud	6,979	17%
3	Government Documents or Benefits Fraud	6,020	14%
4	Phone or Utilities Fraud	5,483	13%
5	Bank Fraud ²	4,512	11%
6	Loan Fraud	1,579	4%
	Other	10,094	24%
	Attempted Identity Theft	2,388	6%

¹Percentages are based on the 42,209 victims reporting from California. Note that CSN identity theft complaints may be coded under multiple theft types.

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



COLORADO

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 25,497

Fraud and Other Complaints Count from Colorado Consumers = 20,722

Top 10 Fraud and Other Complaint Categories Reported by Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services	1,872	9%
2	Third Party and Creditor Debt Collection	1,796	9%
3	Foreign Money Offers and Counterfeit Check Scams	1,507	7%
4	Shop-at-Home and Catalog Sales	1,444	7%
5	Internet Auction	1,182	6%
6	Credit Cards	936	5%
7	Advance-Fee Loans and Credit Protection/Repair	693	3%
8	Prizes, Sweepstakes and Lotteries	662	3%
9	Telecom Equipment	610	3%
10	Television and Electronic Media	595	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Colorado consumers (20,722).

Identity Theft Complaints Count from Colorado Victims = 4,775

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	1,210	25%
2	Credit Card Fraud	694	15%
3	Government Documents or Benefits Fraud	650	14%
4	Phone or Utilities Fraud	638	13%
5	Bank Fraud ²	379	8%
6	Loan Fraud	160	3%
	Other	1,107	23%
	Attempted Identity Theft	258	5%

¹Percentages are based on the 4,775 victims reporting from Colorado. Note that CSN identity theft complaints may be coded under multiple theft types.

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



CONNECTICUT
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,694

Fraud and Other Complaints Count from Connecticut Consumers = 10,012

Top 10 Fraud and Other Complaint Categories Reported by Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,041	10%
2	Foreign Money Offers and Counterfeit Check Scams	778	8%
3	Internet Services	768	8%
4	Shop-at-Home and Catalog Sales	691	7%
5	Internet Auction	654	7%
6	Prizes, Sweepstakes and Lotteries	563	6%
7	Credit Cards	456	5%
8	Credit Bureaus, Information Furnishers and Report Users	332	3%
9	Auto Related Complaints	292	3%
10	Advance-Fee Loans and Credit Protection/Repair	289	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Connecticut consumers (10,012).

Identity Theft Complaints Count from Connecticut Victims = 2,682

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	498	19%
2	Phone or Utilities Fraud	441	16%
3	Employment-Related Fraud	329	12%
4	Government Documents or Benefits Fraud	322	12%
5	Bank Fraud ²	267	10%
6	Loan Fraud	100	4%
	Other	608	23%
	Attempted Identity Theft	172	6%

¹Percentages are based on the 2,682 victims reporting from Connecticut. Note that CSN identity theft complaints may be coded under multiple theft types.

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



DELAWARE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,994

Fraud and Other Complaints Count from Delaware Consumers = 3,269

Top 10 Fraud and Other Complaint Categories Reported by Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	498	15%
2	Internet Services	197	6%
3	Shop-at-Home and Catalog Sales	194	6%
4	Foreign Money Offers and Counterfeit Check Scams	191	6%
5	Internet Auction	174	5%
6	Credit Cards	146	4%
7	Credit Bureaus, Information Furnishers and Report Users	133	4%
8	Prizes, Sweepstakes and Lotteries	132	4%
9	Advance-Fee Loans and Credit Protection/Repair	127	4%
10	Banks and Lenders	118	4%

¹Percentages are based on the total number of CSN fraud and other complaints from Delaware consumers (3,269).

Identity Theft Complaints Count from Delaware Victims = 725

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	182	25%
2	Credit Card Fraud	125	17%
3	Government Documents or Benefits Fraud	71	10%
4	Employment-Related Fraud	67	9%
5	Bank Fraud ²	63	9%
6	Loan Fraud	31	4%
	Other	164	23%
	Attempted Identity Theft	40	6%

¹Percentages are based on the 725 victims reporting from Delaware. Note that CSN identity theft complaints may be coded under multiple theft types.

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



DISTRICT OF COLUMBIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,073

Fraud and Other Complaints Count from District of Columbia Consumers = 3,171

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	457	14%
2	Internet Services	270	9%
3	Shop-at-Home and Catalog Sales	184	6%
4	Internet Auction	178	6%
5	Credit Cards	151	5%
6	Credit Bureaus, Information Furnishers and Report Users	150	5%
7	Foreign Money Offers and Counterfeit Check Scams	134	4%
8	Banks and Lenders	110	3%
9	Prizes, Sweepstakes and Lotteries	88	3%
10	Auto Related Complaints	87	3%

¹Percentages are based on the total number of CSN fraud and other complaints from District of Columbia consumers (3,171).

Identity Theft Complaints Count from District of Columbia Victims = 902

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	152	17%
2	Government Documents or Benefits Fraud	147	16%
3	Bank Fraud ²	127	14%
4	Phone or Utilities Fraud	111	12%
5	Employment-Related Fraud	70	8%
6	Loan Fraud	46	5%
	Other	218	24%
	Attempted Identity Theft	71	8%

¹Percentages are based on the 902 victims reporting from District of Columbia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



FLORIDA

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 89,747

Fraud and Other Complaints Count from Florida Consumers = 67,083

Top 10 Fraud and Other Complaint Categories Reported by Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	9,201	14%
2	Internet Services	5,385	8%
3	Foreign Money Offers and Counterfeit Check Scams	4,410	7%
4	Shop-at-Home and Catalog Sales	4,052	6%
5	Internet Auction	3,766	6%
6	Credit Cards	3,233	5%
7	Credit Bureaus, Information Furnishers and Report Users	2,769	4%
8	Banks and Lenders	2,622	4%
9	Prizes, Sweepstakes and Lotteries	2,459	4%
10	Advance-Fee Loans and Credit Protection/Repair	2,453	4%

¹Percentages are based on the total number of CSN fraud and other complaints from Florida consumers (67,083).

Identity Theft Complaints Count from Florida Victims = 22,664

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	4,081	18%
2	Credit Card Fraud	3,614	16%
3	Bank Fraud ²	3,168	14%
4	Phone or Utilities Fraud	2,542	11%
5	Employment-Related Fraud	2,046	9%
6	Loan Fraud	755	3%
	Other	5,747	25%
	Attempted Identity Theft	1,526	7%

¹Percentages are based on the 22,664 victims reporting from Florida. Note that CSN identity theft complaints may be coded under multiple theft types.

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



GEORGIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 41,167

Fraud and Other Complaints Count from Georgia Consumers = 31,611

Top 10 Fraud and Other Complaint Categories Reported by Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	4,623	15%
2	Internet Services	2,266	7%
3	Foreign Money Offers and Counterfeit Check Scams	1,711	5%
4	Shop-at-Home and Catalog Sales	1,664	5%
5	Television and Electronic Media	1,538	5%
6	Internet Auction	1,366	4%
7	Credit Cards	1,205	4%
8	Credit Bureaus, Information Furnishers and Report Users	1,194	4%
9	Banks and Lenders	1,160	4%
10	Prizes, Sweepstakes and Lotteries	1,032	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Georgia consumers (31,611).

Identity Theft Complaints Count from Georgia Victims = 9,556

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	2,349	25%
2	Credit Card Fraud	1,391	15%
3	Phone or Utilities Fraud	1,276	13%
4	Bank Fraud ²	998	10%
5	Employment-Related Fraud	869	9%
6	Loan Fraud	340	4%
	Other	2,224	23%
	Attempted Identity Theft	517	5%

¹Percentages are based on the 9,556 victims reporting from Georgia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



HAWAII
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,143

Fraud and Other Complaints Count from Hawaii Consumers = 4,559

Top 10 Fraud and Other Complaint Categories Reported by Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services	420	9%
2	Third Party and Creditor Debt Collection	384	8%
3	Shop-at-Home and Catalog Sales	378	8%
4	Internet Auction	376	8%
5	Foreign Money Offers and Counterfeit Check Scams	341	7%
6	Prizes, Sweepstakes and Lotteries	288	6%
7	Banks and Lenders	190	4%
8	Credit Cards	172	4%
9	Advance-Fee Loans and Credit Protection/Repair	147	3%
10	Telecom Equipment	113	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Hawaii consumers (4,559).

Identity Theft Complaints Count from Hawaii Victims = 584

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	167	29%
2	Bank Fraud ²	72	12%
3	Phone or Utilities Fraud	60	10%
4	Government Documents or Benefits Fraud	37	6%
5	Employment-Related Fraud	26	4%
6	Loan Fraud	24	4%
	Other	149	26%
	Attempted Identity Theft	49	8%

¹Percentages are based on the 584 victims reporting from Hawaii. Note that CSN identity theft complaints may be coded under multiple theft types.

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



IDAHO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,502

Fraud and Other Complaints Count from Idaho Consumers = 4,747

Top 10 Fraud and Other Complaint Categories Reported by Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	441	9%
2	Internet Services	416	9%
3	Foreign Money Offers and Counterfeit Check Scams	397	8%
4	Shop-at-Home and Catalog Sales	340	7%
5	Internet Auction	313	7%
6	Credit Cards	218	5%
7	Prizes, Sweepstakes and Lotteries	201	4%
8	Advance-Fee Loans and Credit Protection/Repair	158	3%
9	Television and Electronic Media	136	3%
10	Credit Bureaus, Information Furnishers and Report Users	124	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Idaho consumers (4,747).

Identity Theft Complaints Count from Idaho Victims = 755

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	117	15%
2	Employment-Related Fraud	110	15%
3	Phone or Utilities Fraud	107	14%
4	Government Documents or Benefits Fraud	85	11%
5	Bank Fraud ²	79	10%
6	Loan Fraud	19	3%
	Other	196	26%
	Attempted Identity Theft	61	8%

¹Percentages are based on the 755 victims reporting from Idaho. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ILLINOIS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 48,246

Fraud and Other Complaints Count from Illinois Consumers = 36,133

Top 10 Fraud and Other Complaint Categories Reported by Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,552	10%
2	Internet Services	2,779	8%
3	Shop-at-Home and Catalog Sales	2,462	7%
4	Foreign Money Offers and Counterfeit Check Scams	1,970	5%
5	Internet Auction	1,915	5%
6	Credit Bureaus, Information Furnishers and Report Users	1,495	4%
7	Television and Electronic Media	1,491	4%
8	Prizes, Sweepstakes and Lotteries	1,357	4%
9	Credit Cards	1,342	4%
10	Health Care	1,272	4%

¹Percentages are based on the total number of CSN fraud and other complaints from Illinois consumers (36,133).

Identity Theft Complaints Count from Illinois Victims = 12,113

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	2,171	18%
2	Government Documents or Benefits Fraud	2,166	18%
3	Credit Card Fraud	1,987	16%
4	Employment-Related Fraud	1,477	12%
5	Bank Fraud ²	1,261	10%
6	Loan Fraud	473	4%
	Other	2,378	20%
	Attempted Identity Theft	716	6%

¹Percentages are based on the 12,113 victims reporting from Illinois. Note that CSN identity theft complaints may be coded under multiple theft types.

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



INDIANA

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 22,615

Fraud and Other Complaints Count from Indiana Consumers = 18,452

Top 10 Fraud and Other Complaint Categories Reported by Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,896	10%
2	Foreign Money Offers and Counterfeit Check Scams	1,362	7%
3	Internet Services	1,343	7%
4	Prizes, Sweepstakes and Lotteries	1,298	7%
5	Shop-at-Home and Catalog Sales	1,196	6%
6	Internet Auction	919	5%
7	Credit Cards	789	4%
8	Advance-Fee Loans and Credit Protection/Repair	666	4%
9	Television and Electronic Media	515	3%
10	Banks and Lenders	511	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Indiana consumers (18,452).

Identity Theft Complaints Count from Indiana Victims = 4,163

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	799	19%
2	Credit Card Fraud	645	15%
3	Government Documents or Benefits Fraud	597	14%
4	Employment-Related Fraud	430	10%
5	Bank Fraud ²	397	10%
6	Loan Fraud	144	3%
	Other	998	24%
	Attempted Identity Theft	250	6%

¹Percentages are based on the 4,163 victims reporting from Indiana. Note that CSN identity theft complaints may be coded under multiple theft types.

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



IOWA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 8,332

Fraud and Other Complaints Count from Iowa Consumers = 7,153

Top 10 Fraud and Other Complaint Categories Reported by Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	659	9%
2	Shop-at-Home and Catalog Sales	608	8%
3	Internet Services	555	8%
4	Internet Auction	454	6%
5	Foreign Money Offers and Counterfeit Check Scams	439	6%
6	Advance-Fee Loans and Credit Protection/Repair	387	5%
7	Credit Cards	325	5%
8	Auto Related Complaints	279	4%
9	Television and Electronic Media	246	3%
10	Health Care	238	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Iowa consumers (7,153).

Identity Theft Complaints Count from Iowa Victims = 1,179

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	213	18%
2	Phone or Utilities Fraud	194	16%
3	Government Documents or Benefits Fraud	142	12%
4	Employment-Related Fraud	133	11%
5	Bank Fraud ²	113	10%
6	Loan Fraud	39	3%
	Other	274	23%
	Attempted Identity Theft	98	8%

¹Percentages are based on the 1,179 victims reporting from Iowa. Note that CSN identity theft complaints may be coded under multiple theft types.

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



KANSAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 9,749

Fraud and Other Complaints Count from Kansas Consumers = 7,843

Top 10 Fraud and Other Complaint Categories Reported by Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	811	10%
2	Internet Services	696	9%
3	Shop-at-Home and Catalog Sales	577	7%
4	Foreign Money Offers and Counterfeit Check Scams	504	6%
5	Internet Auction	466	6%
6	Credit Cards	370	5%
7	Advance-Fee Loans and Credit Protection/Repair	252	3%
8	Prizes, Sweepstakes and Lotteries	224	3%
9	Credit Bureaus, Information Furnishers and Report Users	219	3%
10	Computer Equipment and Software	203	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Kansas consumers (7,843).

Identity Theft Complaints Count from Kansas Victims = 1,906

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	309	16%
2	Phone or Utilities Fraud	305	16%
3	Credit Card Fraud	269	14%
4	Government Documents or Benefits Fraud	232	12%
5	Bank Fraud ²	193	10%
6	Loan Fraud	75	4%
	Other	472	25%
	Attempted Identity Theft	126	7%

¹Percentages are based on the 1,906 victims reporting from Kansas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



KENTUCKY
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 11,867

Fraud and Other Complaints Count from Kentucky Consumers = 9,779

Top 10 Fraud and Other Complaint Categories Reported by Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,241	13%
2	Internet Services	733	7%
3	Shop-at-Home and Catalog Sales	723	7%
4	Foreign Money Offers and Counterfeit Check Scams	577	6%
5	Internet Auction	539	6%
6	Prizes, Sweepstakes and Lotteries	453	5%
7	Credit Cards	403	4%
8	Auto Related Complaints	356	4%
9	Advance-Fee Loans and Credit Protection/Repair	308	3%
10	Credit Bureaus, Information Furnishers and Report Users	301	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Kentucky consumers (9,779).

Identity Theft Complaints Count from Kentucky Victims = 2,088

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	372	18%
2	Phone or Utilities Fraud	370	18%
3	Government Documents or Benefits Fraud	243	12%
4	Bank Fraud ²	206	10%
5	Employment-Related Fraud	148	7%
6	Loan Fraud	99	5%
	Other	532	25%
	Attempted Identity Theft	126	6%

¹Percentages are based on the 2,088 victims reporting from Kentucky. Note that CSN identity theft complaints may be coded under multiple theft types.

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



LOUISIANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 15,250

Fraud and Other Complaints Count from Louisiana Consumers = 11,998

Top 10 Fraud and Other Complaint Categories Reported by Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,283	11%
2	Internet Services	785	7%
3	Shop-at-Home and Catalog Sales	730	6%
4	Foreign Money Offers and Counterfeit Check Scams	680	6%
5	Internet Auction	590	5%
6	Prizes, Sweepstakes and Lotteries	542	5%
7	Credit Cards	477	4%
8	Telecom Equipment	438	4%
9	Advance-Fee Loans and Credit Protection/Repair	427	4%
10	Banks and Lenders	415	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Louisiana consumers (11,998).

Identity Theft Complaints Count from Louisiana Victims = 3,252

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	809	25%
2	Credit Card Fraud	519	16%
3	Phone or Utilities Fraud	466	14%
4	Bank Fraud ²	330	10%
5	Employment-Related Fraud	291	9%
6	Loan Fraud	140	4%
	Other	640	20%
	Attempted Identity Theft	178	5%

¹Percentages are based on the 3,252 victims reporting from Louisiana. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MAINE

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,066

Fraud and Other Complaints Count from Maine Consumers = 3,555

Top 10 Fraud and Other Complaint Categories Reported by Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	359	10%
2	Internet Services	311	9%
3	Foreign Money Offers and Counterfeit Check Scams	273	8%
4	Internet Auction	235	7%
5	Shop-at-Home and Catalog Sales	235	7%
6	Credit Cards	169	5%
7	Prizes, Sweepstakes and Lotteries	151	4%
8	Advance-Fee Loans and Credit Protection/Repair	118	3%
9	Banks and Lenders	108	3%
10	Auto Related Complaints	90	3%
11	Computer Equipment and Software	90	3%
12	Television and Electronic Media	90	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Maine consumers (3,555).

Identity Theft Complaints Count from Maine Victims = 511

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	124	24%
2	Phone or Utilities Fraud	87	17%
3	Bank Fraud ²	60	12%
4	Government Documents or Benefits Fraud	38	7%
5	Employment-Related Fraud	20	4%
6	Loan Fraud	12	2%
	Other	142	28%
	Attempted Identity Theft	40	8%

¹Percentages are based on the 511 victims reporting from Maine. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MARYLAND
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 27,663

Fraud and Other Complaints Count from Maryland Consumers = 22,431

Top 10 Fraud and Other Complaint Categories Reported by Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,604	12%
2	Internet Services	1,672	7%
3	Shop-at-Home and Catalog Sales	1,390	6%
4	Credit Cards	1,341	6%
5	Foreign Money Offers and Counterfeit Check Scams	1,246	6%
6	Internet Auction	1,203	5%
7	Advance-Fee Loans and Credit Protection/Repair	1,191	5%
8	Banks and Lenders	839	4%
9	Prizes, Sweepstakes and Lotteries	815	4%
10	Credit Bureaus, Information Furnishers and Report Users	749	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Maryland consumers (22,431).

Identity Theft Complaints Count from Maryland Victims = 5,232

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,129	22%
2	Bank Fraud ²	707	14%
3	Phone or Utilities Fraud	668	13%
4	Government Documents or Benefits Fraud	652	12%
5	Employment-Related Fraud	408	8%
6	Loan Fraud	201	4%
	Other	1,260	24%
	Attempted Identity Theft	383	7%

¹Percentages are based on the 5,232 victims reporting from Maryland. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MASSACHUSETTS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 23,738

Fraud and Other Complaints Count from Massachusetts Consumers = 19,187

Top 10 Fraud and Other Complaint Categories Reported by Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,626	8%
2	Foreign Money Offers and Counterfeit Check Scams	1,492	8%
3	Internet Services	1,487	8%
4	Shop-at-Home and Catalog Sales	1,376	7%
5	Internet Auction	1,302	7%
6	Credit Cards	1,087	6%
7	Prizes, Sweepstakes and Lotteries	830	4%
8	Auto Related Complaints	661	3%
9	Advance-Fee Loans and Credit Protection/Repair	629	3%
10	Banks and Lenders	597	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Massachusetts consumers (19,187).

Identity Theft Complaints Count from Massachusetts Victims = 4,551

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	987	22%
2	Phone or Utilities Fraud	723	16%
3	Government Documents or Benefits Fraud	520	11%
4	Bank Fraud ²	469	10%
5	Employment-Related Fraud	464	10%
6	Loan Fraud	158	3%
	Other	1,051	23%
	Attempted Identity Theft	329	7%

¹Percentages are based on the 4,551 victims reporting from Massachusetts. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MICHIGAN
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 33,906

Fraud and Other Complaints Count from Michigan Consumers = 26,381

Top 10 Fraud and Other Complaint Categories Reported by Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,792	11%
2	Internet Services	2,124	8%
3	Shop-at-Home and Catalog Sales	1,945	7%
4	Foreign Money Offers and Counterfeit Check Scams	1,745	7%
5	Internet Auction	1,562	6%
6	Prizes, Sweepstakes and Lotteries	1,467	6%
7	Advance-Fee Loans and Credit Protection/Repair	1,014	4%
8	Credit Cards	980	4%
9	Banks and Lenders	896	3%
10	Television and Electronic Media	814	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Michigan consumers (26,381).

Identity Theft Complaints Count from Michigan Victims = 7,525

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,353	18%
2	Government Documents or Benefits Fraud	1,335	18%
3	Phone or Utilities Fraud	1,276	17%
4	Bank Fraud ²	708	9%
5	Employment-Related Fraud	539	7%
6	Loan Fraud	274	4%
	Other	1,590	21%
	Attempted Identity Theft	497	7%

¹Percentages are based on the 7,525 victims reporting from Michigan. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MINNESOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 17,440

Fraud and Other Complaints Count from Minnesota Consumers = 14,563

Top 10 Fraud and Other Complaint Categories Reported by Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,216	8%
2	Internet Services	1,155	8%
3	Foreign Money Offers and Counterfeit Check Scams	1,013	7%
4	Shop-at-Home and Catalog Sales	1,004	7%
5	Internet Auction	877	6%
6	Credit Cards	616	4%
7	Health Care	602	4%
8	Prizes, Sweepstakes and Lotteries	591	4%
9	Television and Electronic Media	571	4%
10	Telecom Equipment	508	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Minnesota consumers (14,563).

Identity Theft Complaints Count from Minnesota Victims = 2,877

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	557	19%
2	Phone or Utilities Fraud	425	15%
3	Bank Fraud ²	333	12%
4	Government Documents or Benefits Fraud	310	11%
5	Employment-Related Fraud	276	10%
6	Loan Fraud	109	4%
	Other	665	23%
	Attempted Identity Theft	217	8%

¹Percentages are based on the 2,877 victims reporting from Minnesota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MISSISSIPPI

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,712

Fraud and Other Complaints Count from Mississippi Consumers = 5,551

Top 10 Fraud and Other Complaint Categories Reported by Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	736	13%
2	Internet Services	415	7%
3	Shop-at-Home and Catalog Sales	361	7%
4	Foreign Money Offers and Counterfeit Check Scams	297	5%
5	Internet Auction	291	5%
6	Prizes, Sweepstakes and Lotteries	248	4%
7	Credit Bureaus, Information Furnishers and Report Users	230	4%
8	Credit Cards	213	4%
9	Banks and Lenders	212	4%
10	Television and Electronic Media	189	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Mississippi consumers (5,551).

Identity Theft Complaints Count from Mississippi Victims = 2,161

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	575	27%
2	Phone or Utilities Fraud	334	15%
3	Credit Card Fraud	302	14%
4	Employment-Related Fraud	226	10%
5	Bank Fraud ²	182	8%
6	Loan Fraud	77	4%
	Other	432	20%
	Attempted Identity Theft	78	4%

¹Percentages are based on the 2,161 victims reporting from Mississippi. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MISSOURI
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 24,630

Fraud and Other Complaints Count from Missouri Consumers = 20,780

Top 10 Fraud and Other Complaint Categories Reported by Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,167	10%
2	Internet Services	1,411	7%
3	Television and Electronic Media	1,303	6%
4	Shop-at-Home and Catalog Sales	1,229	6%
5	Foreign Money Offers and Counterfeit Check Scams	1,219	6%
6	Internet Auction	1,038	5%
7	Credit Cards	773	4%
8	Telecom Equipment	728	4%
9	Health Care	696	3%
10	Advance-Fee Loans and Credit Protection/Repair	662	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Missouri consumers (20,780).

Identity Theft Complaints Count from Missouri Victims = 3,850

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	658	17%
2	Credit Card Fraud	634	16%
3	Bank Fraud ²	446	12%
4	Government Documents or Benefits Fraud	432	11%
5	Employment-Related Fraud	336	9%
6	Loan Fraud	174	5%
	Other	902	23%
	Attempted Identity Theft	289	8%

¹Percentages are based on the 3,850 victims reporting from Missouri. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MONTANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,493

Fraud and Other Complaints Count from Montana Consumers = 3,085

Top 10 Fraud and Other Complaint Categories Reported by Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	295	10%
2	Foreign Money Offers and Counterfeit Check Scams	283	9%
3	Shop-at-Home and Catalog Sales	238	8%
4	Internet Services	212	7%
5	Internet Auction	194	6%
6	Prizes, Sweepstakes and Lotteries	191	6%
7	Credit Cards	136	4%
8	Advance-Fee Loans and Credit Protection/Repair	100	3%
9	Auto Related Complaints	78	3%
10	Computer Equipment and Software	71	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Montana consumers (3,085).

Identity Theft Complaints Count from Montana Victims = 408

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	98	24%
2	Phone or Utilities Fraud	56	14%
3	Bank Fraud ²	44	11%
4	Government Documents or Benefits Fraud	43	11%
5	Loan Fraud	17	4%
6	Employment-Related Fraud	13	3%
	Other	116	28%
	Attempted Identity Theft	36	9%

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

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



NEBRASKA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,816

Fraud and Other Complaints Count from Nebraska Consumers = 4,878

Top 10 Fraud and Other Complaint Categories Reported by Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	555	11%
2	Internet Services	328	7%
3	Shop-at-Home and Catalog Sales	311	6%
4	Internet Auction	277	6%
5	Foreign Money Offers and Counterfeit Check Scams	268	5%
6	Prizes, Sweepstakes and Lotteries	245	5%
7	Credit Cards	239	5%
8	Auto Related Complaints	175	4%
9	Television and Electronic Media	160	3%
10	Health Care	158	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Nebraska consumers (4,878).

Identity Theft Complaints Count from Nebraska Victims = 938

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	170	18%
2	Credit Card Fraud	169	18%
3	Phone or Utilities Fraud	129	14%
4	Government Documents or Benefits Fraud	119	13%
5	Bank Fraud ²	93	10%
6	Loan Fraud	29	3%
	Other	190	20%
	Attempted Identity Theft	52	6%

¹Percentages are based on the 938 victims reporting from Nebraska. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEVADA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 13,714

Fraud and Other Complaints Count from Nevada Consumers = 10,912

Top 10 Fraud and Other Complaint Categories Reported by Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,575	14%
2	Internet Services	959	9%
3	Foreign Money Offers and Counterfeit Check Scams	714	7%
4	Shop-at-Home and Catalog Sales	677	6%
5	Banks and Lenders	590	5%
6	Internet Auction	545	5%
7	Credit Cards	501	5%
8	Credit Bureaus, Information Furnishers and Report Users	358	3%
9	Prizes, Sweepstakes and Lotteries	344	3%
10	Advance-Fee Loans and Credit Protection/Repair	338	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Nevada consumers (10,912).

Identity Theft Complaints Count from Nevada Victims = 2,802

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	448	16%
2	Employment-Related Fraud	418	15%
3	Government Documents or Benefits Fraud	397	14%
4	Phone or Utilities Fraud	349	12%
5	Bank Fraud ²	307	11%
6	Loan Fraud	115	4%
	Other	710	25%
	Attempted Identity Theft	172	6%

¹Percentages are based on the 2,802 victims reporting from Nevada. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW HAMPSHIRE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,845

Fraud and Other Complaints Count from New Hampshire Consumers = 5,261

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	608	12%
2	Internet Services	400	8%
3	Shop-at-Home and Catalog Sales	360	7%
4	Internet Auction	334	6%
5	Foreign Money Offers and Counterfeit Check Scams	330	6%
6	Credit Cards	246	5%
7	Auto Related Complaints	243	5%
8	Prizes, Sweepstakes and Lotteries	199	4%
9	Health Care	175	3%
10	Banks and Lenders	165	3%

¹Percentages are based on the total number of CSN fraud and other complaints from New Hampshire consumers (5,261).

Identity Theft Complaints Count from New Hampshire Victims = 584

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	131	22%
2	Phone or Utilities Fraud	88	15%
3	Bank Fraud ²	76	13%
4	Government Documents or Benefits Fraud	38	7%
5	Loan Fraud	28	5%
6	Employment-Related Fraud	24	4%
	Other	148	25%
	Attempted Identity Theft	58	10%

¹Percentages are based on the 584 victims reporting from New Hampshire. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW JERSEY
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 34,043

Fraud and Other Complaints Count from New Jersey Consumers = 26,682

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,804	14%
2	Internet Services	1,977	7%
3	Shop-at-Home and Catalog Sales	1,793	7%
4	Internet Auction	1,494	6%
5	Credit Cards	1,488	6%
6	Foreign Money Offers and Counterfeit Check Scams	1,345	5%
7	Credit Bureaus, Information Furnishers and Report Users	1,143	4%
8	Banks and Lenders	1,129	4%
9	Advance-Fee Loans and Credit Protection/Repair	993	4%
10	Prizes, Sweepstakes and Lotteries	947	4%

¹Percentages are based on the total number of CSN fraud and other complaints from New Jersey consumers (26,682).

Identity Theft Complaints Count from New Jersey Victims = 7,361

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,461	20%
2	Government Documents or Benefits Fraud	1,114	15%
3	Phone or Utilities Fraud	987	13%
4	Employment-Related Fraud	802	11%
5	Bank Fraud ²	748	10%
6	Loan Fraud	242	3%
	Other	1,651	22%
	Attempted Identity Theft	531	7%

¹Percentages are based on the 7,361 victims reporting from New Jersey. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW MEXICO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,519

Fraud and Other Complaints Count from New Mexico Consumers = 5,550

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	586	11%
2	Internet Services	483	9%
3	Shop-at-Home and Catalog Sales	372	7%
4	Foreign Money Offers and Counterfeit Check Scams	364	7%
5	Credit Bureaus, Information Furnishers and Report Users	309	6%
6	Internet Auction	299	5%
7	Prizes, Sweepstakes and Lotteries	250	5%
8	Credit Cards	244	4%
9	Advance-Fee Loans and Credit Protection/Repair	203	4%
10	Auto Related Complaints	151	3%

¹Percentages are based on the total number of CSN fraud and other complaints from New Mexico consumers (5,550).

Identity Theft Complaints Count from New Mexico Victims = 1,969

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	481	24%
2	Government Documents or Benefits Fraud	305	15%
3	Credit Card Fraud	280	14%
4	Phone or Utilities Fraud	225	11%
5	Bank Fraud ²	164	8%
6	Loan Fraud	76	4%
	Other	470	24%
	Attempted Identity Theft	78	4%

¹Percentages are based on the 1,969 victims reporting from New Mexico. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW YORK
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 70,360

Fraud and Other Complaints Count from New York Consumers = 51,454

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	5,653	11%
2	Shop-at-Home and Catalog Sales	4,186	8%
3	Internet Services	4,169	8%
4	Internet Auction	3,468	7%
5	Foreign Money Offers and Counterfeit Check Scams	3,362	7%
6	Credit Cards	2,415	5%
7	Prizes, Sweepstakes and Lotteries	1,995	4%
8	Credit Bureaus, Information Furnishers and Report Users	1,955	4%
9	Advance-Fee Loans and Credit Protection/Repair	1,836	4%
10	Banks and Lenders	1,432	3%

¹Percentages are based on the total number of CSN fraud and other complaints from New York consumers (51,454).

Identity Theft Complaints Count from New York Victims = 18,906

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	4,180	22%
2	Government Documents or Benefits Fraud	3,120	17%
3	Phone or Utilities Fraud	2,935	16%
4	Bank Fraud ²	1,800	10%
5	Employment-Related Fraud	1,540	8%
6	Loan Fraud	630	3%
	Other	3,900	21%
	Attempted Identity Theft	1,326	7%

¹Percentages are based on the 18,906 victims reporting from New York. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NORTH CAROLINA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 33,739

Fraud and Other Complaints Count from North Carolina Consumers = 26,941

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,458	13%
2	Internet Services	2,040	8%
3	Shop-at-Home and Catalog Sales	1,693	6%
4	Foreign Money Offers and Counterfeit Check Scams	1,672	6%
5	Internet Auction	1,443	5%
6	Health Care	1,237	5%
7	Credit Cards	1,140	4%
8	Television and Electronic Media	1,036	4%
9	Prizes, Sweepstakes and Lotteries	1,012	4%
10	Advance-Fee Loans and Credit Protection/Repair	900	3%

¹Percentages are based on the total number of CSN fraud and other complaints from North Carolina consumers (26,941).

Identity Theft Complaints Count from North Carolina Victims = 6,798

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,175	17%
2	Government Documents or Benefits Fraud	1,032	15%
3	Credit Card Fraud	1,012	15%
4	Employment-Related Fraud	724	11%
5	Bank Fraud ²	608	9%
6	Loan Fraud	230	3%
	Other	1,669	25%
	Attempted Identity Theft	348	5%

¹Percentages are based on the 6,798 victims reporting from North Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NORTH DAKOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,479

Fraud and Other Complaints Count from North Dakota Consumers = 1,287

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	115	9%
2	Internet Services	106	8%
3	Shop-at-Home and Catalog Sales	92	7%
4	Foreign Money Offers and Counterfeit Check Scams	91	7%
5	Prizes, Sweepstakes and Lotteries	76	6%
6	Internet Auction	74	6%
7	Credit Cards	56	4%
8	Advance-Fee Loans and Credit Protection/Repair	43	3%
9	Health Care	42	3%
10	Banks and Lenders	31	2%

¹Percentages are based on the total number of CSN fraud and other complaints from North Dakota consumers (1,287).

Identity Theft Complaints Count from North Dakota Victims = 192

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	36	19%
2	Phone or Utilities Fraud	32	17%
3	Employment-Related Fraud	20	10%
4	Bank Fraud ²	18	9%
5	Government Documents or Benefits Fraud	17	9%
6	Loan Fraud	4	2%
	Other	52	27%
	Attempted Identity Theft	16	8%

¹Percentages are based on the 192 victims reporting from North Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OHIO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 40,936

Fraud and Other Complaints Count from Ohio Consumers = 33,411

Top 10 Fraud and Other Complaint Categories Reported by Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	4,359	13%
2	Internet Services	2,416	7%
3	Shop-at-Home and Catalog Sales	2,184	7%
4	Foreign Money Offers and Counterfeit Check Scams	1,929	6%
5	Internet Auction	1,662	5%
6	Credit Cards	1,501	4%
7	Prizes, Sweepstakes and Lotteries	1,338	4%
8	Television and Electronic Media	1,099	3%
9	Advance-Fee Loans and Credit Protection/Repair	1,072	3%
10	Auto Related Complaints	1,057	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Ohio consumers (33,411).

Identity Theft Complaints Count from Ohio Victims = 7,525

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	2,032	27%
2	Credit Card Fraud	1,215	16%
3	Government Documents or Benefits Fraud	905	12%
4	Bank Fraud ²	641	9%
5	Employment-Related Fraud	434	6%
6	Loan Fraud	273	4%
	Other	1,684	22%
	Attempted Identity Theft	461	6%

¹Percentages are based on the 7,525 victims reporting from Ohio. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OKLAHOMA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,004

Fraud and Other Complaints Count from Oklahoma Consumers = 9,371

Top 10 Fraud and Other Complaint Categories Reported by Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,248	13%
2	Internet Services	676	7%
3	Shop-at-Home and Catalog Sales	606	6%
4	Foreign Money Offers and Counterfeit Check Scams	480	5%
5	Internet Auction	466	5%
6	Credit Cards	415	4%
7	Prizes, Sweepstakes and Lotteries	403	4%
8	Telecom Equipment	345	4%
9	Credit Bureaus, Information Furnishers and Report Users	305	3%
10	Advance-Fee Loans and Credit Protection/Repair	275	3%
11	Health Care	275	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Oklahoma consumers (9,371).

Identity Theft Complaints Count from Oklahoma Victims = 2,633

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	429	16%
2	Phone or Utilities Fraud	384	15%
3	Government Documents or Benefits Fraud	336	13%
4	Employment-Related Fraud	304	12%
5	Bank Fraud ²	282	11%
6	Loan Fraud	112	4%
	Other	652	25%
	Attempted Identity Theft	136	5%

¹Percentages are based on the 2,633 victims reporting from Oklahoma. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OREGON
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 17,570

Fraud and Other Complaints Count from Oregon Consumers = 14,987

Top 10 Fraud and Other Complaint Categories Reported by Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,082	14%
2	Internet Services	1,299	9%
3	Foreign Money Offers and Counterfeit Check Scams	961	6%
4	Advance-Fee Loans and Credit Protection/Repair	918	6%
5	Shop-at-Home and Catalog Sales	877	6%
6	Internet Auction	797	5%
7	Credit Cards	682	5%
8	Prizes, Sweepstakes and Lotteries	426	3%
9	Banks and Lenders	419	3%
10	Health Care	386	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Oregon consumers (14,987).

Identity Theft Complaints Count from Oregon Victims = 2,583

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	450	17%
2	Employment-Related Fraud	344	13%
3	Phone or Utilities Fraud	305	12%
4	Bank Fraud ²	297	11%
5	Government Documents or Benefits Fraud	260	10%
6	Loan Fraud	89	3%
	Other	694	27%
	Attempted Identity Theft	169	7%

¹Percentages are based on the 2,583 victims reporting from Oregon. Note that CSN identity theft complaints may be coded under multiple theft types.

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



PENNSYLVANIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 47,759

Fraud and Other Complaints Count from Pennsylvania Consumers = 37,872

Top 10 Fraud and Other Complaint Categories Reported by Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	4,378	12%
2	Shop-at-Home and Catalog Sales	2,810	7%
3	Internet Services	2,753	7%
4	Foreign Money Offers and Counterfeit Check Scams	2,671	7%
5	Prizes, Sweepstakes and Lotteries	2,329	6%
6	Internet Auction	2,254	6%
7	Credit Cards	1,832	5%
8	Credit Bureaus, Information Furnishers and Report Users	1,373	4%
9	Advance-Fee Loans and Credit Protection/Repair	1,302	3%
10	Banks and Lenders	1,062	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Pennsylvania consumers (37,872).

Identity Theft Complaints Count from Pennsylvania Victims = 9,887

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	2,019	20%
2	Credit Card Fraud	1,951	20%
3	Government Documents or Benefits Fraud	1,293	13%
4	Bank Fraud ²	938	9%
5	Employment-Related Fraud	809	8%
6	Loan Fraud	331	3%
	Other	2,197	22%
	Attempted Identity Theft	625	6%

¹Percentages are based on the 9,887 victims reporting from Pennsylvania. Note that CSN identity theft complaints may be coded under multiple theft types.

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



RHODE ISLAND
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

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

Fraud and Other Complaints Count from Rhode Island Consumers = 2,711

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	378	14%
2	Internet Services	196	7%
3	Shop-at-Home and Catalog Sales	194	7%
4	Foreign Money Offers and Counterfeit Check Scams	188	7%
5	Internet Auction	180	7%
6	Prizes, Sweepstakes and Lotteries	138	5%
7	Credit Cards	137	5%
8	Banks and Lenders	116	4%
9	Advance-Fee Loans and Credit Protection/Repair	84	3%
10	Credit Bureaus, Information Furnishers and Report Users	84	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Rhode Island consumers (2,711).

Identity Theft Complaints Count from Rhode Island Victims = 672

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	131	19%
2	Phone or Utilities Fraud	98	15%
3	Bank Fraud ²	85	13%
4	Employment-Related Fraud	77	11%
5	Government Documents or Benefits Fraud	75	11%
6	Loan Fraud	25	4%
	Other	162	24%
	Attempted Identity Theft	28	4%

¹Percentages are based on the 672 victims reporting from Rhode Island. Note that CSN identity theft complaints may be coded under multiple theft types.

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



SOUTH CAROLINA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 15,472

Fraud and Other Complaints Count from South Carolina Consumers = 12,402

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,826	15%
2	Internet Services	824	7%
3	Shop-at-Home and Catalog Sales	769	6%
4	Foreign Money Offers and Counterfeit Check Scams	765	6%
5	Internet Auction	642	5%
6	Credit Cards	533	4%
7	Prizes, Sweepstakes and Lotteries	525	4%
8	Advance-Fee Loans and Credit Protection/Repair	481	4%
9	Credit Bureaus, Information Furnishers and Report Users	442	4%
10	Television and Electronic Media	423	3%

¹Percentages are based on the total number of CSN fraud and other complaints from South Carolina consumers (12,402).

Identity Theft Complaints Count from South Carolina Victims = 3,070

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	505	16%
2	Phone or Utilities Fraud	480	16%
3	Credit Card Fraud	469	15%
4	Bank Fraud ²	364	12%
5	Employment-Related Fraud	260	8%
6	Loan Fraud	138	4%
	Other	766	25%
	Attempted Identity Theft	144	5%

¹Percentages are based on the 3,070 victims reporting from South Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.

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



SOUTH DAKOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,824

Fraud and Other Complaints Count from South Dakota Consumers = 1,588

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	184	12%
2	Internet Services	121	8%
3	Auto Related Complaints	104	7%
4	Shop-at-Home and Catalog Sales	103	6%
5	Foreign Money Offers and Counterfeit Check Scams	100	6%
6	Internet Auction	88	6%
7	Prizes, Sweepstakes and Lotteries	75	5%
8	Credit Cards	55	3%
9	Advance-Fee Loans and Credit Protection/Repair	51	3%
10	Credit Bureaus, Information Furnishers and Report Users	40	3%

¹Percentages are based on the total number of CSN fraud and other complaints from South Dakota consumers (1,588).

Identity Theft Complaints Count from South Dakota Victims = 236

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	44	19%
2	Phone or Utilities Fraud	41	17%
3	Bank Fraud ²	22	9%
4	Employment-Related Fraud	21	9%
5	Government Documents or Benefits Fraud	20	8%
6	Loan Fraud	10	4%
	Other	54	23%
	Attempted Identity Theft	26	11%

¹Percentages are based on the 236 victims reporting from South Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



TENNESSEE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 22,964

Fraud and Other Complaints Count from Tennessee Consumers = 18,594

Top 10 Fraud and Other Complaint Categories Reported by Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,332	13%
2	Internet Services	1,327	7%
3	Shop-at-Home and Catalog Sales	1,179	6%
4	Foreign Money Offers and Counterfeit Check Scams	1,085	6%
5	Internet Auction	945	5%
6	Credit Cards	907	5%
7	Television and Electronic Media	905	5%
8	Prizes, Sweepstakes and Lotteries	637	3%
9	Credit Bureaus, Information Furnishers and Report Users	614	3%
10	Advance-Fee Loans and Credit Protection/Repair	598	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Tennessee consumers (18,594).

Identity Theft Complaints Count from Tennessee Victims = 4,370

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	834	19%
2	Credit Card Fraud	730	17%
3	Phone or Utilities Fraud	605	14%
4	Bank Fraud ²	462	11%
5	Employment-Related Fraud	358	8%
6	Loan Fraud	164	4%
	Other	1,028	24%
	Attempted Identity Theft	252	6%

¹Percentages are based on the 4,370 victims reporting from Tennessee. Note that CSN identity theft complaints may be coded under multiple theft types.

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



TEXAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 98,390

Fraud and Other Complaints Count from Texas Consumers = 69,546

Top 10 Fraud and Other Complaint Categories Reported by Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	9,883	14%
2	Internet Services	5,353	8%
3	Shop-at-Home and Catalog Sales	4,350	6%
4	Foreign Money Offers and Counterfeit Check Scams	4,005	6%
5	Internet Auction	3,394	5%
6	Credit Cards	2,787	4%
7	Credit Bureaus, Information Furnishers and Report Users	2,597	4%
8	Advance-Fee Loans and Credit Protection/Repair	2,527	4%
9	Prizes, Sweepstakes and Lotteries	2,316	3%
10	Television and Electronic Media	2,148	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Texas consumers (69,546).

Identity Theft Complaints Count from Texas Victims = 28,844

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	7,058	24%
2	Government Documents or Benefits Fraud	5,709	20%
3	Phone or Utilities Fraud	3,557	12%
4	Credit Card Fraud	3,483	12%
5	Bank Fraud ²	3,046	11%
6	Loan Fraud	1,285	4%
	Other	5,523	19%
	Attempted Identity Theft	1,151	4%

¹Percentages are based on the 28,844 victims reporting from Texas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



UTAH

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 9,906

Fraud and Other Complaints Count from Utah Consumers = 8,168

Top 10 Fraud and Other Complaint Categories Reported by Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	855	10%
2	Internet Services	689	8%
3	Foreign Money Offers and Counterfeit Check Scams	546	7%
4	Shop-at-Home and Catalog Sales	540	7%
5	Prizes, Sweepstakes and Lotteries	438	5%
6	Internet Auction	367	4%
7	Credit Cards	335	4%
8	Health Care	309	4%
9	Telecom Equipment	281	3%
10	Advance-Fee Loans and Credit Protection/Repair	277	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Utah consumers (8,168).

Identity Theft Complaints Count from Utah Victims = 1,738

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	288	17%
2	Employment-Related Fraud	285	16%
3	Phone or Utilities Fraud	207	12%
4	Government Documents or Benefits Fraud	199	11%
5	Bank Fraud ²	186	11%
6	Loan Fraud	62	4%
	Other	453	26%
	Attempted Identity Theft	101	6%

¹Percentages are based on the 1,738 victims reporting from Utah. Note that CSN identity theft complaints may be coded under multiple theft types.

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



VERMONT
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,064

Fraud and Other Complaints Count from Vermont Consumers = 1,787

Top 10 Fraud and Other Complaint Categories Reported by Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services	173	10%
2	Foreign Money Offers and Counterfeit Check Scams	150	8%
3	Third Party and Creditor Debt Collection	148	8%
4	Internet Auction	139	8%
5	Shop-at-Home and Catalog Sales	131	7%
6	Credit Cards	98	5%
7	Prizes, Sweepstakes and Lotteries	82	5%
8	Advance-Fee Loans and Credit Protection/Repair	65	4%
9	Computer Equipment and Software	47	3%
10	Health Care	45	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Vermont consumers (1,787).

Identity Theft Complaints Count from Vermont Victims = 277

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	71	26%
2	Phone or Utilities Fraud	45	16%
3	Bank Fraud ²	34	12%
4	Government Documents or Benefits Fraud	13	5%
5	Loan Fraud	11	4%
6	Employment-Related Fraud	5	2%
	Other	77	28%
	Attempted Identity Theft	21	8%

¹Percentages are based on the 277 victims reporting from Vermont. Note that CSN identity theft complaints may be coded under multiple theft types.

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



VIRGINIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 34,652

Fraud and Other Complaints Count from Virginia Consumers = 28,911

Top 10 Fraud and Other Complaint Categories Reported by Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,640	13%
2	Internet Services	2,225	8%
3	Shop-at-Home and Catalog Sales	1,902	7%
4	Foreign Money Offers and Counterfeit Check Scams	1,760	6%
5	Internet Auction	1,585	5%
6	Credit Cards	1,451	5%
7	Prizes, Sweepstakes and Lotteries	1,188	4%
8	Credit Bureaus, Information Furnishers and Report Users	1,051	4%
9	Advance-Fee Loans and Credit Protection/Repair	988	3%
10	Auto Related Complaints	961	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Virginia consumers (28,911).

Identity Theft Complaints Count from Virginia Victims = 5,741

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,111	19%
2	Phone or Utilities Fraud	936	16%
3	Government Documents or Benefits Fraud	606	11%
4	Bank Fraud ²	583	10%
5	Employment-Related Fraud	392	7%
6	Loan Fraud	210	4%
	Other	1,478	26%
	Attempted Identity Theft	425	7%

¹Percentages are based on the 5,741 victims reporting from Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WASHINGTON
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 30,207

Fraud and Other Complaints Count from Washington Consumers = 25,062

Top 10 Fraud and Other Complaint Categories Reported by Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,390	10%
2	Internet Services	2,232	9%
3	Foreign Money Offers and Counterfeit Check Scams	1,694	7%
4	Shop-at-Home and Catalog Sales	1,682	7%
5	Internet Auction	1,403	6%
6	Credit Cards	1,293	5%
7	Prizes, Sweepstakes and Lotteries	910	4%
8	Health Care	825	3%
9	Advance-Fee Loans and Credit Protection/Repair	807	3%
10	Banks and Lenders	748	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Washington consumers (25,062).

Identity Theft Complaints Count from Washington Victims = 5,145

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,012	20%
2	Phone or Utilities Fraud	718	14%
3	Bank Fraud ²	675	13%
4	Employment-Related Fraud	610	12%
5	Government Documents or Benefits Fraud	507	10%
6	Loan Fraud	203	4%
	Other	1,292	25%
	Attempted Identity Theft	309	6%

¹Percentages are based on the 5,145 victims reporting from Washington. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WEST VIRGINIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,028

Fraud and Other Complaints Count from West Virginia Consumers = 4,187

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	411	10%
2	Internet Services	368	9%
3	Shop-at-Home and Catalog Sales	304	7%
4	Credit Cards	227	5%
5	Foreign Money Offers and Counterfeit Check Scams	215	5%
6	Prizes, Sweepstakes and Lotteries	206	5%
7	Internet Auction	205	5%
8	Advance-Fee Loans and Credit Protection/Repair	204	5%
9	Credit Bureaus, Information Furnishers and Report Users	119	3%
10	Television and Electronic Media	118	3%

¹Percentages are based on the total number of CSN fraud and other complaints from West Virginia consumers (4,187).

Identity Theft Complaints Count from West Virginia Victims = 841

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	157	19%
2	Phone or Utilities Fraud	147	17%
3	Bank Fraud ²	100	12%
4	Government Documents or Benefits Fraud	93	11%
5	Employment-Related Fraud	59	7%
6	Loan Fraud	32	4%
	Other	213	25%
	Attempted Identity Theft	40	5%

¹Percentages are based on the 841 victims reporting from West Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WISCONSIN
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 17,528

Fraud and Other Complaints Count from Wisconsin Consumers = 14,751

Top 10 Fraud and Other Complaint Categories Reported by Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,419	10%
2	Shop-at-Home and Catalog Sales	1,191	8%
3	Internet Services	1,108	8%
4	Foreign Money Offers and Counterfeit Check Scams	994	7%
5	Internet Auction	897	6%
6	Television and Electronic Media	773	5%
7	Credit Cards	616	4%
8	Health Care	539	4%
9	Advance-Fee Loans and Credit Protection/Repair	477	3%
10	Prizes, Sweepstakes and Lotteries	448	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Wisconsin consumers (14,751).

Identity Theft Complaints Count from Wisconsin Victims = 2,777

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	511	18%
2	Phone or Utilities Fraud	401	14%
3	Government Documents or Benefits Fraud	369	13%
4	Employment-Related Fraud	310	11%
5	Bank Fraud ²	255	9%
6	Loan Fraud	107	4%
	Other	636	23%
	Attempted Identity Theft	189	7%

¹Percentages are based on the 2,777 victims reporting from Wisconsin. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WYOMING
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2009

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,875

Fraud and Other Complaints Count from Wyoming Consumers = 1,607

Top 10 Fraud and Other Complaint Categories Reported by Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	162	10%
2	Internet Services	154	10%
3	Shop-at-Home and Catalog Sales	127	8%
4	Foreign Money Offers and Counterfeit Check Scams	93	6%
5	Prizes, Sweepstakes and Lotteries	83	5%
6	Internet Auction	77	5%
7	Advance-Fee Loans and Credit Protection/Repair	64	4%
8	Credit Cards	60	4%
9	Auto Related Complaints	43	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	39	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Wyoming consumers (1,607).

Identity Theft Complaints Count from Wyoming Victims = 268

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	48	18%
2	Credit Card Fraud	46	17%
3	Phone or Utilities Fraud	32	12%
4	Bank Fraud ²	28	10%
5	Government Documents or Benefits Fraud	28	10%
6	Loan Fraud	12	4%
	Other	78	29%
	Attempted Identity Theft	14	5%

¹Percentages are based on the 268 victims reporting from Wyoming. Note that CSN identity theft complaints may be coded under multiple theft types.

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



Appendix A1: The Consumer Sentinel Network

The Consumer Sentinel Network is a unique investigative cyber tool that provides law enforcement members secure access to millions of consumer complaints. It is provided at no cost to any federal, state or local law enforcement agency, as well as to select international law enforcement authorities. The Consumer Sentinel Network is based on the premise that sharing information can make law enforcement even more effective. To that end, the Consumer Sentinel Network provides law enforcement members with access to consumer complaints provided directly to the FTC, as well as providing members with access to complaints shared by other data contributors.

www.FTC.gov/Sentinel



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

www.FTC.gov/idtheft



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

www.econsumer.gov

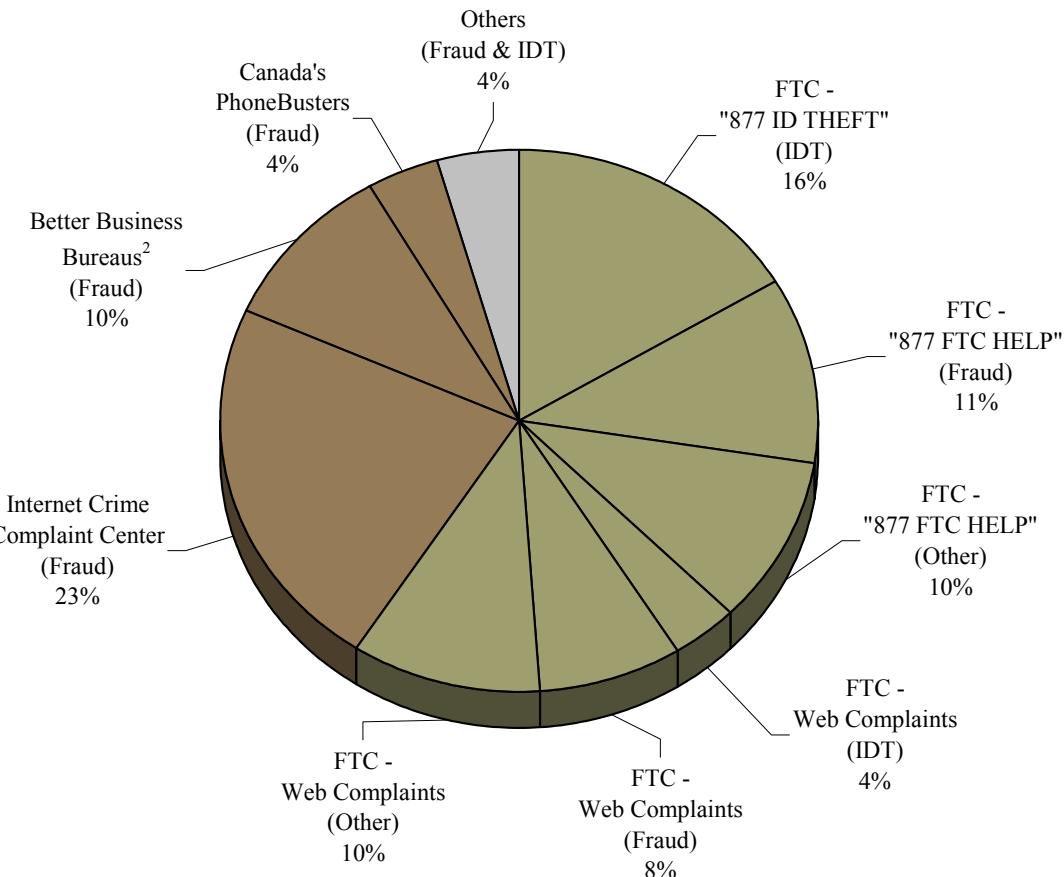


Consumer Sentinel/Military, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Consumer Sentinel/Military also provides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

www.FTC.gov/sentinel/military

Appendix A2: Consumer Sentinel Network Major Data Contributors¹

January 1 – December 31, 2009



¹Percentages are based on the total number of Consumer Sentinel Network complaints (1,330,426) received between January 1 and December 31, 2009. The type of complaints provided by the organization is indicated in parentheses.

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

Data Contributors	CY - 2007		CY - 2008		CY - 2009	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
FTC - "877 ID THEFT"	186,855	18%	209,727	17%	216,114	16%
FTC - "877 FTC HELP" (Fraud)	59,206	6%	96,653	8%	146,601	11%
FTC - "877 FTC HELP" (Other)	92,964	9%	112,608	9%	140,077	10%
FTC - Web Complaints IDT	56,660	5%	83,662	7%	47,661	4%
FTC - Web Complaints Fraud	82,236	8%	87,682	7%	102,739	8%
FTC - Web Complaints Other	106,721	10%	119,338	10%	135,080	10%
Internet Crime Complaint Center	208,393	20%	276,452	23%	300,061	23%
Better Business Bureaus ²	169,332	16%	132,265	11%	132,555	10%
Canada's PhoneBusters	28,477	3%	44,269	4%	49,814	4%
Others	59,539	6%	62,339	5%	59,724	4%
<i>U.S. Postal Inspection Service</i>	24,413	2%	29,631	2%	33,652	3%
<i>Identity Theft Assistance Center</i>	15,378	1%	20,630	2%	14,269	1%
<i>National Fraud Information Center</i>	17,829	2%	11,055	1%	11,128	1%
<i>Other Data Contributors⁴</i>	1,919	<1%	1,023	<1%	675	<1%
Total Number of Complaints	1,050,383		1,224,995		1,330,426	

³Percentages are based on the total number of CSN complaints: CY-2007 = 1,050,383; CY-2008 = 1,224,995; and CY-2009 = 1,330,426.

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



Appendix A3: Consumer Sentinel Network Other Data Contributors

January 1 – December 31, 2009

Federal Agencies

Department of Defense Police, Criminal Investigations Unit
US Immigration and Customs Enforcement

Attorney General Offices

Ohio Attorney General

Other State & Local Agencies

California, Stanislaus County District Attorney
Connecticut, Department of Consumer Protection
North Carolina, Department of Justice
North Dakota, Department of Financial Institutions
Pennsylvania, Wayne County District Attorney's Office
Washington Securities Division

Local Police/Sheriff Departments

Alabama, Mobile Police Department
California, Inglewood Police Department
Iowa, Clinton Police Department
Maine, Lincoln County Sheriff's Office
Minnesota, Fergus Falls Police Department
New Jersey, Bergenfield Police Department

Others

Xerox Corporation

Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors

January 1 – December 31, 2009

Better Business Bureaus

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

Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

1	Advance-Fee Loans and Credit Protection/Repair: The promise of a loan or credit card that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee; etc. (Fraud Category)
2	Auto Related Complaints: Misleading or deceptive claims regarding auto warranties; repair/maintenance issues with newly purchased used or new cars, including dissatisfaction with service provided by auto mechanics; price fixing and price gouging concerns against gas stations and oil companies; etc. (Other Category)
3	Banks and Lenders: Deceptive or predatory mortgage lending practices; problems with modification of mortgage terms; miscellaneous customer service and account issues with bank products, including fees and overdraft charges; etc. (Other Category)
4	Business Opportunities, Employment Agencies and Work-at-Home Plans: Problems with franchises or business opportunities; unfulfilled, misleading and deceptive job placement opportunities, offers, and services by employment-service firms for up-front fees; wealth building and invention promotion plans that don't make good on their promises; etc. (Fraud Category)
5	Charitable Solicitations: Misleading pitches for donations to benefit local service organizations; solicitations for bogus charity or relief organization; etc. (Fraud Category)
6	Clothing, Textiles and Jewelry: Fake or replica goods passed off as genuine; order fulfillment problems; failure to honor refund or return policies; etc. (Other Category)
7	Computer Equipment and Software: Problems with computer software, hardware, and computer equipment purchases; unwanted or unauthorized software installations and downloads; etc. (Fraud Category)
8	Credit Bureaus, Information Furnishers and Report Users: Credit Reporting Agency (CRA) or furnisher provides inaccurate information or fails to reinvestigate disputed information; CRA provides inadequate phone help; difficulties ordering free annual credit reports; impermissible access to/inquiry on credit reports; etc. (Other Category)
9	Credit Cards: Account or billing issues, including interest rate changes, late fees, credit disputes, and overcharges; fraudulent credit card offers/phishing attempts; etc. (Other Category)
10	Debt Management and Credit Counseling: Unfulfilled promises by credit counseling organizations to provide free services, send payments to creditors in a timely manner, or reduce interest rates on credit card debt, eliminate late and over-the-limit fees; etc. (Fraud Category)
11	Foreign Money Offers and Counterfeit Check Scams: Letters or e-mails offering the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers, or other identifying information from the victim; fraudulent schemes involving foreign lotteries, mystery shoppers, or Internet purchases/classified ads in which a counterfeit check overpayment is received along with a request to wire back the difference immediately after check deposit, leaving the victim responsible for the funds withdrawn; etc. (Fraud Category)
12	Grants: Deceptive practices by businesses or individuals marketing either government grant opportunities or financial aid assistance services; problems with student loan processors, debt collectors collecting on defaulted student loans, and diploma mills and other unaccredited educational institutions; etc. (Other Category)
13	Health Care: Fraudulent, misleading, or deceptive claims for vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits; etc. (Fraud Category)
14	Home Repair, Improvement and Products: Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving wrong or incomplete products; problems with home repair services and contractors; etc. (Other Category)
15	Identity Theft: When someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft. (Identity Theft Category)
16	Internet Auction: Non-delivery or late delivery of goods; delivery of goods that are less valuable than advertised; failure to disclose all the relevant information about the product or terms of the sale; etc. (Fraud Category)



Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

17	Internet Services: Problems with trial offers from Internet Service Providers ("ISPs"); difficulty canceling an ISP account; issues with Internet entertainment services; undisclosed charges; website design and hosting services; spyware, adware, and malware issues; etc. (Fraud Category)
18	Investment Related Complaints: Promises of riches that don't pan out in day trading; gold and gems; FCC licenses; etc. (Fraud Category)
19	Magazines and Buyers Clubs: Pitches for "free," "pre-paid," or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, books, etc.). (Fraud Category)
20	Multi-Level Marketing, Pyramids and Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit. (Fraud Category)
21	Office Supplies and Services: Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes; etc. (Fraud Category)
22	Prizes, Sweepstakes and Lotteries: Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail; etc. (Fraud Category)
23	Real Estate: Complaints about deceptive and misleading practices involving real estate agents and companies, real estate appraisers and appraisal services, real estate consultants, real estate property management, and real estate land developers. (Other Category)
24	Shop-at-Home and Catalog Sales: Problems, such as undisclosed costs, failure to deliver on time, non-delivery, and refusal to honor a guarantee, with purchases made via the Internet (not including auction sales), telephone, or mail. (Fraud Category)
25	Telecom Equipment: Problems with cell phones, pagers, or other telecommunications devices. (Other Category)
26	Telephone and Mobile Services: Charges for calls to "toll-free" numbers; unauthorized charges such as charges for calls consumers didn't make; unauthorized switching of consumers' phone service provider; misleading pre-paid phone card offers; etc. (Fraud Category)
27	Television and Electronic Media: Problems with TV reception, installation, billing, and promotions for cable/satellite providers; miscellaneous problems with music/DVD purchases. (Other Category)
28	Third Party and Creditor Debt Collection: Debt collector calls repeatedly or continuously; falsely represents the amount or status of debt; fails to send written notice of debt; falsely threatens suit; uses profane language; fails to identify self as debt collector; and/or violates other provisions of the Fair Debt Collection Practices Act. (Other Category)
29	Travel, Vacations and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc. (Fraud Category)
30	Video Games: Problems with video game companies, defective products, billing or collection, contracts, customer service, delivery, guarantees or warranties, repairs, service; etc. (Other Category)

Appendix B2: Consumer Sentinel Network Complaint Categories¹

Calendar Years 2007 through 2009

Category	CY - 2007 Complaints / Percentages ¹	CY - 2008 Complaints / Percentages ¹	CY - 2009 Complaints / Percentages ¹	
	Complaints	Percentages	Complaints	Percentages
Advance-Fee Loans and Credit Protection/Repair	15,325	1.46%	17,319	1.41%
Auto Related Complaints	7,730	0.74%	14,199	1.16%
Banks and Lenders	26,279	2.50%	22,948	1.87%
Business Opportunities, Employment Agencies and Work-at-Home Plans	17,862	1.70%	20,344	1.66%
Charitable Solicitations	2,016	0.19%	1,908	0.16%
Clothing, Textiles and Jewelry	1,448	0.14%	1,606	0.13%
Computer Equipment and Software	26,843	2.56%	21,469	1.75%
Credit Bureaus, Information Furnishers and Report Users	37,604	3.58%	34,996	2.86%
Credit Cards	7,030	0.67%	13,237	1.08%
Debt Management and Credit Counseling	3,421	0.33%	6,758	0.55%
Foreign Money Offers and Counterfeit Check Scams	34,651	3.30%	38,557	3.15%
Grants	3,908	0.37%	3,310	0.27%
Health Care	15,809	1.51%	16,259	1.33%
Home Repair, Improvement and Products	6,029	0.57%	7,429	0.61%
Identity Theft	259,314	24.69%	314,484	25.67%
Internet Auction	26,751	2.55%	17,317	1.41%
Internet Services	43,886	4.18%	52,123	4.25%
Investment Related Complaints	13,706	1.30%	7,976	0.65%
Magazines and Buyers Clubs	12,209	1.16%	10,223	0.83%
Multi-Level Marketing, Pyramids and Chain Letters	3,117	0.30%	1,787	0.15%
Office Supplies and Services	9,405	0.90%	9,147	0.75%
Prizes, Sweepstakes and Lotteries	34,148	3.25%	33,457	2.73%
Real Estate	9,339	0.89%	6,542	0.53%
Shop-at-Home and Catalog Sales	66,332	6.32%	52,795	4.31%
Telecom Equipment	35,497	3.38%	22,290	1.82%
Telephone and Mobile Services	7,705	0.73%	9,108	0.74%
Television and Electronic Media	27,644	2.63%	25,938	2.12%
Third Party and Creditor Debt Collection	89,940	8.56%	104,746	8.55%
Travel, Vacations and Timeshare Plans	15,076	1.44%	13,221	1.08%
Video Games	694	0.07%	1,073	0.09%
				1,185
				0.09%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2007 = 1,050,383; CY-2008 = 1,224,995; CY-2009 = 1,330,426. Note CSN complaints may be coded under multiple product service codes, so percentages total more than 100%.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2007 through 2009

Advance-Fee Loans and Credit Protection/Repair

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Advance-Fee Loans, Credit Arrangers	11,262	1.07 %	10,207	0.83%	36,367	2.73 %
Credit Card Loss Protection	441	0.04 %	546	0.04%	366	0.03 %
Credit Repair	3,288	0.31 %	3,323	0.27%	2,299	0.17 %
Recovery\Refund Companies	338	0.03 %	3,250	0.27%	2,426	0.18 %
Count/Percentage:	15,325	1.46%	17,319	1.41%	41,448	3.12%

Auto Related Complaints

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Auto Gas	241	0.02 %	658	0.05%	398	0.03 %
Auto Parts & Repairs	1,698	0.16 %	2,438	0.20%	2,689	0.20 %
Auto Rentals	232	0.02 %	258	0.02%	302	0.02 %
Auto\New	1,492	0.14 %	1,622	0.13%	1,798	0.14 %
Auto\Other	1,662	0.16%	5,752	0.47%	13,141	0.99%
Auto\Used	2,020	0.19 %	3,160	0.26%	3,809	0.29 %
Cars (from econsumer)	442	0.04 %	351	0.03%	290	0.02 %
Count/Percentage:	7,730	0.74%	14,199	1.16%	22,372	1.68%

Banks and Lenders

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
ATM-Electronic Banking Procedures	520	0.05 %	275	0.02%	240	0.02 %
Bank Lending	210	0.02 %	585	0.05%	499	0.04 %
Bank, Federal Charter	973	0.09 %	999	0.08%	675	0.05 %
Bank, FR System	2,525	0.24 %	1,368	0.11%	338	0.03 %
Bank, National	9,466	0.90 %	6,232	0.51%	4,054	0.30 %
Bank, Non-FR	1,484	0.14 %	1,016	0.08%	902	0.07 %
Banks (from econsumer)	417	0.04 %	281	0.02%	336	0.03 %
Credit Union Lending	57	0.01 %	109	0.01%	243	0.02 %
Finance Company Lending	1,414	0.13 %	1,866	0.15%	1,987	0.15 %
Mortgage Lender	7,203	0.69 %	7,765	0.63%	12,402	0.93 %
Mortgage Modification\Foreclosure Relief	-	-	1	0.00%	7,927	0.60 %
Other Lender	2,090	0.20 %	2,453	0.20%	3,017	0.23 %
Retailer Credit	146	0.01 %	215	0.02%	258	0.02 %
Count/Percentage:	26,279	2.50%	22,948	1.87%	32,443	2.44%

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

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Bus Opps\Franchises\Distributionships	4,641	0.44 %	5,029	0.41%	5,221	0.39 %
Employ Agencies\Job Counsel\Overseas Work	6,452	0.61 %	8,363	0.68%	9,342	0.70 %
Inventions\Idea Promotions	675	0.06 %	403	0.03%	434	0.03 %
Work-At-Home Plans	6,126	0.58 %	6,574	0.54%	7,955	0.60 %
Count/Percentage:	17,862	1.70%	20,344	1.66%	22,896	1.72%

Charitable Solicitations

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Charitable Solicitations	2,016	0.19 %	1,908	0.16%	3,474	0.26 %
Count/Percentage:	2,016	0.19%	1,908	0.16%	3,474	0.26%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2007 = 1,050,383; CY-2008 = 1,224,995; CY-2009 = 1,330,426. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2007 through 2009

Clothing, Textiles and Jewelry

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Garments & Wool or Leather Goods	850	0.08 %	1,004	0.08%	987	0.07 %
Jewelry\Watches	598	0.06 %	602	0.05%	607	0.05 %
Count/Percentage:	1,448	0.14%	1,606	0.13%	1,594	0.12%

Computer Equipment and Software

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Computers: Equipment\Software	26,843	2.56 %	21,469	1.75%	22,621	1.70 %
Count/Percentage:	26,843	2.56%	21,469	1.75%	22,621	1.70%

Credit Bureaus, Information Furnishers and Report Users

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Credit Bureaus	18,871	1.80 %	20,667	1.69%	19,492	1.47 %
Credit Information Furnishers	17,562	1.67 %	12,553	1.02%	10,686	0.80 %
Credit Report Users	2,219	0.21 %	2,278	0.19%	2,021	0.15 %
Count/Percentage:	37,604	3.58%	34,996	2.86%	31,629	2.38%

Credit Cards

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Credit Cards	7,030	0.67 %	13,237	1.08%	45,203	3.40 %
Count/Percentage:	7,030	0.67%	13,237	1.08%	45,203	3.40%

Debt Management and Credit Counseling

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Debt Management\Credit Counseling	3,421	0.33 %	6,758	0.55%	13,401	1.01 %
Count/Percentage:	3,421	0.33%	6,758	0.55%	13,401	1.01%

Foreign Money Offers and Counterfeit Check Scams

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Counterfeit Check Scams	2	0.00 %	5,765	0.47%	45,734	3.44 %
Nigerian/Other Foreign Money Offers (not prizes)	34,649	3.30 %	33,264	2.72%	17,853	1.34 %
Count/Percentage:	34,651	3.30%	38,557	3.15%	61,736	4.64%

Grants

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Grants: Non-Educational	3,734	0.36 %	2,484	0.20%	3,383	0.25 %
Scholarships\Educational Grants	177	0.02 %	828	0.07%	838	0.06 %
Count/Percentage:	3,908	0.37%	3,310	0.27%	4,220	0.32%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2007 = 1,050,383; CY-2008 = 1,224,995; CY-2009 = 1,330,426. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2007 through 2009

Health Care

Product Service	CY - 2007	Percentage¹	CY - 2008	Percentage¹	CY - 2009	Percentage¹
Health Care: Dental	337	0.03 %	353	0.03%	820	0.06 %
Health Care: Diet Products\Centers\Plans	6,681	0.64 %	7,687	0.63%	11,622	0.87 %
Health Care: Dietary Supplements\Herbal Remedies	1,335	0.13 %	943	0.08%	3,060	0.23 %
Health Care: Drugs-OTC\Prescription	771	0.07 %	748	0.06%	1,396	0.10 %
Health Care: Eye Care	1,304	0.12 %	1,065	0.09%	964	0.07 %
Health Care: Hearing	385	0.04 %	337	0.03%	422	0.03 %
Health Care: Medical Discount Plans\Cards\Insurance	1,413	0.13 %	1,323	0.11%	1,495	0.11 %
Health Care: Other Medical Treatments	715	0.07 %	763	0.06%	930	0.07 %
Health Care: Other Products\Supplies	2,877	0.27 %	3,050	0.25%	4,723	0.35 %
Count/Percentage:	15,809	1.51%	16,259	1.33%	25,414	1.91%

Home Repair, Improvement and Products

Product Service	CY - 2007	Percentage¹	CY - 2008	Percentage¹	CY - 2009	Percentage¹
Heating and Air Conditioning	258	0.02 %	258	0.02%	245	0.02 %
Home Appliances	1,534	0.15 %	1,679	0.14%	1,785	0.13 %
Home Furnishings	2,132	0.20 %	2,133	0.17%	2,704	0.20 %
Home Protection Devices	350	0.03 %	525	0.04%	772	0.06 %
Home Repair	1,342	0.13 %	1,962	0.16%	2,172	0.16 %
Housing	432	0.04%	887	0.07%	1,301	0.10%
Count/Percentage:	6,029	0.57%	7,429	0.61%	8,959	0.67%

Identity Theft

Product Service	CY - 2007	Percentage¹	CY - 2008	Percentage¹	CY - 2009	Percentage¹
Identity Theft	259,314	24.69 %	314,484	25.67%	278,078	20.90 %
Count/Percentage:	259,314	24.69%	314,484	25.67%	278,078	20.90%

Internet Auction

Product Service	CY - 2007	Percentage¹	CY - 2008	Percentage¹	CY - 2009	Percentage¹
Internet Auction	26,751	2.55 %	17,317	1.41%	57,821	4.35 %
Count/Percentage:	26,751	2.55%	17,317	1.41%	57,821	4.35%

Internet Services

Product Service	CY - 2007	Percentage¹	CY - 2008	Percentage¹	CY - 2009	Percentage¹
Internet Access Services	25,689	2.45 %	26,009	2.12%	40,552	3.05 %
Internet Information & Adult Services	8,928	0.85 %	20,030	1.64%	34,420	2.59 %
Internet Web Site Design\Promotion	4,448	0.42 %	3,720	0.30%	2,109	0.16 %
Spyware\Adware\Malware	4,835	0.46 %	2,403	0.20%	6,011	0.45 %
Count/Percentage:	43,886	4.18%	52,123	4.25%	83,067	6.24%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2007 = 1,050,383; CY-2008 = 1,224,995; CY-2009 = 1,330,426. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.

Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2007 through 2009

Investment Related Complaints

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Invest: Advice, Seminars	496	0.05 %	269	0.02%	166	0.01 %
Invest: Art\Gems\Rare Coins	163	0.02 %	171	0.01%	174	0.01 %
Invest: Stocks\Commodity Futures Trading	1,249	0.12 %	1,212	0.10%	2,322	0.17 %
Investments: Other (note in comments)	11,805	1.12%	6,331	0.52%	2,906	0.22%
Count/Percentage:	13,706	1.30%	7,976	0.65%	5,565	0.42%

Magazines and Buyers Clubs

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Books	1,847	0.18 %	1,382	0.11%	641	0.05 %
Buyers Clubs (not travel or lottery)	2,151	0.20 %	776	0.06%	490	0.04 %
Magazines	8,216	0.78 %	8,072	0.66%	9,311	0.70 %
Count/Percentage:	12,209	1.16%	10,223	0.83%	10,427	0.78%

Multi-Level Marketing, Pyramids and Chain Letters

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Multi-Level Mktg\Pyramids\Chain Letters	3,117	0.30 %	1,787	0.15%	2,474	0.19 %
Count/Percentage:	3,117	0.30%	1,787	0.15%	2,474	0.19%

Office Supplies and Services

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Office Supplies and Services	3,190	0.30 %	3,110	0.25%	3,177	0.24 %
Office Supplies: Toner	1,181	0.11 %	902	0.07%	1,132	0.09 %
Office: Ad Space\Directory Listings	5,040	0.48 %	5,141	0.42%	4,628	0.35 %
Count/Percentage:	9,405	0.90%	9,147	0.75%	8,929	0.67%

Prizes, Sweepstakes and Lotteries

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Lotteries\Lottery Ticket Buying Clubs	13,523	1.29 %	8,745	0.71%	5,750	0.43 %
Prizes\Sweepstakes\Gifts	20,791	1.98 %	24,879	2.03%	36,146	2.72 %
Count/Percentage:	34,148	3.25%	33,457	2.73%	41,763	3.14%

Real Estate

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Real Estate (not Timeshares)	9,339	0.89 %	6,542	0.53%	4,474	0.34 %
Count/Percentage:	9,339	0.89%	6,542	0.53%	4,474	0.34%

Shop-at-Home and Catalog Sales

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Shop-at-Home and Catalog Sales	66,332	6.32 %	52,795	4.31%	74,581	5.61 %
Count/Percentage:	66,332	6.32%	52,795	4.31%	74,581	5.61%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2007 = 1,050,383; CY-2008 = 1,224,995; CY-2009 = 1,330,426. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2007 through 2009

Telecom Equipment

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Telecom Equip (Cell Phones, Pagers, etc)	35,497	3.38 %	22,290	1.82%	22,377	1.68 %
Count/Percentage:	35,497	3.38%	22,290	1.82%	22,377	1.68%

Telephone and Mobile Services

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Mobile: Downloads	-	-	19	0.00%	24	0.00 %
Mobile: Premium Services	-	-	48	0.00%	51	0.00 %
Mobile: Rates/Advertising	-	-	40	0.00%	71	0.01 %
Telephone: Carrier Switching	578	0.06 %	934	0.08%	1,519	0.11 %
Telephone: Pay-Per-Call/Info Services	4,524	0.43 %	6,148	0.50%	7,881	0.59 %
Telephone: Prepaid Phone Cards	1,053	0.10 %	765	0.06%	566	0.04 %
Unsolicited Faxes	891	0.08 %	710	0.06%	505	0.04 %
VoIP Services	671	0.06 %	456	0.04%	343	0.03 %
Count/Percentage:	7,705	0.73%	9,108	0.74%	10,939	0.82%

Television and Electronic Media

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
DVD\Video\Film	1,454	0.14 %	980	0.08%	505	0.04 %
Music: All Formats	762	0.07 %	477	0.04%	516	0.04 %
Television: Programming and Advertisements	154	0.01 %	204	0.02%	324	0.02 %
Television: Satellite & Cable	25,278	2.41 %	24,283	1.98%	25,239	1.90 %
Count/Percentage:	27,644	2.63%	25,938	2.12%	26,568	2.00%

Third Party and Creditor Debt Collection

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Creditor Debt Collection	20,097	1.91 %	26,643	2.17%	32,182	2.42 %
Third Party Debt Collection	71,011	6.76 %	78,914	6.44%	88,263	6.63 %
Count/Percentage:	89,940	8.56%	104,746	8.55%	119,549	8.99%

Travel, Vacations and Timeshare Plans

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Timeshare Resales	222	0.02 %	325	0.03%	684	0.05 %
Timeshare Sales	2,102	0.20 %	2,022	0.17%	2,670	0.20 %
Travel\Vacations	12,759	1.21 %	10,881	0.89%	12,061	0.91 %
Count/Percentage:	15,076	1.44%	13,221	1.08%	15,386	1.16%

Video Games

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Video Games	694	0.07 %	1,073	0.09%	1,185	0.09 %
Count/Percentage:	694	0.07%	1,073	0.09%	1,185	0.09%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2007 = 1,050,383; CY-2008 = 1,224,995; CY-2009 = 1,330,426. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2007 through 2009

Uncategorized Complaints

Product Service	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹	CY - 2009	Percentage ¹
Air Cleaners-Filtration\Ozone	24	0.00%	32	0.00%	13	0.00%
Alcoholic Beverages	33	0.00%	55	0.00%	37	0.00%
Antiques/Collectibles	-	-	25	0.00%	28	0.00%
Children's Toys and Games	241	0.02%	252	0.02%	326	0.02%
Contact Lenses	-	-	46	0.00%	97	0.01%
Food	576	0.05%	784	0.06%	1,566	0.12%
Funeral Services	202	0.02%	241	0.02%	242	0.02%
Green Card Application Services	113	0.01%	95	0.01%	74	0.01%
Health Care Provider Billing	482	0.05%	523	0.04%	616	0.05%
Insurance (Other than Medical)	979	0.09%	1,101	0.09%	1,453	0.11%
Leasing: Automobile Dealer\Manufacturer	141	0.01%	98	0.01%	85	0.01%
Leasing: Business	1,026	0.10%	601	0.05%	540	0.04%
Leasing: Consumer	450	0.04%	364	0.03%	118	0.01%
Modeling Agencies\Services	734	0.07%	619	0.05%	514	0.04%
Other (Note in Comments)	183,384	17.46%	302,943	24.73%	178,878	13.45%
Personal Care Products	217	0.02%	372	0.03%	893	0.07%
Property\Inheritance Tracers	203	0.02%	398	0.03%	627	0.05%
Telemarketing, Other	7,654	0.73%	21,242	1.73%	33,817	2.54%
Textiles	34	0.00%	58	0.00%	74	0.01%
Tobacco-Cigarettes	44	0.00%	50	0.00%	86	0.01%
Tobacco - Not Cigarettes	14	0.00%	8	0.00%	30	0.00%
Trade\Vocational Schools	368	0.04%	539	0.04%	444	0.03%
Unauthorized Debits or Charges for Unknown Products	1,728	0.16%	2,168	0.18%	3,748	0.28%
Utilities	543	0.05%	915	0.07%	1,365	0.10%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2007 = 1,050,383; CY-2008 = 1,224,995; CY-2009 = 1,330,426. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



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

January 1 – December 31, 2009

State Name	Total Fraud Complaints	Total Amount Paid Reported	Complaints Reporting Amount Paid	Percentages Reporting Amount Paid	Average Amount Paid¹
Alabama	8,546	\$13,739,250	7,872	92%	\$1,745
Alaska	2,082	\$3,435,435	1,931	93%	\$1,779
Arizona	15,997	\$39,236,064	14,279	89%	\$2,748
Arkansas	4,468	\$8,724,566	4,091	92%	\$2,133
California	79,724	\$246,487,833	71,355	90%	\$3,454
Colorado	15,461	\$32,635,570	14,072	91%	\$2,319
Connecticut	6,631	\$11,040,395	5,893	89%	\$1,873
Delaware	1,955	\$2,625,160	1,764	90%	\$1,488
Dist. of Columbia	1,845	\$4,239,775	1,635	89%	\$2,593
Florida	43,402	\$139,710,392	39,468	91%	\$3,540
Georgia	20,457	\$44,730,454	18,896	92%	\$2,367
Hawaii	3,390	\$15,072,152	2,918	86%	\$5,165
Idaho	3,367	\$5,276,782	3,060	91%	\$1,724
Illinois	26,008	\$51,995,096	23,889	92%	\$2,177
Indiana	12,791	\$22,349,085	11,540	90%	\$1,937
Iowa	5,051	\$8,324,562	4,569	90%	\$1,822
Kansas	5,639	\$12,824,077	5,148	91%	\$2,491
Kentucky	6,457	\$11,165,524	5,893	91%	\$1,895
Louisiana	7,318	\$17,728,932	6,751	92%	\$2,626
Maine	2,444	\$3,680,754	2,189	90%	\$1,681
Maryland	14,629	\$24,336,898	13,322	91%	\$1,827
Massachusetts	12,761	\$22,560,033	11,510	90%	\$1,960
Michigan	18,375	\$27,321,892	16,482	90%	\$1,658
Minnesota	10,789	\$16,148,500	9,857	91%	\$1,638
Mississippi	3,488	\$6,788,218	3,230	93%	\$2,102
Missouri	14,402	\$19,196,838	13,260	92%	\$1,448
Montana	2,111	\$4,401,611	1,848	88%	\$2,382
Nebraska	3,294	\$4,065,506	2,989	91%	\$1,360
Nevada	6,890	\$16,214,256	6,226	90%	\$2,604
New Hampshire	3,362	\$3,004,163	2,997	89%	\$1,002
New Jersey	15,993	\$44,944,594	14,240	89%	\$3,156
New Mexico	3,693	\$7,761,965	3,403	92%	\$2,281
New York	34,319	\$118,773,209	30,958	90%	\$3,837
North Carolina	18,928	\$27,858,461	17,409	92%	\$1,600
North Dakota	956	\$1,359,743	872	91%	\$1,559
Ohio	21,625	\$36,352,880	19,659	91%	\$1,849
Oklahoma	6,391	\$8,794,856	5,865	92%	\$1,500
Oregon	10,136	\$11,641,523	9,144	90%	\$1,273
Pennsylvania	25,077	\$36,494,518	22,016	88%	\$1,658
Rhode Island	1,782	\$2,542,906	1,602	90%	\$1,587
South Carolina	8,001	\$14,556,168	7,346	92%	\$1,982
South Dakota	1,036	\$2,040,189	945	91%	\$2,159
Tennessee	12,759	\$18,327,049	11,746	92%	\$1,560
Texas	45,840	\$93,138,977	42,044	92%	\$2,215
Utah	5,807	\$13,151,732	5,285	91%	\$2,489
Vermont	1,284	\$1,169,569	1,118	87%	\$1,046
Virginia	18,195	\$46,936,491	16,243	89%	\$2,890
Washington	18,225	\$31,732,124	16,524	91%	\$1,920
West Virginia	2,836	\$5,117,036	2,570	91%	\$1,991
Wisconsin	10,722	\$19,439,260	9,674	90%	\$2,009
Wyoming	1,115	\$1,385,923	1,001	90%	\$1,385

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

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Abilene, TX Metropolitan Statistical Area	461	289.3	301
Adrian, MI Micropolitan Statistical Area	325	321.0	238
Akron, OH Metropolitan Statistical Area	2,739	391.6	113
Albany, GA Metropolitan Statistical Area	412	251.1	355
Albany-Lebanon, OR Micropolitan Statistical Area	499	440.6	48
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	2,788	326.7	221
Albuquerque, NM Metropolitan Statistical Area	2,695	322.7	234
Alexandria, LA Metropolitan Statistical Area	440	293.7	297
Allegan, MI Micropolitan Statistical Area	712	631.4	5
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	3,113	387.3	121
Altoona, PA Metropolitan Statistical Area	348	277.2	326
Amarillo, TX Metropolitan Statistical Area	716	295.6	295
Anchorage, AK Metropolitan Statistical Area	1,713	472.8	28
Anderson, IN Metropolitan Statistical Area	539	410.5	77
Anderson, SC Metropolitan Statistical Area	726	403.4	89
Ann Arbor, MI Metropolitan Statistical Area	1,607	459.1	35
Anniston-Oxford, AL Metropolitan Statistical Area	378	334.2	206
Appleton, WI Metropolitan Statistical Area	1,031	472.9	27
Asheville, NC Metropolitan Statistical Area	1,646	407.1	80
Ashtabula, OH Micropolitan Statistical Area	377	372.7	141
Athens-Clarke County, GA Metropolitan Statistical Area	734	391.7	112
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	21,027	398.3	100
Atlantic City, NJ Metropolitan Statistical Area	1,093	403.9	87
Auburn-Opelika, AL Metropolitan Statistical Area	430	329.5	217
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	1,626	307.7	265
Augusta-Waterville, ME Micropolitan Statistical Area	332	274.7	332
Austin-Round Rock, TX Metropolitan Statistical Area	6,431	402.4	91
Bakersfield, CA Metropolitan Statistical Area	2,376	300.5	284
Baltimore-Towson, MD Metropolitan Statistical Area	10,330	387.2	122
Bangor, ME Metropolitan Statistical Area	416	279.6	323
Barnstable Town, MA Metropolitan Statistical Area	760	342.1	190
Baton Rouge, LA Metropolitan Statistical Area	2,200	285.7	310
Battle Creek, MI Metropolitan Statistical Area	472	345.5	183
Bay City, MI Metropolitan Statistical Area	490	455.7	39
Beaumont-Port Arthur, TX Metropolitan Statistical Area	1,272	338.1	199
Bellingham, WA Metropolitan Statistical Area	889	460.6	33
Bend, OR Metropolitan Statistical Area	719	466.8	30
Billings, MT Metropolitan Statistical Area	500	334.1	208
Binghamton, NY Metropolitan Statistical Area	741	300.7	283
Birmingham-Hoover, AL Metropolitan Statistical Area	3,895	351.5	171
Bismarck, ND Metropolitan Statistical Area	170	164.7	381
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	478	303.3	276
Bloomington, IN Metropolitan Statistical Area	736	400.6	92
Bloomington-Normal, IL Metropolitan Statistical Area	522	317.9	244
Bluefield, WV-VA Micropolitan Statistical Area	243	231.0	365
Boise City-Nampa, ID Metropolitan Statistical Area	2,055	349.7	173
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	13,985	312.0	254
Boulder, CO Metropolitan Statistical Area	1,859	640.5	4
Bowling Green, KY Metropolitan Statistical Area	357	307.8	263
Bremerton-Silverdale, WA Metropolitan Statistical Area	1,024	432.6	56

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	2,475	276.5	328
Brownsville-Harlingen, TX Metropolitan Statistical Area	443	114.4	383
Brunswick, GA Metropolitan Statistical Area	350	343.8	187
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	3,292	291.8	298
Burlington, NC Metropolitan Statistical Area	603	414.8	73
Burlington-South Burlington, VT Metropolitan Statistical Area	649	313.0	252
Canton-Massillon, OH Metropolitan Statistical Area	1,371	336.7	203
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	2,164	366.4	150
Cedar Rapids, IA Metropolitan Statistical Area	818	323.6	231
Chambersburg, PA Micropolitan Statistical Area	325	229.4	367
Champaign-Urbana, IL Metropolitan Statistical Area	634	287.0	307
Charleston, WV Metropolitan Statistical Area	697	229.3	368
Charleston-North Charleston, SC Metropolitan Statistical Area	2,047	324.9	227
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	6,611	400.3	94
Charlottesville, VA Metropolitan Statistical Area	869	450.8	44
Chattanooga, TN-GA Metropolitan Statistical Area	1,955	379.9	133
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	28,284	297.0	291
Chico, CA Metropolitan Statistical Area	863	394.5	109
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	6,448	302.2	280
Clarksville, TN-KY Metropolitan Statistical Area	1,113	425.1	63
Cleveland, TN Metropolitan Statistical Area	424	381.6	129
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	7,091	338.2	198
Coeur d'Alene, ID Metropolitan Statistical Area	584	434.4	53
College Station-Bryan, TX Metropolitan Statistical Area	531	261.1	345
Colorado Springs, CO Metropolitan Statistical Area	3,347	549.5	11
Columbia, MO Metropolitan Statistical Area	500	308.0	262
Columbia, SC Metropolitan Statistical Area	2,362	329.9	215
Columbus, GA-AL Metropolitan Statistical Area	1,069	378.1	136
Columbus, OH Metropolitan Statistical Area	6,686	381.1	130
Concord, NH Micropolitan Statistical Area	811	547.0	12
Cookeville, TN Micropolitan Statistical Area	352	346.2	182
Corpus Christi, TX Metropolitan Statistical Area	1,111	268.1	338
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	22,593	367.7	148
Dalton, GA Metropolitan Statistical Area	442	329.7	216
Danville, VA Metropolitan Statistical Area	267	252.4	350
Daphne-Fairhope-Foley, AL Micropolitan Statistical Area	535	311.5	256
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	1,080	287.1	306
Dayton, OH Metropolitan Statistical Area	3,004	359.5	159
Decatur, AL Metropolitan Statistical Area	496	332.3	212
Decatur, IL Metropolitan Statistical Area	287	264.0	343
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	1,900	379.7	135
Denver-Aurora, CO Metropolitan Statistical Area	11,243	456.1	38
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,630	298.2	290
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	11,802	264.2	341
Dothan, AL Metropolitan Statistical Area	431	309.0	258
Dover, DE Metropolitan Statistical Area	692	454.5	40
Duluth, MN-WI Metropolitan Statistical Area	773	281.8	318
Dunn, NC Micropolitan Statistical Area	744	684.3	2
Durham, NC Metropolitan Statistical Area	2,324	484.5	25
East Liverpool-Salem, OH Micropolitan Statistical Area	426	391.9	111

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
East Stroudsburg, PA Micropolitan Statistical Area	824	500.2	22
Eau Claire, WI Metropolitan Statistical Area	430	272.5	337
El Centro, CA Metropolitan Statistical Area	334	206.3	377
El Paso, TX Metropolitan Statistical Area	1,596	217.2	374
Elizabethtown, KY Metropolitan Statistical Area	397	355.7	163
Elkhart-Goshen, IN Metropolitan Statistical Area	667	337.0	202
Erie, PA Metropolitan Statistical Area	856	306.7	269
Eugene-Springfield, OR Metropolitan Statistical Area	1,941	564.9	9
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	487	377.9	137
Evansville, IN-KY Metropolitan Statistical Area	1,131	323.4	232
Fargo, ND-MN Metropolitan Statistical Area	545	283.2	317
Farmington, NM Metropolitan Statistical Area	308	251.6	354
Fayetteville, NC Metropolitan Statistical Area	1,327	380.3	131
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,315	301.8	281
Flagstaff, AZ Metropolitan Statistical Area	494	387.6	120
Flint, MI Metropolitan Statistical Area	1,419	326.4	222
Florence, SC Metropolitan Statistical Area	495	249.1	357
Florence-Muscle Shoals, AL Metropolitan Statistical Area	391	273.1	336
Fort Collins-Loveland, CO Metropolitan Statistical Area	1,532	532.7	13
Fort Smith, AR-OK Metropolitan Statistical Area	691	238.5	362
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	673	370.8	146
Fort Wayne, IN Metropolitan Statistical Area	1,658	404.3	86
Fresno, CA Metropolitan Statistical Area	2,757	306.6	271
Gadsden, AL Metropolitan Statistical Area	387	374.9	139
Gainesville, FL Metropolitan Statistical Area	1,107	430.6	57
Gainesville, GA Metropolitan Statistical Area	1,127	625.5	6
Gettysburg, PA Micropolitan Statistical Area	525	520.9	16
Glens Falls, NY Metropolitan Statistical Area	385	298.7	288
Goldsboro, NC Metropolitan Statistical Area	368	324.0	230
Grand Junction, CO Metropolitan Statistical Area	436	313.5	250
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	2,745	353.4	165
Greeley, CO Metropolitan Statistical Area	1,601	656.8	3
Green Bay, WI Metropolitan Statistical Area	930	308.8	259
Greensboro-High Point, NC Metropolitan Statistical Area	2,595	371.5	142
Greenville, NC Metropolitan Statistical Area	575	333.4	210
Greenville-Mauldin-Easley, SC Metropolitan Statistical Area	2,033	331.2	214
Gulfport-Biloxi, MS Metropolitan Statistical Area	794	342.9	188
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	983	376.3	138
Hammond, LA Micropolitan Statistical Area	456	395.2	106
Hanford-Corcoran, CA Metropolitan Statistical Area	352	236.4	363
Harrisburg-Carlisle, PA Metropolitan Statistical Area	2,047	387.0	123
Harrisonburg, VA Metropolitan Statistical Area	424	360.7	156
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	3,391	285.2	311
Hattiesburg, MS Metropolitan Statistical Area	393	284.5	315
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,170	324.6	228
Hilo, HI Micropolitan Statistical Area	616	356.0	162
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	565	333.8	209
Holland-Grand Haven, MI Metropolitan Statistical Area	916	353.4	166
Homosassa Springs, FL Micropolitan Statistical Area	596	425.2	62
Honolulu, HI Metropolitan Statistical Area	3,105	342.9	189

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	375	186.4	380
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	15,389	273.4	333
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	648	228.1	371
Huntsville, AL Metropolitan Statistical Area	1,539	398.1	101
Idaho Falls, ID Metropolitan Statistical Area	387	324.1	229
Indianapolis-Carmel, IN Metropolitan Statistical Area	6,119	361.0	154
Iowa City, IA Metropolitan Statistical Area	666	452.9	43
Ithaca, NY Metropolitan Statistical Area	392	387.9	118
Jackson, MI Metropolitan Statistical Area	682	418.4	68
Jackson, MS Metropolitan Statistical Area	1,158	216.8	375
Jackson, TN Metropolitan Statistical Area	366	324.9	226
Jacksonville, FL Metropolitan Statistical Area	5,152	396.1	104
Jacksonville, NC Metropolitan Statistical Area	570	350.2	172
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	309	230.7	366
Janesville, WI Metropolitan Statistical Area	632	395.9	105
Jefferson City, MO Metropolitan Statistical Area	768	527.2	15
Johnson City, TN Metropolitan Statistical Area	671	346.7	180
Johnstown, PA Metropolitan Statistical Area	360	248.3	358
Jonesboro, AR Metropolitan Statistical Area	254	218.2	373
Joplin, MO Metropolitan Statistical Area	473	276.2	330
Kahului-Wailuku, HI Micropolitan Statistical Area	566	399.2	97
Kalamazoo-Portage, MI Metropolitan Statistical Area	1,430	442.4	47
Kankakee-Bradley, IL Metropolitan Statistical Area	353	318.9	241
Kansas City, MO-KS Metropolitan Statistical Area	6,762	340.6	191
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	677	295.6	294
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	1,477	399.2	98
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	1,116	367.5	149
Kingston, NY Metropolitan Statistical Area	718	394.8	108
Knoxville, TN Metropolitan Statistical Area	2,647	388.4	116
La Crosse, WI-MN Metropolitan Statistical Area	442	337.6	200
Lafayette, IN Metropolitan Statistical Area	769	400.2	95
Lafayette, LA Metropolitan Statistical Area	801	312.3	253
Lake Charles, LA Metropolitan Statistical Area	484	252.2	353
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	723	370.9	145
Lakeland, FL Metropolitan Statistical Area	1,946	338.6	196
Lancaster, PA Metropolitan Statistical Area	1,440	288.9	304
Lansing-East Lansing, MI Metropolitan Statistical Area	1,450	317.7	245
Laredo, TX Metropolitan Statistical Area	288	123.5	382
Las Cruces, NM Metropolitan Statistical Area	627	315.4	248
Las Vegas-Paradise, NV Metropolitan Statistical Area	7,433	404.8	85
Lawrence, KS Metropolitan Statistical Area	348	306.6	270
Lawton, OK Metropolitan Statistical Area	435	382.2	127
Lebanon, NH-VT Micropolitan Statistical Area	617	360.0	157
Lebanon, PA Metropolitan Statistical Area	526	411.3	76
Lewiston-Auburn, ME Metropolitan Statistical Area	243	227.5	372
Lexington Park, MD Micropolitan Statistical Area	356	354.7	164
Lexington-Fayette, KY Metropolitan Statistical Area	1,520	339.9	194
Lima, OH Metropolitan Statistical Area	317	301.2	282
Lincoln, NE Metropolitan Statistical Area	898	307.3	266
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	2,219	333.0	211

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Logan, UT-ID Metropolitan Statistical Area	254	209.8	376
Longview, TX Metropolitan Statistical Area	617	303.0	277
Longview, WA Metropolitan Statistical Area	436	434.0	55
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	40,510	314.6	249
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	4,283	347.2	179
Lubbock, TX Metropolitan Statistical Area	611	228.7	369
Lumberton, NC Micropolitan Statistical Area	325	253.6	348
Lynchburg, VA Metropolitan Statistical Area	822	337.5	201
Macon, GA Metropolitan Statistical Area	913	397.2	102
Madera, CA Metropolitan Statistical Area	590	402.7	90
Madison, WI Metropolitan Statistical Area	1,912	344.1	186
Manchester-Nashua, NH Metropolitan Statistical Area	1,607	399.5	96
Manhattan, KS Micropolitan Statistical Area	413	363.5	152
Mansfield, OH Metropolitan Statistical Area	457	363.6	151
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	663	93.3	384
Medford, OR Metropolitan Statistical Area	1,056	529.9	14
Memphis, TN-MS-AR Metropolitan Statistical Area	3,639	284.2	316
Merced, CA Metropolitan Statistical Area	729	296.9	292
Meridian, MS Micropolitan Statistical Area	239	228.4	370
Miami-Fort Lauderdale-Pompano Beach, FL Metropolitan Statistical Area	18,424	340.4	192
Michigan City-La Porte, IN Metropolitan Statistical Area	395	359.8	158
Midland, TX Metropolitan Statistical Area	415	328.3	218
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	4,430	286.8	309
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	10,337	322.2	235
Missoula, MT Metropolitan Statistical Area	423	400.4	93
Mobile, AL Metropolitan Statistical Area	1,235	305.4	272
Modesto, CA Metropolitan Statistical Area	1,526	298.5	289
Monroe, LA Metropolitan Statistical Area	453	263.0	344
Monroe, MI Metropolitan Statistical Area	696	453.1	42
Montgomery, AL Metropolitan Statistical Area	2,012	549.8	10
Morgantown, WV Metropolitan Statistical Area	498	422.9	65
Morristown, TN Metropolitan Statistical Area	520	386.3	124
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	797	684.7	1
Muncie, IN Metropolitan Statistical Area	401	347.4	178
Muskegon-Norton Shores, MI Metropolitan Statistical Area	632	362.4	153
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	1,066	426.5	61
Napa, CA Metropolitan Statistical Area	634	478.3	26
Naples-Marco Island, FL Metropolitan Statistical Area	1,114	352.7	168
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	5,923	389.3	115
New Bern, NC Micropolitan Statistical Area	514	430.3	59
New Haven-Milford, CT Metropolitan Statistical Area	2,356	278.7	324
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	4,622	448.6	45
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	51,416	273.3	335
Niles-Benton Harbor, MI Metropolitan Statistical Area	514	322.1	236
Norwich-New London, CT Metropolitan Statistical Area	816	305.2	274
Ocala, FL Metropolitan Statistical Area	1,410	434.0	54
Odessa, TX Metropolitan Statistical Area	377	291.0	299
Ogden-Clearfield, UT Metropolitan Statistical Area	1,475	284.6	314
Ogdensburg-Massena, NY Micropolitan Statistical Area	277	252.3	352
Oklahoma City, OK Metropolitan Statistical Area	3,579	300.0	285

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Olympia, WA Metropolitan Statistical Area	1,002	420.0	67
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	2,813	339.0	195
Orlando-Kissimmee, FL Metropolitan Statistical Area	7,725	380.1	132
Oshkosh-Neenah, WI Metropolitan Statistical Area	749	461.9	32
Ottawa-Streator, IL Micropolitan Statistical Area	408	265.5	339
Owensboro, KY Metropolitan Statistical Area	217	193.6	379
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	3,333	417.5	70
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	1,989	371.0	144
Panama City-Lynn Haven, FL Metropolitan Statistical Area	701	427.5	60
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	461	286.9	308
Pascagoula, MS Metropolitan Statistical Area	467	307.2	268
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,738	383.3	125
Peoria, IL Metropolitan Statistical Area	1,043	281.0	319
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	19,474	334.1	207
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	14,710	352.0	169
Pine Bluff, AR Metropolitan Statistical Area	269	265.1	340
Pittsburgh, PA Metropolitan Statistical Area	8,210	348.5	174
Pittsfield, MA Metropolitan Statistical Area	363	279.7	321
Port St. Lucie, FL Metropolitan Statistical Area	1,722	430.4	58
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	1,462	284.9	312
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	9,239	424.8	64
Pottsville, PA Micropolitan Statistical Area	584	396.6	103
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	1,938	289.3	302
Prescott, AZ Metropolitan Statistical Area	988	464.6	31
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	4,039	252.3	351
Provo-Orem, UT Metropolitan Statistical Area	1,565	317.2	246
Pueblo, CO Metropolitan Statistical Area	497	321.6	237
Punta Gorda, FL Metropolitan Statistical Area	794	519.6	17
Racine, WI Metropolitan Statistical Area	720	369.0	147
Raleigh-Cary, NC Metropolitan Statistical Area	4,343	414.6	75
Rapid City, SD Metropolitan Statistical Area	349	290.2	300
Reading, PA Metropolitan Statistical Area	1,493	371.4	143
Redding, CA Metropolitan Statistical Area	744	414.7	74
Reno-Sparks, NV Metropolitan Statistical Area	2,128	518.7	19
Richmond, VA Metropolitan Statistical Area	4,783	394.3	110
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	13,017	318.9	240
Roanoke, VA Metropolitan Statistical Area	1,362	459.3	34
Rochester, MN Metropolitan Statistical Area	542	299.3	287
Rochester, NY Metropolitan Statistical Area	3,028	293.8	296
Rockford, IL Metropolitan Statistical Area	1,182	335.5	205
Rocky Mount, NC Metropolitan Statistical Area	553	379.8	134
Roseburg, OR Micropolitan Statistical Area	644	618.5	7
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	8,112	387.9	117
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	704	348.1	177
Salem, OR Metropolitan Statistical Area	1,257	325.0	225
Salinas, CA Metropolitan Statistical Area	1,114	273.3	334
Salisbury, MD Metropolitan Statistical Area	345	288.4	305
Salisbury, NC Micropolitan Statistical Area	669	487.0	23
Salt Lake City, UT Metropolitan Statistical Area	3,741	340.1	193
San Angelo, TX Metropolitan Statistical Area	274	253.5	349

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
San Antonio, TX Metropolitan Statistical Area	6,512	327.1	219
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	12,106	406.9	81
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	17,089	406.5	82
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	6,346	351.8	170
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	1,059	403.5	88
Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area	1,359	336.2	204
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	962	382.1	128
Santa Fe, NM Metropolitan Statistical Area	722	505.1	21
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	1,835	395.1	107
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	2,891	420.7	66
Savannah, GA Metropolitan Statistical Area	1,337	406.0	83
Scranton-Wilkes-Barre, PA Metropolitan Statistical Area	1,796	326.9	220
Seaford, DE Micropolitan Statistical Area	771	418.4	69
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	13,510	408.2	78
Sebastian-Vero Beach, FL Metropolitan Statistical Area	514	389.9	114
Sheboygan, WI Metropolitan Statistical Area	326	284.7	313
Sherman-Denison, TX Metropolitan Statistical Area	614	517.4	20
Shreveport-Bossier City, LA Metropolitan Statistical Area	1,071	276.3	329
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	581	454.4	41
Sioux City, IA-NE-SD Metropolitan Statistical Area	348	243.7	360
Sioux Falls, SD Metropolitan Statistical Area	629	276.9	327
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,290	407.4	79
Spartanburg, SC Metropolitan Statistical Area	949	344.4	184
Spokane, WA Metropolitan Statistical Area	1,990	436.2	51
Springfield, IL Metropolitan Statistical Area	534	258.5	347
Springfield, MA Metropolitan Statistical Area	2,127	311.6	255
Springfield, MO Metropolitan Statistical Area	1,367	325.5	224
Springfield, OH Metropolitan Statistical Area	729	518.9	18
St. Cloud, MN Metropolitan Statistical Area	562	302.9	278
St. George, UT Metropolitan Statistical Area	472	352.8	167
St. Joseph, MO-KS Metropolitan Statistical Area	379	307.3	267
St. Louis, MO-IL Metropolitan Statistical Area	12,570	448.3	46
State College, PA Metropolitan Statistical Area	461	318.7	242
Statesville-Mooresville, NC Micropolitan Statistical Area	614	405.4	84
Staunton-Waynesboro, VA Micropolitan Statistical Area	415	356.5	161
Stockton, CA Metropolitan Statistical Area	2,030	302.5	279
Sumter, SC Metropolitan Statistical Area	292	280.9	320
Syracuse, NY Metropolitan Statistical Area	2,328	360.8	155
Tallahassee, FL Metropolitan Statistical Area	1,220	346.3	181
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	11,319	415.5	71
Terre Haute, IN Metropolitan Statistical Area	471	278.1	325
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	413	307.7	264
Thomasville-Lexington, NC Micropolitan Statistical Area	967	617.8	8
Toledo, OH Metropolitan Statistical Area	2,023	310.8	257
Topeka, KS Metropolitan Statistical Area	1,001	437.7	50
Torrington, CT Micropolitan Statistical Area	580	308.1	261
Traverse City, MI Micropolitan Statistical Area	452	318.1	243
Trenton-Ewing, NJ Metropolitan Statistical Area	1,272	348.1	176
Tucson, AZ Metropolitan Statistical Area	3,750	387.8	119
Tulsa, OK Metropolitan Statistical Area	2,907	320.9	239

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.



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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Tupelo, MS Micropolitan Statistical Area	365	276.0	331
Tuscaloosa, AL Metropolitan Statistical Area	650	316.7	247
Tyler, TX Metropolitan Statistical Area	792	398.6	99
Utica-Rome, NY Metropolitan Statistical Area	853	289.3	303
Valdosta, GA Metropolitan Statistical Area	386	296.5	293
Vallejo-Fairfield, CA Metropolitan Statistical Area	1,776	434.7	52
Victoria, TX Metropolitan Statistical Area	278	244.3	359
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	435	279.7	322
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	6,354	383.1	126
Visalia-Porterville, CA Metropolitan Statistical Area	1,287	305.3	273
Waco, TX Metropolitan Statistical Area	545	238.9	361
Warner Robins, GA Metropolitan Statistical Area	613	467.9	29
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	24,328	458.5	36
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	378	231.4	364
Watertown-Fort Drum, NY Micropolitan Statistical Area	379	323.4	233
Wausau, WI Metropolitan Statistical Area	485	373.2	140
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	427	348.3	175
Wenatchee, WA Metropolitan Statistical Area	283	264.1	342
Wheeling, WV-OH Metropolitan Statistical Area	376	258.5	346
Whitewater, WI Micropolitan Statistical Area	462	458.3	37
Wichita Falls, TX Metropolitan Statistical Area	451	304.4	275
Wichita, KS Metropolitan Statistical Area	1,842	308.8	260
Williamsport, PA Metropolitan Statistical Area	366	313.3	251
Willimantic, CT Micropolitan Statistical Area	381	325.5	223
Wilmington, NC Metropolitan Statistical Area	1,216	358.2	160
Winchester, VA-WV Metropolitan Statistical Area	410	338.3	197
Winston-Salem, NC Metropolitan Statistical Area	1,594	344.2	185
Wooster, OH Micropolitan Statistical Area	552	486.1	24
Worcester, MA Metropolitan Statistical Area	2,344	300.0	286
Yakima, WA Metropolitan Statistical Area	582	249.7	356
York-Hanover, PA Metropolitan Statistical Area	1,843	437.7	49
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,894	331.9	213
Yuba City, CA Metropolitan Statistical Area	682	415.5	72
Yuma, AZ Metropolitan Statistical Area	371	194.7	378

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Abilene, TX Metropolitan Statistical Area	116	72.8	236
Adrian, MI Micropolitan Statistical Area	65	64.2	275
Akron, OH Metropolitan Statistical Area	670	95.8	115
Albany, GA Metropolitan Statistical Area	153	93.3	128
Albany-Lebanon, OR Micropolitan Statistical Area	92	81.2	191
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	507	59.4	307
Albuquerque, NM Metropolitan Statistical Area	1,066	127.6	29
Alexandria, LA Metropolitan Statistical Area	109	72.7	238
Allegan, MI Micropolitan Statistical Area	144	127.7	27
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	739	91.9	131
Altoona, PA Metropolitan Statistical Area	63	50.2	345
Amarillo, TX Metropolitan Statistical Area	257	106.1	81
Anchorage, AK Metropolitan Statistical Area	191	52.7	334
Anderson, IN Metropolitan Statistical Area	83	63.2	280
Anderson, SC Metropolitan Statistical Area	183	101.7	96
Ann Arbor, MI Metropolitan Statistical Area	418	119.4	44
Anniston-Oxford, AL Metropolitan Statistical Area	98	86.6	160
Appleton, WI Metropolitan Statistical Area	122	56.0	318
Asheville, NC Metropolitan Statistical Area	291	72.0	243
Ashtabula, OH Micropolitan Statistical Area	81	80.1	197
Athens-Clarke County, GA Metropolitan Statistical Area	166	88.6	144
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	6,589	124.8	36
Atlantic City, NJ Metropolitan Statistical Area	283	104.6	84
Auburn-Opelika, AL Metropolitan Statistical Area	107	82.0	188
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	467	88.4	146
Augusta-Waterville, ME Micropolitan Statistical Area	45	37.2	376
Austin-Round Rock, TX Metropolitan Statistical Area	1,464	91.6	133
Bakersfield, CA Metropolitan Statistical Area	1,330	168.2	10
Baltimore-Towson, MD Metropolitan Statistical Area	2,318	86.9	157
Bangor, ME Metropolitan Statistical Area	55	37.0	377
Barnstable Town, MA Metropolitan Statistical Area	111	50.0	346
Baton Rouge, LA Metropolitan Statistical Area	682	88.6	145
Battle Creek, MI Metropolitan Statistical Area	79	57.8	313
Bay City, MI Metropolitan Statistical Area	85	79.1	199
Beaumont-Port Arthur, TX Metropolitan Statistical Area	302	80.3	195
Bellingham, WA Metropolitan Statistical Area	133	68.9	255
Bend, OR Metropolitan Statistical Area	85	55.2	322
Billings, MT Metropolitan Statistical Area	92	61.5	289
Binghamton, NY Metropolitan Statistical Area	116	47.1	356
Birmingham-Hoover, AL Metropolitan Statistical Area	1,023	92.3	130
Bismarck, ND Metropolitan Statistical Area	25	24.2	384
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	84	53.3	328
Bloomington, IN Metropolitan Statistical Area	115	62.6	283
Bloomington-Normal, IL Metropolitan Statistical Area	79	48.1	350
Bluefield, WV-VA Micropolitan Statistical Area	49	46.6	357
Boise City-Nampa, ID Metropolitan Statistical Area	298	50.7	341
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	3,174	70.8	252
Boulder, CO Metropolitan Statistical Area	324	111.6	67
Bowling Green, KY Metropolitan Statistical Area	59	50.9	339
Bremerton-Silverdale, WA Metropolitan Statistical Area	177	74.8	226

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	758	84.7	171
Brownsville-Harlingen, TX Metropolitan Statistical Area	1,016	262.4	1
Brunswick, GA Metropolitan Statistical Area	66	64.8	273
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	716	63.5	278
Burlington, NC Metropolitan Statistical Area	159	109.4	73
Burlington-South Burlington, VT Metropolitan Statistical Area	99	47.7	353
Canton-Massillon, OH Metropolitan Statistical Area	247	60.7	295
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	555	94.0	125
Cedar Rapids, IA Metropolitan Statistical Area	113	44.7	362
Chambersburg, PA Micropolitan Statistical Area	73	51.5	336
Champaign-Urbana, IL Metropolitan Statistical Area	140	63.4	279
Charleston, WV Metropolitan Statistical Area	123	40.5	372
Charleston-North Charleston, SC Metropolitan Statistical Area	465	73.8	231
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	1,541	93.3	127
Charlottesville, VA Metropolitan Statistical Area	135	70.0	254
Chattanooga, TN-GA Metropolitan Statistical Area	409	79.5	198
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	10,656	111.9	66
Chico, CA Metropolitan Statistical Area	180	82.3	183
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	1,410	66.1	266
Clarksville, TN-KY Metropolitan Statistical Area	200	76.4	216
Cleveland, TN Metropolitan Statistical Area	68	61.2	292
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	2,133	101.7	94
Coeur d'Alene, ID Metropolitan Statistical Area	65	48.3	349
College Station-Bryan, TX Metropolitan Statistical Area	192	94.4	122
Colorado Springs, CO Metropolitan Statistical Area	522	85.7	165
Columbia, MO Metropolitan Statistical Area	91	56.1	316
Columbia, SC Metropolitan Statistical Area	613	85.6	167
Columbus, GA-AL Metropolitan Statistical Area	361	127.7	28
Columbus, OH Metropolitan Statistical Area	1,257	71.7	246
Concord, NH Micropolitan Statistical Area	74	49.9	347
Cookeville, TN Micropolitan Statistical Area	66	64.9	270
Corpus Christi, TX Metropolitan Statistical Area	710	171.3	8
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	8,377	136.3	20
Dalton, GA Metropolitan Statistical Area	116	86.5	162
Danville, VA Metropolitan Statistical Area	66	62.4	284
Daphne-Fairhope-Foley, AL Micropolitan Statistical Area	130	75.7	219
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	200	53.2	329
Dayton, OH Metropolitan Statistical Area	552	66.1	267
Decatur, AL Metropolitan Statistical Area	116	77.7	210
Decatur, IL Metropolitan Statistical Area	59	54.3	324
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	441	88.1	147
Denver-Aurora, CO Metropolitan Statistical Area	2,892	117.3	50
Des Moines-West Des Moines, IA Metropolitan Statistical Area	248	45.4	360
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	4,620	103.4	88
Dothan, AL Metropolitan Statistical Area	125	89.6	141
Dover, DE Metropolitan Statistical Area	133	87.4	152
Duluth, MN-WI Metropolitan Statistical Area	138	50.3	343
Dunn, NC Micropolitan Statistical Area	189	173.8	6
Durham, NC Metropolitan Statistical Area	549	114.5	56
East Liverpool-Salem, OH Micropolitan Statistical Area	85	78.2	207

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
East Stroudsburg, PA Micropolitan Statistical Area	140	85.0	170
Eau Claire, WI Metropolitan Statistical Area	44	27.9	382
El Centro, CA Metropolitan Statistical Area	247	152.6	15
El Paso, TX Metropolitan Statistical Area	989	134.6	21
Elizabethtown, KY Metropolitan Statistical Area	107	95.9	114
Elkhart-Goshen, IN Metropolitan Statistical Area	173	87.4	151
Erie, PA Metropolitan Statistical Area	166	59.5	304
Eugene-Springfield, OR Metropolitan Statistical Area	223	64.9	271
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	104	80.7	193
Evansville, IN-KY Metropolitan Statistical Area	188	53.8	325
Fargo, ND-MN Metropolitan Statistical Area	79	41.1	370
Farmington, NM Metropolitan Statistical Area	67	54.7	323
Fayetteville, NC Metropolitan Statistical Area	407	116.6	51
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	337	77.3	212
Flagstaff, AZ Metropolitan Statistical Area	115	90.2	139
Flint, MI Metropolitan Statistical Area	365	84.0	175
Florence, SC Metropolitan Statistical Area	173	87.1	155
Florence-Muscle Shoals, AL Metropolitan Statistical Area	83	58.0	312
Fort Collins-Loveland, CO Metropolitan Statistical Area	249	86.6	161
Fort Smith, AR-OK Metropolitan Statistical Area	188	64.9	272
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	130	71.6	247
Fort Wayne, IN Metropolitan Statistical Area	320	78.0	208
Fresno, CA Metropolitan Statistical Area	1,169	130.0	23
Gadsden, AL Metropolitan Statistical Area	94	91.1	136
Gainesville, FL Metropolitan Statistical Area	203	79.0	200
Gainesville, GA Metropolitan Statistical Area	263	146.0	16
Gettysburg, PA Micropolitan Statistical Area	92	91.3	135
Glens Falls, NY Metropolitan Statistical Area	82	63.6	277
Goldsboro, NC Metropolitan Statistical Area	176	154.9	14
Grand Junction, CO Metropolitan Statistical Area	83	59.7	301
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	521	67.1	261
Greeley, CO Metropolitan Statistical Area	413	169.4	9
Green Bay, WI Metropolitan Statistical Area	155	51.5	337
Greensboro-High Point, NC Metropolitan Statistical Area	665	95.2	118
Greenville, NC Metropolitan Statistical Area	187	108.4	75
Greenville-Mauldin-Easley, SC Metropolitan Statistical Area	460	74.9	223
Gulfport-Biloxi, MS Metropolitan Statistical Area	196	84.7	172
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	177	67.8	257
Hammond, LA Micropolitan Statistical Area	136	117.9	47
Hanford-Corcoran, CA Metropolitan Statistical Area	142	95.4	117
Harrisburg-Carlisle, PA Metropolitan Statistical Area	384	72.6	241
Harrisonburg, VA Metropolitan Statistical Area	73	62.1	285
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	924	77.7	211
Hattiesburg, MS Metropolitan Statistical Area	106	76.7	215
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	289	80.2	196
Hilo, HI Micropolitan Statistical Area	55	31.8	380
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	113	66.8	264
Holland-Grand Haven, MI Metropolitan Statistical Area	183	70.6	253
Homosassa Springs, FL Micropolitan Statistical Area	125	89.2	143
Honolulu, HI Metropolitan Statistical Area	433	47.8	352

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	93	46.2	358
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	6,728	119.5	43
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	146	51.4	338
Huntsville, AL Metropolitan Statistical Area	218	56.4	315
Idaho Falls, ID Metropolitan Statistical Area	63	52.8	333
Indianapolis-Carmel, IN Metropolitan Statistical Area	1,600	94.4	123
Iowa City, IA Metropolitan Statistical Area	109	74.1	229
Ithaca, NY Metropolitan Statistical Area	54	53.4	327
Jackson, MI Metropolitan Statistical Area	133	81.6	190
Jackson, MS Metropolitan Statistical Area	528	98.9	105
Jackson, TN Metropolitan Statistical Area	86	76.3	217
Jacksonville, FL Metropolitan Statistical Area	1,320	101.5	97
Jacksonville, NC Metropolitan Statistical Area	135	83.0	180
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	56	41.8	368
Janesville, WI Metropolitan Statistical Area	125	78.3	206
Jefferson City, MO Metropolitan Statistical Area	142	97.5	108
Johnson City, TN Metropolitan Statistical Area	108	55.8	319
Johnstown, PA Metropolitan Statistical Area	75	51.7	335
Jonesboro, AR Metropolitan Statistical Area	73	62.7	282
Joplin, MO Metropolitan Statistical Area	96	56.0	317
Kahului-Wailuku, HI Micropolitan Statistical Area	60	42.3	367
Kalamazoo-Portage, MI Metropolitan Statistical Area	323	99.9	100
Kankakee-Bradley, IL Metropolitan Statistical Area	96	86.7	159
Kansas City, MO-KS Metropolitan Statistical Area	1,628	82.0	187
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	236	103.1	91
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	431	116.5	52
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	183	60.3	298
Kingston, NY Metropolitan Statistical Area	159	87.4	150
Knoxville, TN Metropolitan Statistical Area	440	64.6	274
La Crosse, WI-MN Metropolitan Statistical Area	62	47.4	355
Lafayette, IN Metropolitan Statistical Area	159	82.7	182
Lafayette, LA Metropolitan Statistical Area	194	75.6	220
Lake Charles, LA Metropolitan Statistical Area	121	63.0	281
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	191	98.0	107
Lakeland, FL Metropolitan Statistical Area	675	117.4	49
Lancaster, PA Metropolitan Statistical Area	334	67.0	262
Lansing-East Lansing, MI Metropolitan Statistical Area	267	58.5	308
Laredo, TX Metropolitan Statistical Area	457	196.0	3
Las Cruces, NM Metropolitan Statistical Area	272	136.8	19
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,098	114.2	58
Lawrence, KS Metropolitan Statistical Area	57	50.2	344
Lawton, OK Metropolitan Statistical Area	139	122.1	39
Lebanon, NH-VT Micropolitan Statistical Area	87	50.8	340
Lebanon, PA Metropolitan Statistical Area	132	103.2	90
Lewiston-Auburn, ME Metropolitan Statistical Area	38	35.6	379
Lexington Park, MD Micropolitan Statistical Area	68	67.7	258
Lexington-Fayette, KY Metropolitan Statistical Area	270	60.4	297
Lima, OH Metropolitan Statistical Area	83	78.9	203
Lincoln, NE Metropolitan Statistical Area	140	47.9	351
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	678	101.7	95

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Logan, UT-ID Metropolitan Statistical Area	72	59.5	306
Longview, TX Metropolitan Statistical Area	192	94.3	124
Longview, WA Metropolitan Statistical Area	90	89.6	142
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	16,588	128.8	24
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	820	66.5	265
Lubbock, TX Metropolitan Statistical Area	266	99.5	102
Lumberton, NC Micropolitan Statistical Area	151	117.8	48
Lynchburg, VA Metropolitan Statistical Area	145	59.5	303
Macon, GA Metropolitan Statistical Area	289	125.7	34
Madera, CA Metropolitan Statistical Area	265	180.9	5
Madison, WI Metropolitan Statistical Area	281	50.6	342
Manchester-Nashua, NH Metropolitan Statistical Area	199	49.5	348
Manhattan, KS Micropolitan Statistical Area	83	73.0	235
Mansfield, OH Metropolitan Statistical Area	77	61.3	291
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,758	247.4	2
Medford, OR Metropolitan Statistical Area	163	81.8	189
Memphis, TN-MS-AR Metropolitan Statistical Area	1,619	126.4	33
Merced, CA Metropolitan Statistical Area	424	172.7	7
Meridian, MS Micropolitan Statistical Area	88	84.1	173
Miami-Fort Lauderdale-Pompano Beach, FL Metropolitan Statistical Area	10,457	193.2	4
Michigan City-La Porte, IN Metropolitan Statistical Area	81	73.8	232
Midland, TX Metropolitan Statistical Area	130	102.8	92
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	1,155	74.8	225
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,160	67.3	259
Missoula, MT Metropolitan Statistical Area	46	43.5	365
Mobile, AL Metropolitan Statistical Area	339	83.8	176
Modesto, CA Metropolitan Statistical Area	631	123.4	38
Monroe, LA Metropolitan Statistical Area	150	87.1	154
Monroe, MI Metropolitan Statistical Area	196	127.6	30
Montgomery, AL Metropolitan Statistical Area	570	155.8	13
Morgantown, WV Metropolitan Statistical Area	84	71.3	248
Morristown, TN Metropolitan Statistical Area	128	95.1	119
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	132	113.4	62
Muncie, IN Metropolitan Statistical Area	67	58.0	311
Muskegon-Norton Shores, MI Metropolitan Statistical Area	107	61.4	290
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	205	82.0	186
Napa, CA Metropolitan Statistical Area	159	119.9	42
Naples-Marco Island, FL Metropolitan Statistical Area	312	98.8	106
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	1,107	72.8	237
New Bern, NC Micropolitan Statistical Area	139	116.4	54
New Haven-Milford, CT Metropolitan Statistical Area	695	82.2	184
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	1,135	110.2	71
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	20,516	109.0	74
Niles-Benton Harbor, MI Metropolitan Statistical Area	136	85.2	169
Norwich-New London, CT Metropolitan Statistical Area	159	59.5	305
Ocala, FL Metropolitan Statistical Area	315	97.0	109
Odessa, TX Metropolitan Statistical Area	147	113.5	61
Ogden-Clearfield, UT Metropolitan Statistical Area	330	63.7	276
Ogdensburg-Massena, NY Micropolitan Statistical Area	32	29.1	381
Oklahoma City, OK Metropolitan Statistical Area	989	82.9	181

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Olympia, WA Metropolitan Statistical Area	204	85.5	168
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	539	64.9	269
Orlando-Kissimmee, FL Metropolitan Statistical Area	2,539	124.9	35
Oshkosh-Neenah, WI Metropolitan Statistical Area	87	53.7	326
Ottawa-Streator, IL Micropolitan Statistical Area	94	61.2	293
Owensboro, KY Metropolitan Statistical Area	48	42.8	366
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	890	111.5	68
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	466	86.9	156
Panama City-Lynn Haven, FL Metropolitan Statistical Area	152	92.7	129
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	71	44.2	363
Pascagoula, MS Metropolitan Statistical Area	131	86.2	164
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	311	68.6	256
Peoria, IL Metropolitan Statistical Area	205	55.2	321
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	6,495	111.4	69
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	5,315	127.2	32
Pine Bluff, AR Metropolitan Statistical Area	130	128.1	26
Pittsburgh, PA Metropolitan Statistical Area	1,451	61.6	288
Pittsfield, MA Metropolitan Statistical Area	78	60.1	299
Port St. Lucie, FL Metropolitan Statistical Area	499	124.7	37
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	201	39.2	374
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	1,607	73.9	230
Pottsville, PA Micropolitan Statistical Area	158	107.3	78
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	528	78.8	204
Prescott, AZ Metropolitan Statistical Area	215	101.1	98
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	956	59.7	300
Provo-Orem, UT Metropolitan Statistical Area	287	58.2	310
Pueblo, CO Metropolitan Statistical Area	180	116.5	53
Punta Gorda, FL Metropolitan Statistical Area	146	95.5	116
Racine, WI Metropolitan Statistical Area	203	104.0	86
Raleigh-Cary, NC Metropolitan Statistical Area	1,005	95.9	113
Rapid City, SD Metropolitan Statistical Area	49	40.7	371
Reading, PA Metropolitan Statistical Area	460	114.4	57
Redding, CA Metropolitan Statistical Area	130	72.5	242
Reno-Sparks, NV Metropolitan Statistical Area	429	104.6	85
Richmond, VA Metropolitan Statistical Area	955	78.7	205
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	5,444	133.4	22
Roanoke, VA Metropolitan Statistical Area	267	90.0	140
Rochester, MN Metropolitan Statistical Area	80	44.2	364
Rochester, NY Metropolitan Statistical Area	797	77.3	213
Rockford, IL Metropolitan Statistical Area	296	84.0	174
Rocky Mount, NC Metropolitan Statistical Area	201	138.1	17
Roseburg, OR Micropolitan Statistical Area	103	98.9	104
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	2,078	99.4	103
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	147	72.7	239
Salem, OR Metropolitan Statistical Area	284	73.4	234
Salinas, CA Metropolitan Statistical Area	483	118.5	45
Salisbury, MD Metropolitan Statistical Area	89	74.4	228
Salisbury, NC Micropolitan Statistical Area	155	112.8	64
Salt Lake City, UT Metropolitan Statistical Area	823	74.8	224
San Angelo, TX Metropolitan Statistical Area	67	62.0	287

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
San Antonio, TX Metropolitan Statistical Area	2,428	122.0	40
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	3,131	105.2	83
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	4,655	110.7	70
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	1,745	96.7	110
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	252	96.0	112
Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area	371	91.8	132
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	298	118.4	46
Santa Fe, NM Metropolitan Statistical Area	163	114.0	59
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	388	83.5	177
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	629	91.5	134
Savannah, GA Metropolitan Statistical Area	356	108.1	76
Scranton-Wilkes-Barre, PA Metropolitan Statistical Area	399	72.6	240
Seaford, DE Micropolitan Statistical Area	124	67.3	260
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	2,907	87.8	148
Sebastian-Vero Beach, FL Metropolitan Statistical Area	125	94.8	120
Sheboygan, WI Metropolitan Statistical Area	42	36.7	378
Sherman-Denison, TX Metropolitan Statistical Area	151	127.2	31
Shreveport-Bossier City, LA Metropolitan Statistical Area	306	79.0	201
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	144	112.6	65
Sioux City, IA-NE-SD Metropolitan Statistical Area	109	76.3	218
Sioux Falls, SD Metropolitan Statistical Area	60	26.4	383
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	319	100.7	99
Spartanburg, SC Metropolitan Statistical Area	240	87.1	153
Spokane, WA Metropolitan Statistical Area	328	71.9	244
Springfield, IL Metropolitan Statistical Area	123	59.5	302
Springfield, MA Metropolitan Statistical Area	585	85.7	166
Springfield, MO Metropolitan Statistical Area	256	60.9	294
Springfield, OH Metropolitan Statistical Area	132	94.0	126
St. Cloud, MN Metropolitan Statistical Area	84	45.3	361
St. George, UT Metropolitan Statistical Area	81	60.5	296
St. Joseph, MO-KS Metropolitan Statistical Area	72	58.4	309
St. Louis, MO-IL Metropolitan Statistical Area	2,109	75.2	222
State College, PA Metropolitan Statistical Area	60	41.5	369
Statesville-Mooresville, NC Micropolitan Statistical Area	151	99.7	101
Staunton-Waynesboro, VA Micropolitan Statistical Area	83	71.3	249
Stockton, CA Metropolitan Statistical Area	862	128.5	25
Sumter, SC Metropolitan Statistical Area	111	106.8	79
Syracuse, NY Metropolitan Statistical Area	521	80.7	192
Tallahassee, FL Metropolitan Statistical Area	306	86.9	158
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	2,576	94.6	121
Terre Haute, IN Metropolitan Statistical Area	94	55.5	320
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	88	65.6	268
Thomasville-Lexington, NC Micropolitan Statistical Area	251	160.4	12
Toledo, OH Metropolitan Statistical Area	480	73.7	233
Topeka, KS Metropolitan Statistical Area	244	106.7	80
Torrington, CT Micropolitan Statistical Area	100	53.1	330
Traverse City, MI Micropolitan Statistical Area	65	45.8	359
Trenton-Ewing, NJ Metropolitan Statistical Area	275	75.2	221
Tucson, AZ Metropolitan Statistical Area	1,123	116.1	55
Tulsa, OK Metropolitan Statistical Area	754	83.2	179

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.

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

January 1 – December 31, 2009

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Tupelo, MS Micropolitan Statistical Area	136	102.8	93
Tuscaloosa, AL Metropolitan Statistical Area	221	107.7	77
Tyler, TX Metropolitan Statistical Area	226	113.7	60
Utica-Rome, NY Metropolitan Statistical Area	156	52.9	332
Valdosta, GA Metropolitan Statistical Area	97	74.5	227
Vallejo-Fairfield, CA Metropolitan Statistical Area	564	138.0	18
Victoria, TX Metropolitan Statistical Area	129	113.4	63
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	150	96.4	111
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,309	78.9	202
Visalia-Porterville, CA Metropolitan Statistical Area	709	168.2	11
Waco, TX Metropolitan Statistical Area	184	80.7	194
Warner Robins, GA Metropolitan Statistical Area	115	87.8	149
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	5,627	106.0	82
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	66	40.4	373
Watertown-Fort Drum, NY Micropolitan Statistical Area	67	57.2	314
Wausau, WI Metropolitan Statistical Area	49	37.7	375
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	76	62.0	286
Wenatchee, WA Metropolitan Statistical Area	88	82.1	185
Wheeling, WV-OH Metropolitan Statistical Area	69	47.4	354
Whitewater, WI Micropolitan Statistical Area	87	86.3	163
Wichita Falls, TX Metropolitan Statistical Area	134	90.5	138
Wichita, KS Metropolitan Statistical Area	465	78.0	209
Williamsport, PA Metropolitan Statistical Area	62	53.1	331
Willimantic, CT Micropolitan Statistical Area	83	70.9	251
Wilmington, NC Metropolitan Statistical Area	242	71.3	250
Winchester, VA-WV Metropolitan Statistical Area	87	71.8	245
Winston-Salem, NC Metropolitan Statistical Area	480	103.6	87
Wooster, OH Micropolitan Statistical Area	103	90.7	137
Worcester, MA Metropolitan Statistical Area	523	66.9	263
Yakima, WA Metropolitan Statistical Area	255	109.4	72
York-Hanover, PA Metropolitan Statistical Area	351	83.4	178
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	440	77.1	214
Yuba City, CA Metropolitan Statistical Area	199	121.2	41
Yuma, AZ Metropolitan Statistical Area	197	103.4	89

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2006 and the population estimates are based on the 2007 U.S. Census table CBSA-EST2007-01.



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