

National and State Trends in Fraud and Identity Theft January – December 2002



Federal Trade Commission

January 22, 2003

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

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INTRODUCTION

Between January and December 2002, Consumer Sentinel, the complaint database developed and maintained by the FTC, received 380,103 consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$343 million. The reports in this booklet analyze those complaints.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 100 other organizations and makes it available to law enforcement partners across the nation and throughout the world for use in their investigations. Launched in 1997, the Sentinel database now includes nearly a million complaints. Some data transfers from other organizations contain complaints from previous months and have not yet been received. As a result, the total number of complaints reported may change.

For more information about Consumer Sentinel, as well as information about consumer fraud and identity theft, visit the Consumer Sentinel public website at www.consumer.gov/sentinel. If you represent a law enforcement organization, call (202) 326-3196 or e-mail sentinel@ftc.gov for membership information.

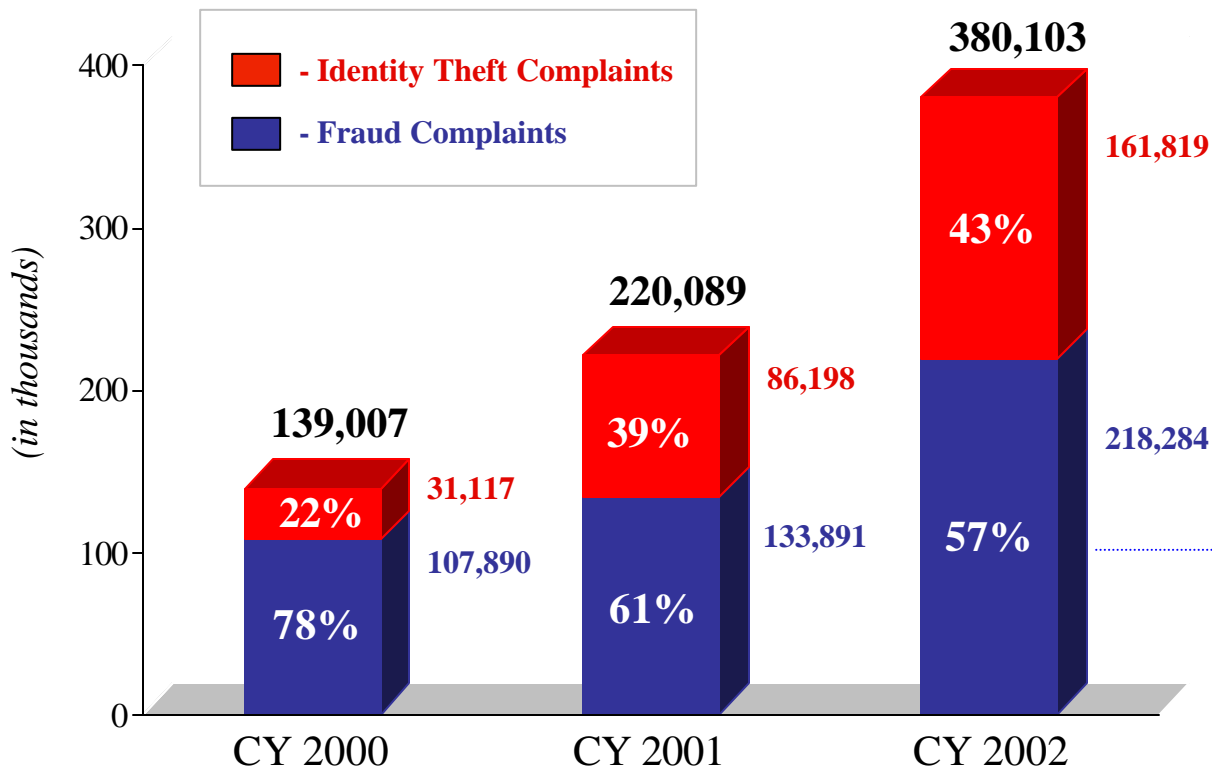
Consumer Sentinel Leading Partners & Data Contributors

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

The Consumer Sentinel Network

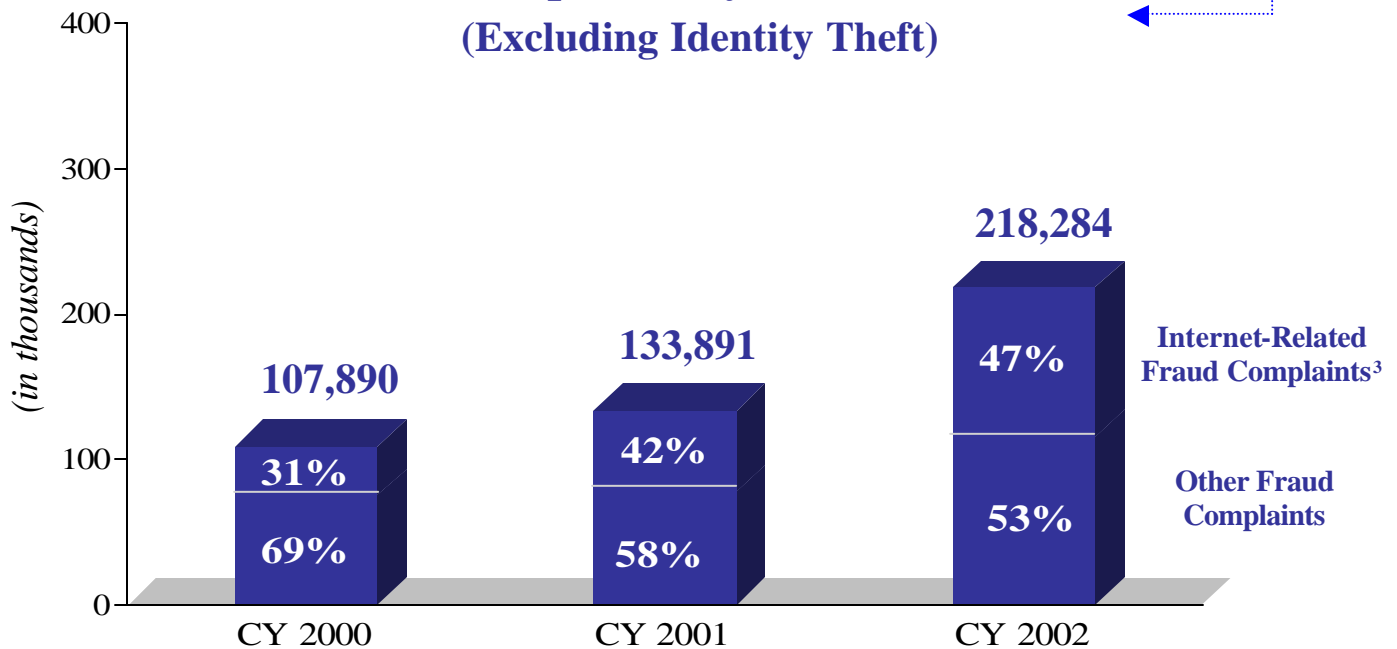


Sentinel Complaints by Calendar Year¹



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

Fraud Complaints by Calendar Year² (Excluding Identity Theft)

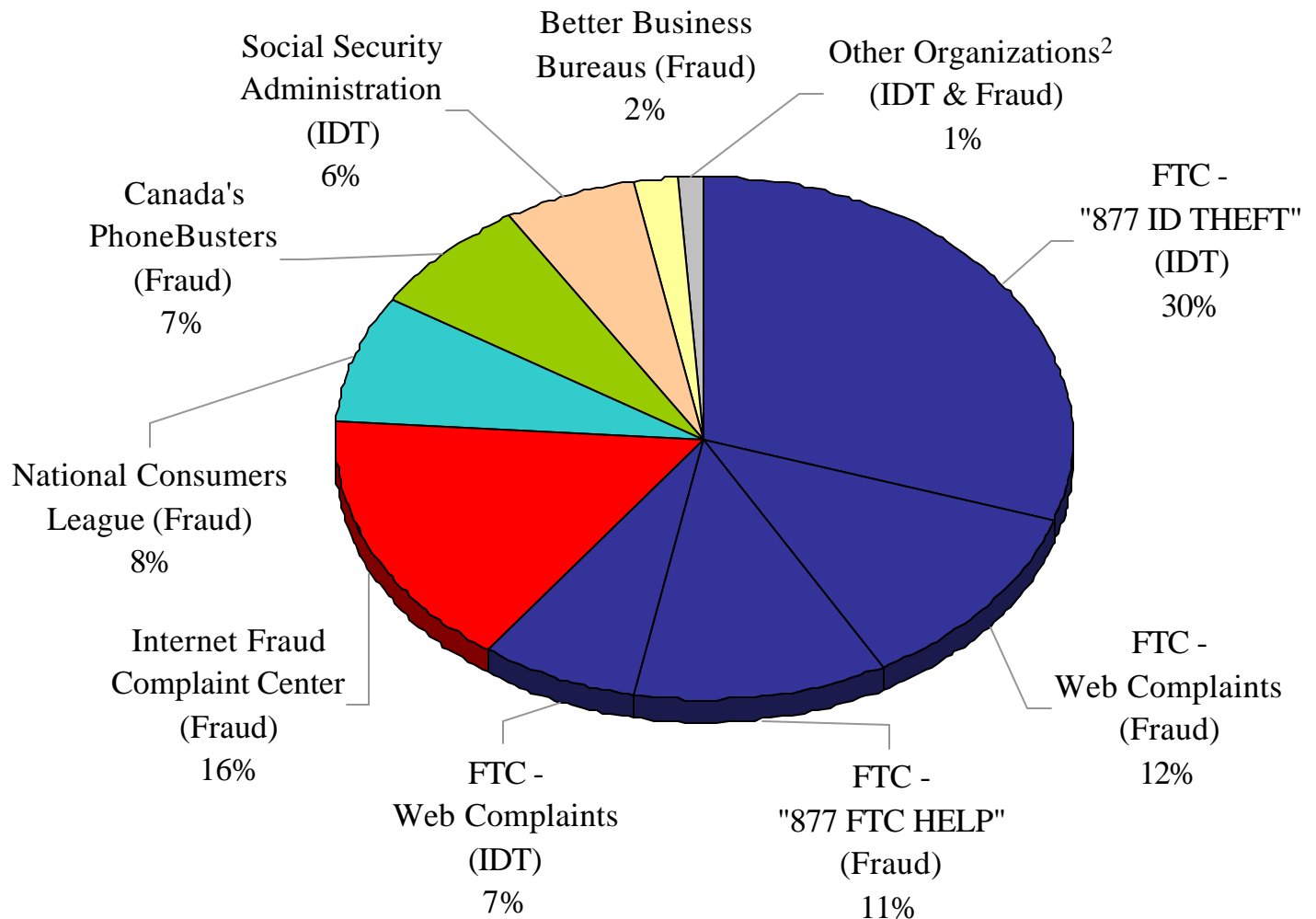


²Percentages are based on the total number of Consumer Sentinel fraud complaints by calendar year.

³For a definition of Internet-related complaints, see page 7.

Sentinel Data Contributors¹

January 1 – December 31, 2002

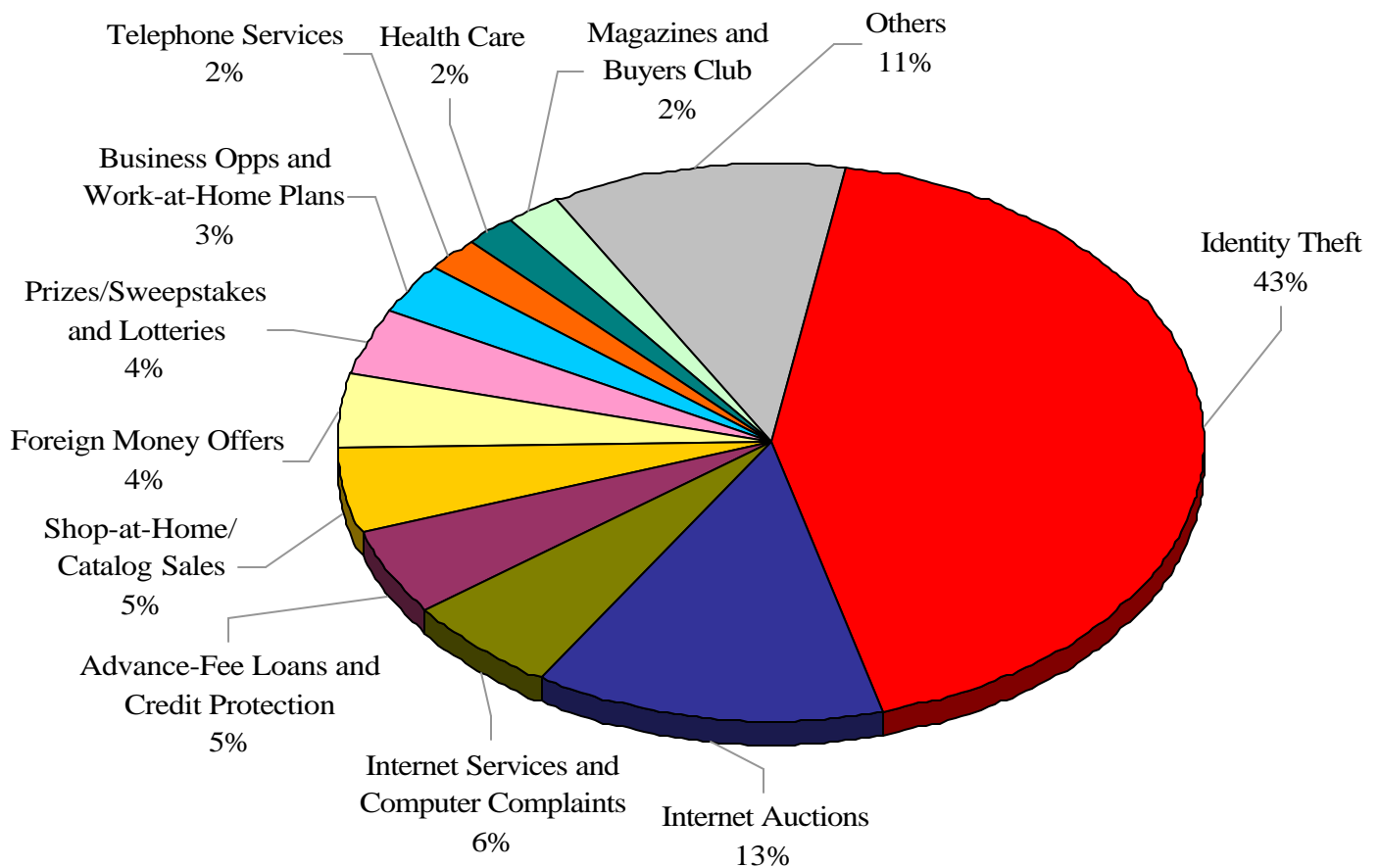


¹Percentages are based on the total number of Consumer Sentinel complaints (**380,103**) received between January 1 and December 31, 2002. The type of complaints provided by the organization is indicated in parentheses.

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

Sentinel Top Complaint Categories¹

January 1 – December 31, 2002



¹Percentages are based on the total number of Consumer Sentinel complaints (**380,103**) received between January 1 and December 31, 2002. For Sentinel category descriptions, see Appendix C.

Total Number of Fraud Complaints & Amount Paid

January 1 - December 31, 2002

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
218,284	172,887	79%	\$343,509,372	\$1,987	\$218

¹ Average is based on the total number of consumers who reported amount paid (172,887). Thirty-three consumers reported an amount paid of \$1 million or more.

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

Fraud Complaints by Reported Amount Paid

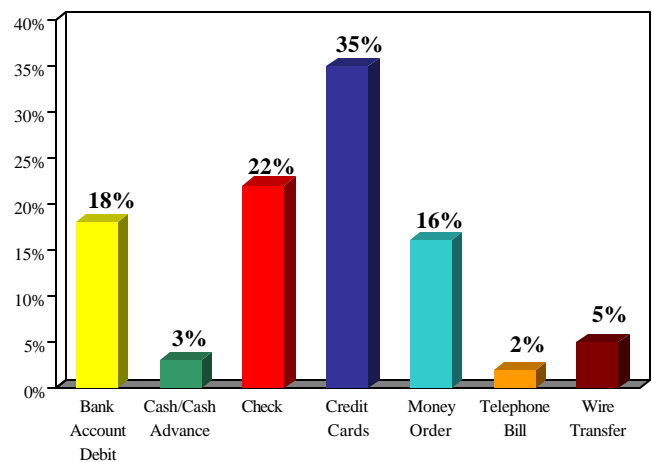
January 1 - December 31, 2002

Amount Paid	Percentage ³
\$0	24%
\$1 - 25	8%
\$26 - 50	10%
\$51 - 75	5%
\$76 - 100	4%
\$101 - 250	15%
\$251 - 500	10%
\$501 - 1,000	9%
\$1,001 - 5,000	12%
More than \$5,000	3%

³ Percentages are based on the total number of consumers who reported amount paid (172,887). 79% of consumers reported this information.

Methods of Payment Reported by Consumers⁴

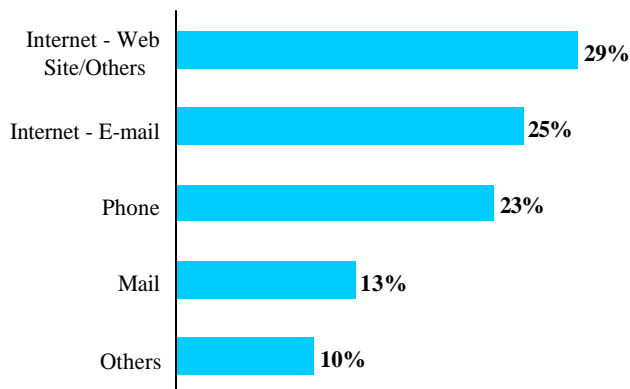
January 1 - December 31, 2002



⁴ Percentages are based on the total number of consumers who reported the method of payment (73,247). 34% of consumers reported this information.

Company's Method of Contacting Consumers⁵

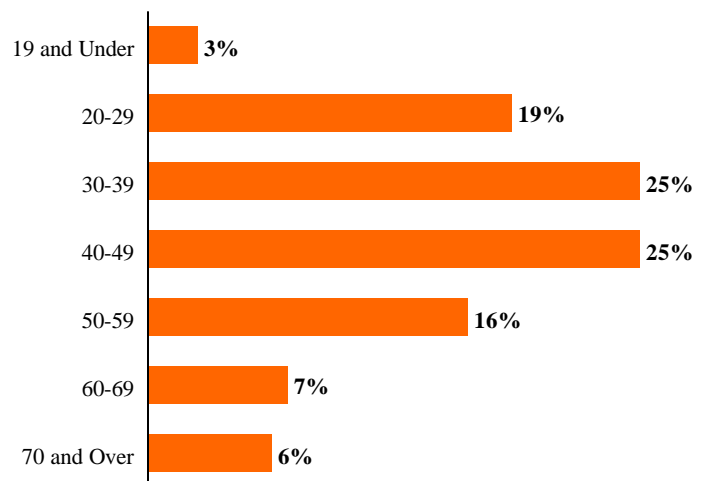
January 1 - December 31, 2002



⁵ Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (167,955). 77% of consumers reported this information.

Fraud Complaints by Consumer Age⁶

January 1 - December 31, 2002



⁶ Percentages are based on the total number of fraud complaints where consumers reported their age (140,763). 64% of consumers reported their age.

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



Total Number of Internet-Related Fraud Complaints & Amount Paid

January 1 - December 31, 2002

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
102,517	94,502	92%	\$122,364,090	\$1,295	\$172

¹ Average is based on the total number of consumers who reported amount paid (94,502). Fourteen consumers reported an amount paid of \$1 million or more.

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

Internet-Related Fraud Complaints By Reported Amount Paid

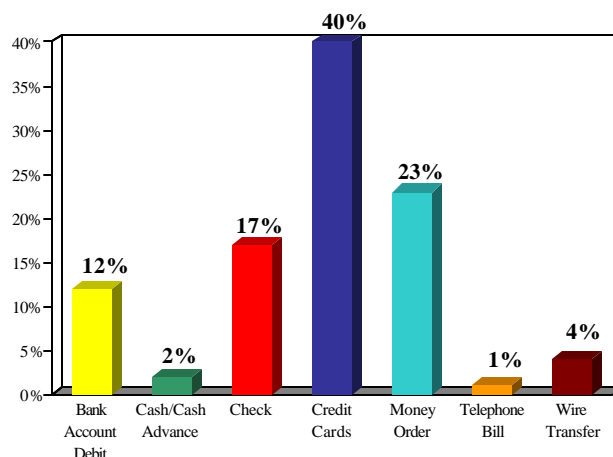
January 1 - December 31, 2002

Amount Paid	Percentage ³
\$0	21%
\$1 - 25	11%
\$26 - 50	10%
\$51 - 75	6%
\$76 - 100	5%
\$101 - 250	14%
\$251 - 500	11%
\$501 - 1,000	10%
\$1,001 - 5,000	11%
More than \$5,000	2%

³ Percentages are based on the total number of consumers who reported amount paid (94,502). 92% of consumers reported this information.

Methods of Payment Reported by Consumers⁴

January 1 - December 31, 2002



⁴ Percentages are based on the total number of consumers who reported the method of payment (39,496). 39% of consumers reported this information.

Top Products/Services for Internet-Related Fraud Complaints⁵

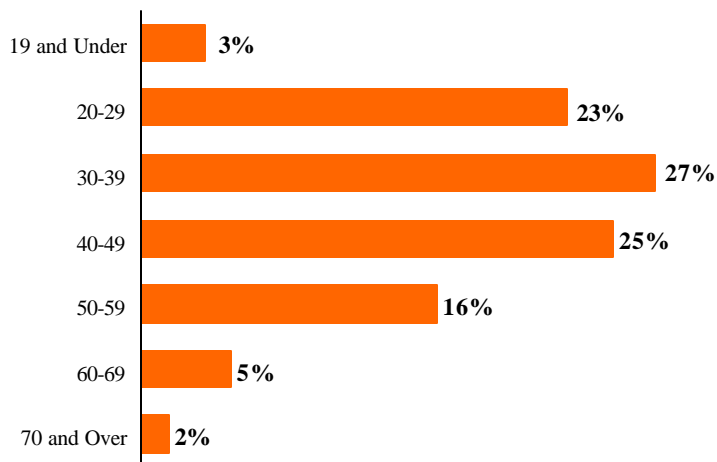
January 1 - December 31, 2002

Internet Auctions	50%
Shop-at-Home/Catalog Sales	13
Internet Access Services	11
Foreign Money Offers	5
Internet Info & Adult Services	5
Business Opportunities	3
Computers	2
Internet Web Site Design	2
Others	9

⁵ Percentages are based on the total number of Internet-related complaints (102,517) received between January 1 and December 31, 2002.

Internet-Related Fraud Complaints By Consumer Age⁶

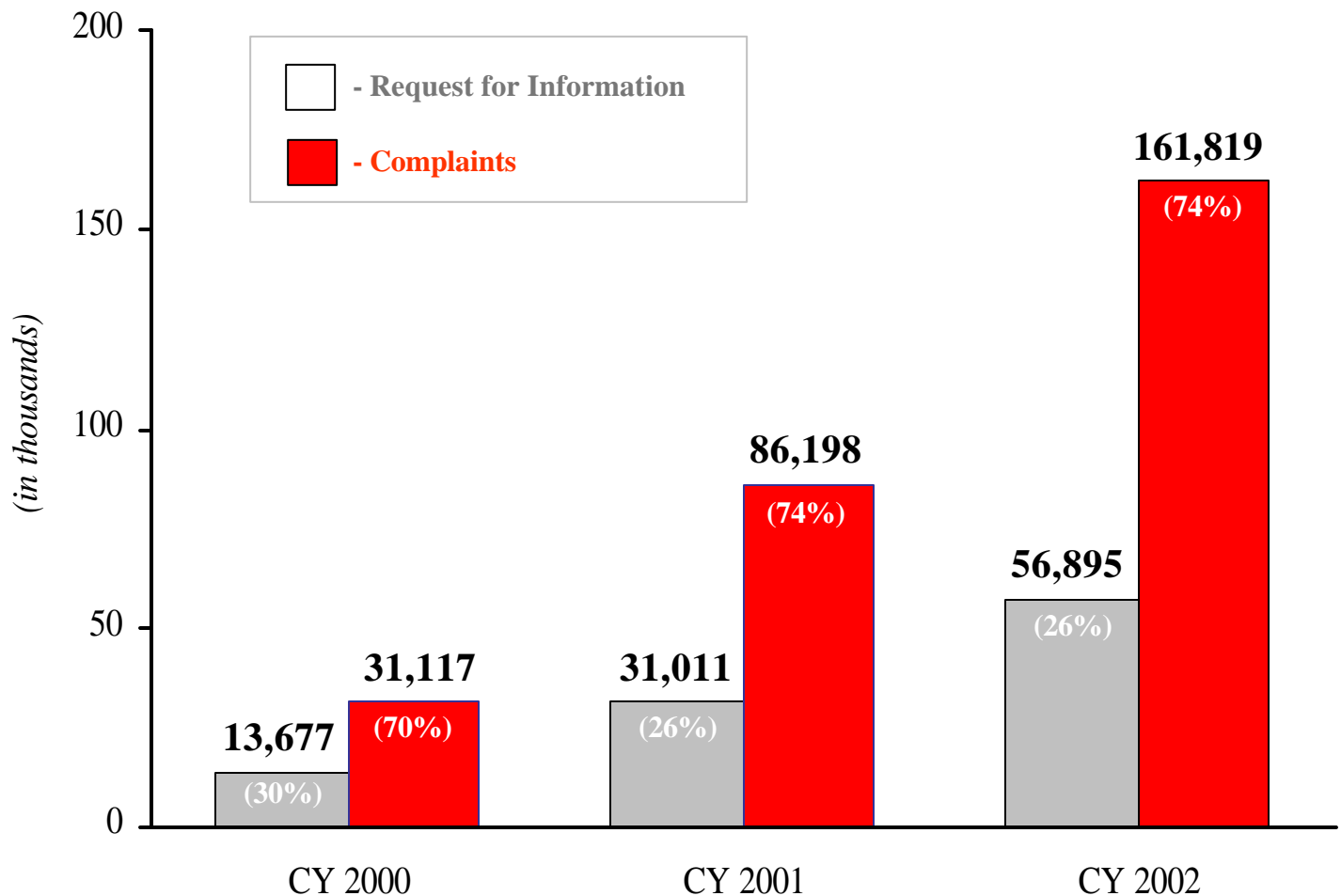
January 1 - December 31, 2002



⁶ Percentages are based on the total number of Internet-related fraud complaints where consumers reported their age (62,791). 61% of consumers reported their age.



Total Identity Theft Records¹ by Calendar Year



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



How Victims' Information Is Misused¹

Total Number of Identity Theft Victims = 161,819

January 1 – December 31, 2002

Credit Card Fraud: 42%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
New Accounts	24.4%
Existing Accounts	12.1
Unspecified	5.4

Phone or Utilities Fraud: 22%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Wireless - New	10.5%
Telephone - New	5.2
Utilities - New	3.0
Unauthorized Charges to Existing Accounts	0.7
Unspecified	2.2

Bank Fraud: 17%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Existing Accounts	8.1%
New Accounts	3.7
Electronic Fund Transfer	3.1
Unspecified	2.0

Employment-Related Fraud: 9%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Employment-Related Fraud	9.3%

Government Documents or Benefits Fraud: 8%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Driver's License Issued / Forged	3.0%
Fraudulent Tax Return	1.9
Social Security Card Issued / Forged	1.7
Gov't Benefits Applied / Rec'd	0.8
Other Gov't Docs Issued / Forged	0.3
Unspecified	0.1

Loan Fraud: 6%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Personal / Business Loan	2.6%
Auto Loan / Lease	2.1
Real Estate Loan	0.9
Unspecified	0.5

Other Identity Theft Fraud: 16%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Other	9.1%
Illegal / Criminal	2.0
Medical	1.7
Internet / E-mail	1.4
Apartment / House Rented	1.0
Bankruptcy	0.4
Securities / Other Investments	0.2

Attempted Identity Theft: 8%

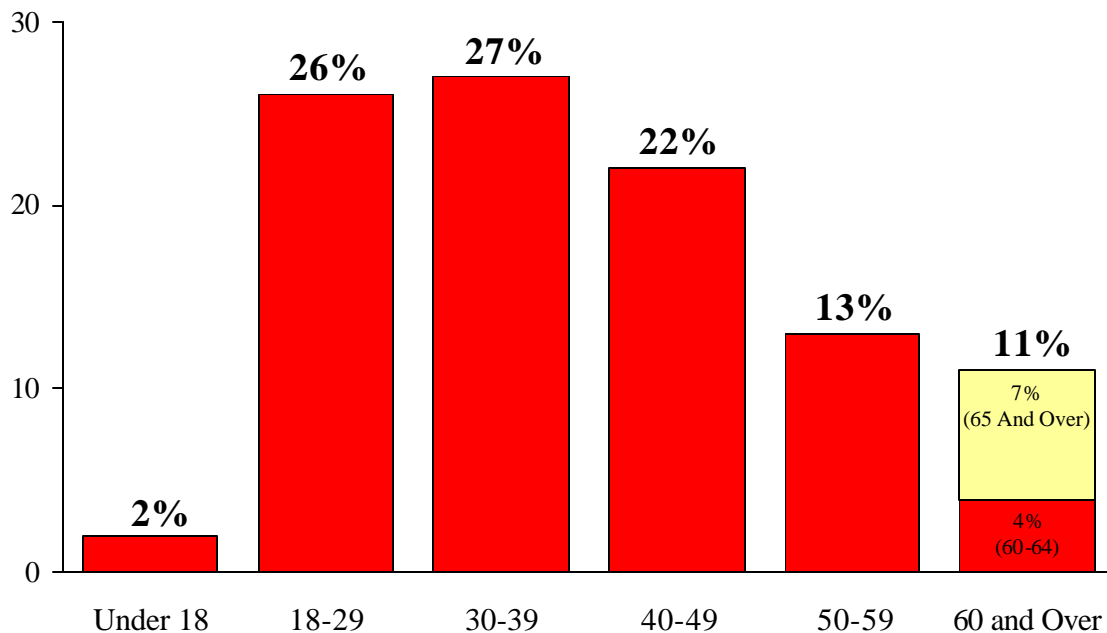
<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Attempted Identity Theft	8.3%

¹Percentages are based on the 161,819 total victims reporting. Percentages add to more than 100 because approximately 22% of victims reported experiencing more than one type of identity theft. All victims reported experiencing at least one type of identity theft.



Identity Theft Complaints by Victim Age¹

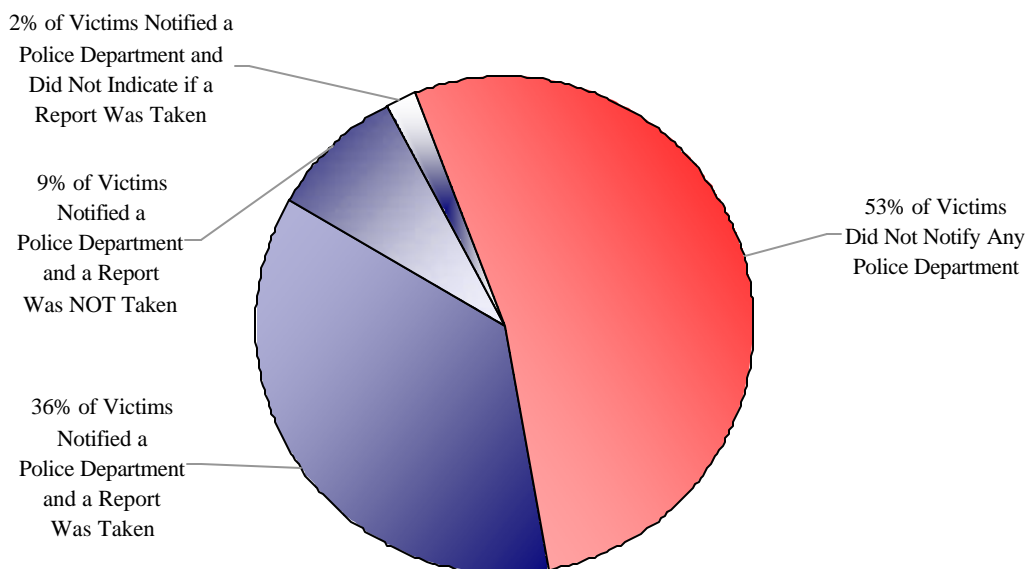
January 1 – December 31, 2002



¹Percentages are based on the 130,917 victims who provided their age. This chart represents 94% of the victims who contacted the Federal Trade Commission directly.

Law Enforcement Contact²

January 1 – December 31, 2002



²Percentages are based on the 131,746 victims who indicated whether they had notified a police department. This chart represents 95% of the victims who contacted the Federal Trade Commission directly.



FRAUD COMPLAINTS BY CONSUMER STATE

IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2002

Rank	Consumer State	Complaints	Number of Complaints
		Per 100,000 Population	
1	District of Columbia	147.5	844
2	Alaska	139.2	873
3	Hawaii	91.7	1,111
4	Washington	90.6	5,341
5	Colorado	88.8	3,821
6	Nevada	85.1	1,700
7	Arizona	84.0	4,309
8	New Hampshire	83.2	1,028
9	Virginia	82.1	5,810
10	Florida	80.2	12,816
11	Oregon	80.1	2,741
12	Montana	79.8	720
13	California	79.4	26,908
14	Maryland	78.0	4,131
15	Vermont	77.2	470
16	Delaware	73.3	574
17	Wyoming	72.3	357
18	Utah	70.8	1,581
19	Connecticut	69.5	2,368
20	New Mexico	66.8	1,216
21	Pennsylvania	65.5	8,039
22	Massachusetts	65.5	4,156
23	Ohio	65.4	7,425
24	Idaho	65.1	843
25	New Jersey	65.0	5,472
26	Wisconsin	63.1	3,383
27	Nebraska	62.9	1,076
28	North Carolina	62.4	5,019
29	Missouri	62.1	3,472
30	Rhode Island	61.8	648
31	Maine	61.8	788
32	Indiana	60.8	3,695
33	Kansas	59.7	1,604
34	New York	59.2	11,241
35	Georgia	59.1	4,838
36	North Dakota	59.0	379
37	Texas	59.0	12,295
38	Illinois	58.8	7,303
39	West Virginia	58.8	1,063
40	Tennessee	57.8	3,290
41	Michigan	57.8	5,742
42	Alabama	56.1	2,497
43	Minnesota	55.8	2,743
44	Oklahoma	54.7	1,889
45	South Carolina	54.4	2,183
46	Iowa	52.6	1,540
47	Kentucky	50.9	2,059
48	South Dakota	49.9	377
49	Arkansas	46.5	1,242
50	Louisiana	45.7	2,042
51	Mississippi	35.9	1,022

Rank	Victim State	Victims	Number of Victims
		Per 100,000 Population	
1	District of Columbia	123.1	704
2	California	90.7	30,738
3	Arizona	88.0	4,517
4	Nevada	85.3	1,705
5	Texas	68.9	14,357
6	Florida	68.2	10,898
7	New York	66.9	12,698
8	Washington	66.1	3,894
9	Maryland	66.0	3,497
10	Oregon	64.3	2,200
11	Colorado	61.8	2,660
12	Illinois	60.2	7,474
13	Georgia	57.5	4,709
14	New Jersey	57.1	4,802
15	Hawaii	48.9	593
16	Virginia	48.0	3,395
17	Michigan	46.7	4,640
18	Missouri	45.7	2,558
19	New Mexico	45.2	822
20	Indiana	43.0	2,612
21	North Carolina	42.0	3,383
22	Pennsylvania	41.4	5,080
23	Massachusetts	40.9	2,597
24	Connecticut	40.6	1,383
25	Utah	39.7	886
26	Alaska	39.6	248
27	Rhode Island	39.2	411
28	Delaware	38.7	303
29	Minnesota	38.1	1,873
30	Ohio	35.8	4,065
31	Tennessee	34.5	1,962
32	Kansas	33.2	893
33	Wisconsin	33.1	1,777
34	Oklahoma	32.3	1,115
35	South Carolina	30.9	1,239
36	Arkansas	30.1	806
37	Louisiana	29.7	1,329
38	Alabama	28.7	1,276
39	Mississippi	28.6	814
40	New Hampshire	28.2	349
41	Idaho	27.9	361
42	Nebraska	26.5	454
43	Wyoming	24.9	123
44	Montana	24.5	221
45	Maine	24.0	306
46	Kentucky	22.8	923
47	West Virginia	19.9	360
48	Iowa	18.9	552
49	Vermont	17.6	107
50	South Dakota	16.4	124
51	North Dakota	12.6	81

Note: Per 100,000 unit of population estimates are based on the 2000 U.S. Census population figures.



Detailed State Information

(one page per state and the District of Columbia)

Fraud Complaints

- ▶ Top Fraud Complaint Categories for Consumers
- ▶ Amount Paid Reported by Consumers
- ▶ Top Consumer City Locations for Fraud Complaints

Identity Theft Complaints

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

ALABAMA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Alabama Consumers = 3,773



Fraud Complaints from Alabama Consumers = 2,497

Top Fraud Complaint Categories for Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	490	20%
2	Advance-Fee Loans and Credit Protection/Repair	361	14%
3	Internet Services and Computer Complaints	331	13%
4	Prizes/Sweepstakes and Lotteries	213	9%
5	Shop-at-Home/Catalog Sales	207	8%

¹Percentages are based on the total number of fraud complaints from Alabama consumers (2,497).

Amount Paid Reported by Alabama Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,497	\$1,840,159	2,006	80%	\$917

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (2,006).

Top Alabama Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Birmingham	311
Huntsville	153
Montgomery	131
Mobile	124
Tuscaloosa	72



Identity Theft Complaints from Alabama Victims = 1,276

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	590	46%
2	Phone or Utilities Fraud	251	20%
3	Bank Fraud	195	15%
4	Government Documents or Benefits Fraud	110	9%
5	Loan Fraud	91	7%
6	Employment-Related Fraud	60	5%
	Other	202	16%
	Attempted Identity Theft	122	10%

¹Percentages are based on the 1,276 victims reporting from Alabama. Percentages add to more than 100 because approximately 22% of victims from Alabama reported experiencing more than one type of identity theft.

Top Alabama Identity Theft Victim Locations

Victim City	No. of Victims
Birmingham	189
Mobile	84
Montgomery	83
Huntsville	55
Tuscaloosa	21

ALASKA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Alaska Consumers = 1,121



Fraud Complaints from Alaska Consumers = 873

Top Fraud Complaint Categories for Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	229	26%
2	Advance-Fee Loans and Credit Protection/Repair	136	16%
3	Shop-at-Home/Catalog Sales	75	9%
4	Foreign Money Offers	74	8%
5	Internet Services and Computer Complaints	72	8%

¹Percentages are based on the total number of fraud complaints from Alaska consumers (873).

Amount Paid Reported by Alaska Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
873	\$647,187	707	81%	\$915

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (707).

Top Alaska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Anchorage	319
Fairbanks	59
Wasilla	35
Juneau	33
Eagle River	26
North Pole	26



Identity Theft Complaints from Alaska Victims = 248

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	123	50%
2	Phone or Utilities Fraud	49	20%
3	Bank Fraud	37	15%
4	Loan Fraud	21	8%
5	Government Documents or Benefits Fraud	13	5%
6	Employment-Related Fraud	12	5%
	Other	46	19%
	Attempted Identity Theft	18	7%

¹Percentages are based on the 248 victims reporting from Alaska. Percentages add to more than 100 because approximately 24% of victims from Alaska reported experiencing more than one type of identity theft.

Top Alaska Identity Theft Victim Locations

Victim City	No. of Victims
Anchorage	77
Fairbanks	19
Juneau	14
Eagle River	10
Wasilla	8

ARIZONA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Arizona Consumers = 8,826



Fraud Complaints from Arizona Consumers = 4,309

Top Fraud Complaint Categories for Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	874	20%
2	Internet Services and Computer Complaints	419	10%
3	Advance-Fee Loans and Credit Protection/Repair	387	9%
4	Prizes/Sweepstakes and Lotteries	324	8%
5	Shop-at-Home/Catalog Sales	316	7%

¹Percentages are based on the total number of fraud complaints from Arizona consumers (4,309).

Amount Paid Reported by Arizona Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,309	\$6,309,593	3,537	82%	\$1,784

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (3,537).

Top Arizona Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Phoenix	919
Tucson	613
Mesa	383
Scottsdale	327
Glendale	216



Identity Theft Complaints from Arizona Victims = 4,517

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,632	36%
2	Employment-Related Fraud	921	20%
3	Bank Fraud	784	17%
4	Phone or Utilities Fraud	777	17%
5	Government Documents or Benefits Fraud	352	8%
6	Loan Fraud	261	6%
	Other	738	16%
	Attempted Identity Theft	329	7%

¹Percentages are based on the 4,517 victims reporting from Arizona. Percentages add to more than 100 because approximately 22% of victims from Arizona reported experiencing more than one type of identity theft.

Top Arizona Identity Theft Victim Locations

Victim City	No. of Victims
Phoenix	1,268
Tucson	616
Mesa	361
Glendale	338
Scottsdale	296

ARKANSAS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Arkansas Consumers = 2,048



Fraud Complaints from Arkansas Consumers = 1,242

Top Fraud Complaint Categories for Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	291	23%
2	Advance-Fee Loans and Credit Protection/Repair	227	18%
3	Internet Services and Computer Complaints	145	12%
4	Shop-at-Home/Catalog Sales	101	8%
5	Business Opps and Work-at-Home Plans	94	8%

¹Percentages are based on the total number of fraud complaints from Arkansas consumers (1,242).

Amount Paid Reported by Arkansas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,242	\$1,324,380	1,006	81%	\$1,316

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (1,006).

Top Arkansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Little Rock	167
Hot Springs	80
Fayetteville	42
Jonesboro	38
Conway	36



Identity Theft Complaints from Arkansas Victims = 806

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	330	41%
2	Phone or Utilities Fraud	186	23%
3	Bank Fraud	141	17%
4	Government Documents or Benefits Fraud	65	8%
5	Employment-Related Fraud	61	8%
6	Loan Fraud	53	7%
	Other	133	17%
	Attempted Identity Theft	46	6%

¹Percentages are based on the 806 victims reporting from Arkansas. Percentages add to more than 100 because approximately 21% of victims from Arkansas reported experiencing more than one type of identity theft.

Top Arkansas Identity Theft Victim Locations

Victim City	No. of Victims
Little Rock	128
Hot Springs	21
Benton	18
Pine Bluff	16
Conway	13

CALIFORNIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from California Consumers = 57,646



Fraud Complaints from California Consumers = 26,908

Top Fraud Complaint Categories for California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	6,725	25%
2	Internet Services and Computer Complaints	3,343	12%
3	Shop-at-Home/Catalog Sales	2,471	9%
4	Advance-Fee Loans and Credit Protection/Repair	2,315	9%
5	Prizes/Sweepstakes and Lotteries	2,194	8%

¹Percentages are based on the total number of fraud complaints from California consumers (26,908).

Amount Paid Reported by California Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
26,908	\$40,185,179	21,650	80%	\$1,856

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (21,650). One consumer reported an amount paid of over \$1.5 million.

Top California Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Los Angeles	1,515
San Diego	1,151
San Francisco	1,116
San Jose	794
Sacramento	512



Identity Theft Complaints from California Victims = 30,738

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	12,066	39%
2	Phone or Utilities Fraud	6,979	23%
3	Bank Fraud	5,530	18%
4	Employment-Related Fraud	3,674	12%
5	Government Documents or Benefits Fraud	2,683	9%
6	Loan Fraud	1,803	6%
	Other	4,647	15%
	Attempted Identity Theft	2,481	8%

¹Percentages are based on the 30,738 victims reporting from California. Percentages add to more than 100 because approximately 23% of victims from California reported experiencing more than one type of identity theft.

Top California Identity Theft Victim Locations

Victim City	No. of Victims
Los Angeles	2,609
San Diego	1,021
San Francisco	1,003
Sacramento	693
San Jose	626

COLORADO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Colorado Consumers = 6,481



Fraud Complaints from Colorado Consumers = 3,821

Top Fraud Complaint Categories for Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	871	23%
2	Internet Services and Computer Complaints	437	11%
3	Advance-Fee Loans and Credit Protection/Repair	372	10%
4	Shop-at-Home/Catalog Sales	330	9%
5	Foreign Money Offers	303	8%

¹Percentages are based on the total number of fraud complaints from Colorado consumers (3,821).

Amount Paid Reported by Colorado Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,821	\$4,409,401	3,098	81%	\$1,423

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (3,098). One consumer reported an amount paid of \$1 million.

Top Colorado Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Denver	517
Colorado Springs	481
Aurora	252
Littleton	182
Boulder	155



Identity Theft Complaints from Colorado Victims = 2,660

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	937	35%
2	Bank Fraud	559	21%
3	Phone or Utilities Fraud	506	19%
4	Employment-Related Fraud	350	13%
5	Government Documents or Benefits Fraud	224	8%
6	Loan Fraud	154	6%
	Other	494	19%
	Attempted Identity Theft	180	7%

¹Percentages are based on the 2,660 victims reporting from Colorado. Percentages add to more than 100 because approximately 23% of victims from Colorado reported experiencing more than one type of identity theft.

Top Colorado Identity Theft Victim Locations

Victim City	No. of Victims
Denver	551
Colorado Springs	270
Aurora	206
Littleton	125
Lakewood	103

CONNECTICUT

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Connecticut Consumers = 3,751



Fraud Complaints from Connecticut Consumers = 2,368

Top Fraud Complaint Categories for Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	613	26%
2	Internet Services and Computer Complaints	345	15%
3	Shop-at-Home/Catalog Sales	226	10%
4	Advance-Fee Loans and Credit Protection/Repair	223	9%
5	Foreign Money Offers	183	8%

¹Percentages are based on the total number of fraud complaints from Connecticut consumers (2,368).

Amount Paid Reported by Connecticut Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,368	\$2,028,863	1,935	82%	\$1,049

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (1,935).

Top Connecticut Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Hartford	144
Stamford	101
Bridgeport	80
Norwalk	69
New Haven	65



Identity Theft Complaints from Connecticut Victims = 1,383

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	645	47%
2	Phone or Utilities Fraud	310	22%
3	Bank Fraud	182	13%
4	Loan Fraud	86	6%
5	Government Documents or Benefits Fraud	84	6%
6	Employment-Related Fraud	63	5%
	Other	211	15%
	Attempted Identity Theft	144	10%

¹Percentages are based on the 1,383 victims reporting from Connecticut. Percentages add to more than 100 because approximately 22% of victims from Connecticut reported experiencing more than one type of identity theft.

Top Connecticut Identity Theft Victim Locations

Victim City	No. of Victims
Hartford	117
Waterbury	65
New Haven	63
Bridgeport	59
Stamford	58

DELAWARE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Delaware Consumers = 877



Fraud Complaints from Delaware Consumers = 574

Top Fraud Complaint Categories for Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	133	23%
2	Internet Services and Computer Complaints	72	13%
3	Advance-Fee Loans and Credit Protection/Repair	67	12%
4	Shop-at-Home/Catalog Sales	55	10%
5	Business Opps and Work-at-Home Plans	40	7%

¹Percentages are based on the total number of fraud complaints from Delaware consumers (574).

Amount Paid Reported by Delaware Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
574	\$1,348,349	466	81%	\$2,893

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Delaware consumers (466). One consumer reported an amount paid of half a million dollars.

Top Delaware Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wilmington	150
Newark	92
Dover	39
New Castle	39
Bear	27



Identity Theft Complaints from Delaware Victims = 303

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	122	40%
2	Phone or Utilities Fraud	63	21%
3	Bank Fraud	50	17%
4	Government Documents or Benefits Fraud	21	7%
5	Loan Fraud	21	7%
6	Employment-Related Fraud	17	6%
	Other	48	16%
	Attempted Identity Theft	31	10%

¹Percentages are based on the 303 victims reporting from Delaware. Percentages add to more than 100 because approximately 19% of victims from Delaware reported experiencing more than one type of identity theft.

Top Delaware Identity Theft Victim Locations

Victim City	No. of Victims
Wilmington	84
Newark	50
Bear	21
Dover	17
New Castle	17

DISTRICT OF COLUMBIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from District of Columbia Consumers = 1,548



Fraud Complaints from District of Columbia Consumers = 844

Top Fraud Complaint Categories for District of Columbia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	167	20%
2	Foreign Money Offers	110	13%
3	Internet Auctions	96	11%
4	Advance-Fee Loans and Credit Protection/Repair	84	10%
5	Shop-at-Home/Catalog Sales	60	7%

¹Percentages are based on the total number of fraud complaints from District of Columbia consumers (844).

Amount Paid Reported by District of Columbia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
844	\$421,862	620	73%	\$680

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by District of Columbia consumers (620).



**Identity Theft Complaints from
District of Columbia Victims = 704**

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	313	44%
2	Bank Fraud	139	20%
3	Phone or Utilities Fraud	133	19%
4	Government Documents or Benefits Fraud	69	10%
5	Loan Fraud	48	7%
6	Employment-Related Fraud	24	3%
	Other	124	18%
	Attempted Identity Theft	57	8%

¹Percentages are based on the 704 victims reporting from the District of Columbia. Percentages add to more than 100 because approximately 23% of victims from the District of Columbia reported experiencing more than one type of identity theft.

FLORIDA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Florida Consumers = 23,714



Fraud Complaints from Florida Consumers = 12,816

Top Fraud Complaint Categories for Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,704	21%
2	Internet Services and Computer Complaints	1,599	12%
3	Advance-Fee Loans and Credit Protection/Repair	1,298	10%
4	Foreign Money Offers	1,269	10%
5	Business Opps and Work-at-Home Plans	1,004	8%

¹Percentages are based on the total number of fraud complaints from Florida consumers (12,816).

Amount Paid Reported by Florida Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
12,816	\$39,991,143	10,202	80%	\$3,920

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (10,202). Two consumers reported an amount paid in the millions (\$25 million and over \$1 million, respectively).

Top Florida Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Miami	1,087
Tampa	543
Orlando	539
Jacksonville	490
St. Petersburg	274



Identity Theft Complaints from Florida Victims = 10,898

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	5,188	48%
2	Phone or Utilities Fraud	2,167	20%
3	Bank Fraud	1,854	17%
4	Loan Fraud	768	7%
5	Government Documents or Benefits Fraud	744	7%
6	Employment-Related Fraud	630	6%
	Other	1,650	15%
	Attempted Identity Theft	993	9%

¹Percentages are based on the 10,898 victims reporting from Florida. Percentages add to more than 100 because approximately 23% of victims from Florida reported experiencing more than one type of identity theft.

Top Florida Identity Theft Victim Locations

Victim City	No. of Victims
Miami	1,836
Orlando	595
Tampa	462
Jacksonville	404
Fort Lauderdale	282

GEORGIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Georgia Consumers = 9,547



Fraud Complaints from Georgia Consumers = 4,838

Top Fraud Complaint Categories for Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,034	21%
2	Advance-Fee Loans and Credit Protection/Repair	536	11%
3	Internet Services and Computer Complaints	535	11%
4	Shop-at-Home/Catalog Sales	371	8%
5	Prizes/Sweepstakes and Lotteries	369	8%

¹Percentages are based on the total number of fraud complaints from Georgia consumers (4,838).

Amount Paid Reported by Georgia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,838	\$7,761,922	3,705	77%	\$2,095

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (3,705). One consumer reported an amount paid of \$2.5 million.

Top Georgia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Atlanta	652
Marietta	220
Lawrenceville	133
Alpharetta	101
Columbus	101



Identity Theft Complaints from Georgia Victims = 4,709

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,044	43%
2	Phone or Utilities Fraud	970	21%
3	Bank Fraud	942	20%
4	Government Documents or Benefits Fraud	355	8%
5	Loan Fraud	353	7%
6	Employment-Related Fraud	218	5%
	Other	782	17%
	Attempted Identity Theft	436	9%

¹Percentages are based on the 4,709 victims reporting from Georgia. Percentages add to more than 100 because approximately 23% of victims from Georgia reported experiencing more than one type of identity theft.

Top Georgia Identity Theft Victim Locations

Victim City	No. of Victims
Atlanta	817
Marietta	248
Decatur	143
Alpharetta	123
Lawrenceville	123

HAWAII

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Hawaii Consumers = 1,704



Fraud Complaints from Hawaii Consumers = 1,111

Top Fraud Complaint Categories for Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	372	33%
2	Shop-at-Home/Catalog Sales	106	10%
3	Internet Services and Computer Complaints	99	9%
4	Advance-Fee Loans and Credit Protection/Repair	97	9%
5	Prizes/Sweepstakes and Lotteries	85	8%

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

Amount Paid Reported by Hawaii Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,111	\$1,316,122	939	85%	\$1,402

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (939).

Top Hawaii Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Honolulu	402
Hilo	50
Aiea	50
Kaneohe	50
Kailua	47



Identity Theft Complaints from Hawaii Victims = 593

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	300	51%
2	Bank Fraud	150	25%
3	Phone or Utilities Fraud	145	24%
4	Government Documents or Benefits Fraud	36	6%
5	Loan Fraud	31	5%
6	Employment-Related Fraud	13	2%
	Other	91	15%
	Attempted Identity Theft	40	7%

¹Percentages are based on the 593 victims reporting from Hawaii. Percentages add to more than 100 because approximately 28% of victims from Hawaii reported experiencing more than one type of identity theft.

Top Hawaii Identity Theft Victim Locations

Victim City	No. of Victims
Honolulu	229
Kailua	34
Aiea	30
Mililani	29
Waipahu	28

IDAHO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Idaho Consumers = 1,204



Fraud Complaints from Idaho Consumers = 843

Top Fraud Complaint Categories for Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	262	31%
2	Internet Services and Computer Complaints	100	12%
3	Advance-Fee Loans and Credit Protection/Repair	79	9%
4	Shop-at-Home/Catalog Sales	72	9%
5	Prizes/Sweepstakes and Lotteries	67	8%

¹Percentages are based on the total number of fraud complaints from Idaho consumers (843).

Amount Paid Reported by Idaho Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
843	\$916,264	707	84%	\$1,296

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (707).

Top Idaho Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Boise	161
Pocatello	48
Idaho Falls	45
Nampa	43
Coeur d'Alene	41



Identity Theft Complaints from Idaho Victims = 361

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	151	42%
2	Phone or Utilities Fraud	66	18%
3	Bank Fraud	44	12%
4	Employment-Related Fraud	37	10%
5	Government Documents or Benefits Fraud	33	9%
6	Loan Fraud	24	7%
	Other	80	22%
	Attempted Identity Theft	20	6%

¹Percentages are based on the 361 victims reporting from Idaho. Percentages add to more than 100 because approximately 23% of victims from Idaho reported experiencing more than one type of identity theft.

Top Idaho Identity Theft Victim Locations

Victim City	No. of Victims
Boise	84
Nampa	26
Idaho Falls	21
Coeur d'Alene	17
Meridian	16

ILLINOIS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Illinois Consumers = 14,777



Fraud Complaints from Illinois Consumers = 7,303

Top Fraud Complaint Categories for Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,972	27%
2	Internet Services and Computer Complaints	820	11%
3	Shop-at-Home/Catalog Sales	675	9%
4	Advance-Fee Loans and Credit Protection/Repair	654	9%
5	Prizes/Sweepstakes and Lotteries	538	7%

¹Percentages are based on the total number of fraud complaints from Illinois consumers (7,303).

Amount Paid Reported by Illinois Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
7,303	\$6,775,802	6,073	83%	\$1,116

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (6,073).

Top Illinois Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Chicago	1,513
Rockford	118
Naperville	112
Peoria	102
Springfield	100



Identity Theft Complaints from Illinois Victims = 7,474

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	3,129	42%
2	Phone or Utilities Fraud	1,929	26%
3	Bank Fraud	1,099	15%
4	Employment-Related Fraud	752	10%
5	Government Documents or Benefits Fraud	626	8%
6	Loan Fraud	478	6%
	Other	1,095	15%
	Attempted Identity Theft	586	8%

¹Percentages are based on the 7,474 victims reporting from Illinois. Percentages add to more than 100 because approximately 24% of victims from Illinois reported experiencing more than one type of identity theft.

Top Illinois Identity Theft Victim Locations

Victim City	No. of Victims
Chicago	2,730
Rockford	105
Aurora	102
Naperville	70
Joliet	69

INDIANA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Indiana Consumers = 6,307



Fraud Complaints from Indiana Consumers = 3,695

Top Fraud Complaint Categories for Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	975	26%
2	Advance-Fee Loans and Credit Protection/Repair	445	12%
3	Internet Services and Computer Complaints	353	10%
4	Prizes/Sweepstakes and Lotteries	326	9%
5	Shop-at-Home/Catalog Sales	264	7%

¹Percentages are based on the total number of fraud complaints from Indiana consumers (3,695).

Amount Paid Reported by Indiana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,695	\$3,618,299	3,076	83%	\$1,176

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (3,076).

Top Indiana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Indianapolis	633
Fort Wayne	179
Lafayette	129
Evansville	112
Bloomington	99



Identity Theft Complaints from Indiana Victims = 2,612

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	949	36%
2	Credit Card Fraud	872	33%
3	Bank Fraud	372	14%
4	Government Documents or Benefits Fraud	172	7%
5	Loan Fraud	153	6%
6	Employment-Related Fraud	139	5%
	Other	464	18%
	Attempted Identity Theft	192	7%

¹Percentages are based on the 2,612 victims reporting from Indiana. Percentages add to more than 100 because approximately 22% of victims from Indiana reported experiencing more than one type of identity theft.

Top Indiana Identity Theft Victim Locations

Victim City	No. of Victims
Indianapolis	585
Fort Wayne	167
South Bend	117
Gary	80
Evansville	50

IOWA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Iowa Consumers = 2,092



Fraud Complaints from Iowa Consumers = 1,540

Top Fraud Complaint Categories for Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	436	28%
2	Advance-Fee Loans and Credit Protection/Repair	205	13%
3	Shop-at-Home/Catalog Sales	136	9%
4	Internet Services and Computer Complaints	123	8%
5	Foreign Money Offers	100	6%

¹Percentages are based on the total number of fraud complaints from Iowa consumers (1,540).

Amount Paid Reported by Iowa Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,540	\$1,184,789	1,285	83%	\$922

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (1,285).

Top Iowa Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Des Moines	145
Cedar Rapids	108
Ames	78
Iowa City	66
Davenport	64



Identity Theft Complaints from Iowa Victims = 552

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	268	49%
2	Phone or Utilities Fraud	92	17%
3	Bank Fraud	91	16%
4	Employment-Related Fraud	47	9%
5	Loan Fraud	41	7%
6	Government Documents or Benefits Fraud	34	6%
	Other	80	14%
	Attempted Identity Theft	50	9%

¹Percentages are based on the 552 victims reporting from Iowa. Percentages add to more than 100 because approximately 23% of victims from Iowa reported experiencing more than one type of identity theft.

Top Iowa Identity Theft Victim Locations

Victim City	No. of Victims
Des Moines	78
Cedar Rapids	37
Council Bluffs	21
Iowa City	20
Waterloo	18

KANSAS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Kansas Consumers = 2,497



Fraud Complaints from Kansas Consumers = 1,604

Top Fraud Complaint Categories for Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	493	31%
2	Advance-Fee Loans and Credit Protection/Repair	166	10%
3	Shop-at-Home/Catalog Sales	147	9%
4	Internet Services and Computer Complaints	140	9%
5	Foreign Money Offers	121	8%

¹Percentages are based on the total number of fraud complaints from Kansas consumers (1,604).

Amount Paid Reported by Kansas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,604	\$1,444,786	1,337	83%	\$1,081

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (1,337).

Top Kansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wichita	222
Overland Park	125
Topeka	104
Olathe	69
Shawnee	59



Identity Theft Complaints from Kansas Victims = 893

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	339	38%
2	Phone or Utilities Fraud	213	24%
3	Bank Fraud	193	22%
4	Employment-Related Fraud	69	8%
5	Government Documents or Benefits Fraud	58	6%
6	Loan Fraud	55	6%
	Other	153	17%
	Attempted Identity Theft	61	7%

¹Percentages are based on the 893 victims reporting from Kansas. Percentages add to more than 100 because approximately 22% of victims from Kansas reported experiencing more than one type of identity theft.

Top Kansas Identity Theft Victim Locations

Victim City	No. of Victims
Wichita	148
Overland Park	87
Kansas City	69
Topeka	59
Olathe	42

KENTUCKY

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Kentucky Consumers = 2,982



Fraud Complaints from Kentucky Consumers = 2,059

Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	535	26%
2	Advance-Fee Loans and Credit Protection/Repair	239	12%
3	Prizes/Sweepstakes and Lotteries	230	11%
4	Internet Services and Computer Complaints	227	11%
5	Shop-at-Home/Catalog Sales	159	8%

¹Percentages are based on the total number of fraud complaints from Kentucky consumers (2,059).

Amount Paid Reported by Kentucky Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,059	\$1,684,928	1,686	82%	\$999

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (1,686).

Top Kentucky Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Louisville	385
Lexington	205
Owensboro	119
Bowling Green	39
Frankfort	31



Identity Theft Complaints from Kentucky Victims = 923

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	401	43%
2	Phone or Utilities Fraud	216	23%
3	Bank Fraud	140	15%
4	Government Documents or Benefits Fraud	73	8%
5	Loan Fraud	56	6%
6	Employment-Related Fraud	37	4%
	Other	183	20%
	Attempted Identity Theft	64	7%

¹Percentages are based on the 923 victims reporting from Kentucky. Percentages add to more than 100 because approximately 22% of victims from Kentucky reported experiencing more than one type of identity theft.

Top Kentucky Identity Theft Victim Locations

Victim City	No. of Victims
Louisville	226
Lexington	68
Bowling Green	25
Florence	18
Owensboro	18

LOUISIANA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Louisiana Consumers = 3,371



Fraud Complaints from Louisiana Consumers = 2,042

Top Fraud Complaint Categories for Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	454	22%
2	Advance-Fee Loans and Credit Protection/Repair	287	14%
3	Internet Services and Computer Complaints	255	12%
4	Shop-at-Home/Catalog Sales	153	7%
5	Prizes/Sweepstakes and Lotteries	140	7%

¹Percentages are based on the total number of fraud complaints from Louisiana consumers (2,042).

Amount Paid Reported by Louisiana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,042	\$1,712,116	1,676	82%	\$1,022

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (1,676).

Top Louisiana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New Orleans	271
Baton Rouge	171
Shreveport	128
Metairie	119
Lafayette	70



Identity Theft Complaints from Louisiana Victims = 1,329

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	604	45%
2	Phone or Utilities Fraud	290	22%
3	Bank Fraud	209	16%
4	Government Documents or Benefits Fraud	88	7%
5	Loan Fraud	82	6%
6	Employment-Related Fraud	63	5%
	Other	199	15%
	Attempted Identity Theft	120	9%

¹Percentages are based on the 1,329 victims reporting from Louisiana. Percentages add to more than 100 because approximately 20% of victims from Louisiana reported experiencing more than one type of identity theft.

Top Louisiana Identity Theft Victim Locations

Victim City	No. of Victims
New Orleans	248
Baton Rouge	113
Metairie	75
Shreveport	51
Lafayette	38

MAINE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Maine Consumers = 1,094



Fraud Complaints from Maine Consumers = 788

Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	188	24%
2	Internet Services and Computer Complaints	103	13%
3	Advance-Fee Loans and Credit Protection/Repair	90	11%
4	Shop-at-Home/Catalog Sales	78	10%
5	Prizes/Sweepstakes and Lotteries	69	9%

¹Percentages are based on the total number of fraud complaints from Maine consumers (788).

Amount Paid Reported by Maine Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
788	\$520,617	655	83%	\$795

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (655).

Top Maine Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Portland	79
Bangor	28
Liberty	18
Auburn	17
Augusta	17



Identity Theft Complaints from Maine Victims = 306

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	147	48%
2	Bank Fraud	59	19%
3	Phone or Utilities Fraud	57	19%
4	Loan Fraud	26	8%
5	Government Documents or Benefits Fraud	20	7%
6	Employment-Related Fraud	8	3%
	Other	61	20%
	Attempted Identity Theft	22	7%

¹Percentages are based on the 306 victims reporting from Maine. Percentages add to more than 100 because approximately 24% of victims from Maine reported experiencing more than one type of identity theft.

Top Maine Identity Theft Victim Locations

Victim City	No. of Victims
Portland	30
Auburn	9
Biddeford	7
Brunswick	7
Kennebunk	7
Windham	7

MARYLAND

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Maryland Consumers = 7,628



Fraud Complaints from Maryland Consumers = 4,131

Top Fraud Complaint Categories for Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	932	23%
2	Internet Services and Computer Complaints	626	15%
3	Shop-at-Home/Catalog Sales	375	9%
4	Advance-Fee Loans and Credit Protection/Repair	368	9%
5	Foreign Money Offers	319	8%

¹Percentages are based on the total number of fraud complaints from Maryland consumers (4,131).

Amount Paid Reported by Maryland Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,131	\$5,877,197	3,276	79%	\$1,794

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (3,276). One consumer reported an amount paid of \$1 million.

Top Maryland Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Baltimore	508
Silver Spring	252
Rockville	164
Gaithersburg	141
Bethesda	124



Identity Theft Complaints from Maryland Victims = 3,497

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,577	45%
2	Phone or Utilities Fraud	803	23%
3	Bank Fraud	551	16%
4	Loan Fraud	232	7%
5	Government Documents or Benefits Fraud	206	6%
6	Employment-Related Fraud	139	4%
	Other	570	16%
	Attempted Identity Theft	372	11%

¹Percentages are based on the 3,497 victims reporting from Maryland. Percentages add to more than 100 because approximately 22% of victims from Maryland reported experiencing more than one type of identity theft.

Top Maryland Identity Theft Victim Locations

Victim City	No. of Victims
Baltimore	592
Silver Spring	232
Bethesda	95
Rockville	95
Laurel	86

MASSACHUSETTS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Massachusetts Consumers = 6,753



Fraud Complaints from Massachusetts Consumers = 4,156

Top Fraud Complaint Categories for Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,097	26%
2	Internet Services and Computer Complaints	544	13%
3	Foreign Money Offers	337	8%
4	Prizes/Sweepstakes and Lotteries	329	8%
5	Advance-Fee Loans and Credit Protection/Repair	317	8%

¹Percentages are based on the total number of fraud complaints from Massachusetts consumers (4,156).

Amount Paid Reported by Massachusetts Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,156	\$4,653,833	3,289	79%	\$1,415

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (3,289). One consumer reported an amount paid of over \$1 million.

Top Massachusetts Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Boston	215
Burlington	134
Cambridge	111
Worcester	90
Springfield	76



Identity Theft Complaints from Massachusetts Victims = 2,597

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,329	51%
2	Phone or Utilities Fraud	521	20%
3	Bank Fraud	357	14%
4	Government Documents or Benefits Fraud	172	7%
5	Loan Fraud	149	6%
6	Employment-Related Fraud	114	4%
	Other	396	15%
	Attempted Identity Theft	240	9%

¹Percentages are based on the 2,597 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 22% of victims from Massachusetts reported experiencing more than one type of identity theft.

Top Massachusetts Identity Theft Victim Locations

Victim City	No. of Victims
Boston	154
Springfield	74
Cambridge	61
Worcester	61
Dorchester	60

MICHIGAN

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Michigan Consumers = 10,382



Fraud Complaints from Michigan Consumers = 5,742

Top Fraud Complaint Categories for Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,504	26%
2	Advance-Fee Loans and Credit Protection/Repair	661	12%
3	Internet Services and Computer Complaints	527	9%
4	Shop-at-Home/Catalog Sales	498	9%
5	Foreign Money Offers	407	7%

¹Percentages are based on the total number of fraud complaints from Michigan consumers (5,742).

Amount Paid Reported by Michigan Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,742	\$7,388,466	4,721	82%	\$1,565

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (4,721).

Top Michigan Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Detroit	253
Grand Rapids	171
Lansing	162
Ann Arbor	150
Kalamazoo	148



Identity Theft Complaints from Michigan Victims = 4,640

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,974	43%
2	Phone or Utilities Fraud	1,480	32%
3	Bank Fraud	651	14%
4	Loan Fraud	290	6%
5	Government Documents or Benefits Fraud	275	6%
6	Employment-Related Fraud	178	4%
	Other	621	13%
	Attempted Identity Theft	448	10%

¹Percentages are based on the 4,640 victims reporting from Michigan. Percentages add to more than 100 because approximately 22% of victims from Michigan reported experiencing more than one type of identity theft.

Top Michigan Identity Theft Victim Locations

Victim City	No. of Victims
Detroit	663
Grand Rapids	123
Lansing	97
Southfield	94
Dearborn	85

MINNESOTA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Minnesota Consumers = 4,616



Fraud Complaints from Minnesota Consumers = 2,743

Top Fraud Complaint Categories for Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	727	27%
2	Internet Services and Computer Complaints	317	12%
3	Advance-Fee Loans and Credit Protection/Repair	258	9%
4	Shop-at-Home/Catalog Sales	246	9%
5	Foreign Money Offers	190	7%

¹Percentages are based on the total number of fraud complaints from Minnesota consumers (2,743).

Amount Paid Reported by Minnesota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,743	\$4,665,654	2,222	81%	\$2,100

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (2,222). One consumer reported an amount paid of over \$2 million.

Top Minnesota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Minneapolis	355
St. Paul	215
Rochester	67
Bloomington	57
Duluth	54



Identity Theft Complaints from Minnesota Victims = 1,873

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	794	42%
2	Bank Fraud	477	25%
3	Phone or Utilities Fraud	384	21%
4	Government Documents or Benefits Fraud	130	7%
5	Employment-Related Fraud	102	5%
6	Loan Fraud	88	5%
	Other	248	13%
	Attempted Identity Theft	171	9%

¹Percentages are based on the 1,873 victims reporting from Minnesota. Percentages add to more than 100 because approximately 25% of victims from Minnesota reported experiencing more than one type of identity theft.

Top Minnesota Identity Theft Victim Locations

Victim City	No. of Victims
Minneapolis	239
St. Paul	211
Bloomington	42
Plymouth	38
Eagan	35

MISSISSIPPI

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Mississippi Consumers = 1,836



Fraud Complaints from Mississippi Consumers = 1,022

Top Fraud Complaint Categories for Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	209	20%
2	Advance-Fee Loans and Credit Protection/Repair	153	15%
3	Internet Services and Computer Complaints	97	9%
4	Prizes/Sweepstakes and Lotteries	94	9%
5	Shop-at-Home/Catalog Sales	82	8%

¹Percentages are based on the total number of fraud complaints from Mississippi consumers (1,022).

Amount Paid Reported by Mississippi Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,022	\$1,169,836	833	82%	\$1,404

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (833).

Top Mississippi Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Jackson	76
Biloxi	34
Gulfport	34
Hattiesburg	32
Meridian	26



Identity Theft Complaints from Mississippi Victims = 814

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	375	46%
2	Phone or Utilities Fraud	174	21%
3	Bank Fraud	165	20%
4	Government Documents or Benefits Fraud	57	7%
5	Loan Fraud	56	7%
6	Employment-Related Fraud	37	5%
	Other	124	15%
	Attempted Identity Theft	65	8%

¹Percentages are based on the 814 victims reporting from Mississippi. Percentages add to more than 100 because approximately 23% of victims from Mississippi reported experiencing more than one type of identity theft.

Top Mississippi Identity Theft Victim Locations

Victim City	No. of Victims
Jackson	75
Brandon	34
Gulfport	31
Meridian	27
Biloxi	23

MISSOURI

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Missouri Consumers = 6,030



Fraud Complaints from Missouri Consumers = 3,472

Top Fraud Complaint Categories for Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	903	26%
2	Internet Services and Computer Complaints	431	12%
3	Advance-Fee Loans and Credit Protection/Repair	372	11%
4	Prizes/Sweepstakes and Lotteries	264	8%
5	Shop-at-Home/Catalog Sales	249	7%

¹Percentages are based on the total number of fraud complaints from Missouri consumers (3,472).

Amount Paid Reported by Missouri Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,472	\$4,117,212	2,891	83%	\$1,424

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (2,891).

Top Missouri Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
St. Louis	513
Kansas City	302
Springfield	167
Columbia	107
St. Charles	102



Identity Theft Complaints from Missouri Victims = 2,558

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,069	42%
2	Phone or Utilities Fraud	761	30%
3	Bank Fraud	455	18%
4	Government Documents or Benefits Fraud	175	7%
5	Loan Fraud	160	6%
6	Employment-Related Fraud	78	3%
	Other	476	19%
	Attempted Identity Theft	182	7%

¹Percentages are based on the 2,558 victims reporting from Missouri. Percentages add to more than 100 because approximately 24% of victims from Missouri reported experiencing more than one type of identity theft.

Top Missouri Identity Theft Victim Locations

Victim City	No. of Victims
St. Louis	626
Kansas City	306
Springfield	74
Independence	62
Florissant	58

MONTANA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Montana Consumers = 941



Fraud Complaints from Montana Consumers = 720

Top Fraud Complaint Categories for Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	146	20%
2	Prizes/Sweepstakes and Lotteries	87	12%
3	Advance-Fee Loans and Credit Protection/Repair	76	11%
4	Internet Services and Computer Complaints	76	11%
5	Shop-at-Home/Catalog Sales	50	7%

¹Percentages are based on the total number of fraud complaints from Montana consumers (720).

Amount Paid Reported by Montana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
720	\$1,676,926	603	84%	\$2,781

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (603). One consumer reported an amount paid of over \$1 million.

Top Montana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Missoula	81
Billings	79
Helena	55
Bozeman	53
Great Falls	50



Identity Theft Complaints from Montana Victims = 221

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	98	44%
2	Bank Fraud	45	20%
3	Phone or Utilities Fraud	44	20%
4	Government Documents or Benefits Fraud	17	8%
5	Loan Fraud	17	8%
6	Employment-Related Fraud	12	5%
	Other	42	19%
	Attempted Identity Theft	12	5%

¹Percentages are based on the 221 victims reporting from Montana. Percentages add to more than 100 because approximately 20% of victims from Montana reported experiencing more than one type of identity theft.

Top Montana Identity Theft Victim Locations

Victim City	No. of Victims
Billings	31
Missoula	18
Butte	17
Great Falls	13
Kalispell	12

NEBRASKA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Nebraska Consumers = 1,530



Fraud Complaints from Nebraska Consumers = 1,076

Top Fraud Complaint Categories for Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	248	23%
2	Prizes/Sweepstakes and Lotteries	142	13%
3	Advance-Fee Loans and Credit Protection/Repair	93	9%
4	Internet Services and Computer Complaints	85	8%
5	Shop-at-Home/Catalog Sales	83	8%

¹Percentages are based on the total number of fraud complaints from Nebraska consumers (1,076).

Amount Paid Reported by Nebraska Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,076	\$724,235	848	79%	\$854

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (848).

Top Nebraska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Omaha	297
Lincoln	184
North Platte	35
Kearney	34
Bellevue	33



Identity Theft Complaints from Nebraska Victims = 454

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	197	43%
2	Phone or Utilities Fraud	88	19%
3	Bank Fraud	86	19%
4	Employment-Related Fraud	41	9%
5	Loan Fraud	34	7%
6	Government Documents or Benefits Fraud	33	7%
	Other	69	15%
	Attempted Identity Theft	36	8%

¹Percentages are based on the 454 victims reporting from Nebraska. Percentages add to more than 100 because approximately 25% of victims from Nebraska reported experiencing more than one type of identity theft.

Top Nebraska Identity Theft Victim Locations

Victim City	No. of Victims
Omaha	200
Lincoln	66
Bellevue	20
Fremont	11
Norfolk	10

NEVADA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Nevada Consumers = 3,405



Fraud Complaints from Nevada Consumers = 1,700

Top Fraud Complaint Categories for Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	380	22%
2	Internet Services and Computer Complaints	214	13%
3	Advance-Fee Loans and Credit Protection/Repair	213	13%
4	Shop-at-Home/Catalog Sales	145	9%
5	Business Opps and Work-at-Home Plans	115	7%

¹Percentages are based on the total number of fraud complaints from Nevada consumers (1,700).

Amount Paid Reported by Nevada Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,700	\$2,170,424	1,423	84%	\$1,525

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (1,423).

Top Nevada Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Las Vegas	920
Reno	207
Henderson	194
Sparks	76
Carson City	62



Identity Theft Complaints from Nevada Victims = 1,705

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	683	40%
2	Phone or Utilities Fraud	424	25%
3	Bank Fraud	352	21%
4	Employment-Related Fraud	155	9%
5	Government Documents or Benefits Fraud	139	8%
6	Loan Fraud	114	7%
	Other	334	20%
	Attempted Identity Theft	138	8%

¹Percentages are based on the 1,705 victims reporting from Nevada. Percentages add to more than 100 because approximately 27% of victims from Nevada reported experiencing more than one type of identity theft.

Top Nevada Identity Theft Victim Locations

Victim City	No. of Victims
Las Vegas	1,165
Henderson	208
Reno	131
Sparks	48
Carson City	29

NEW HAMPSHIRE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from New Hampshire Consumers = 1,377



Fraud Complaints from New Hampshire Consumers = 1,028

Top Fraud Complaint Categories for New Hampshire Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	217	21%
2	Internet Services and Computer Complaints	176	17%
3	Prizes/Sweepstakes and Lotteries	106	10%
4	Advance-Fee Loans and Credit Protection/Repair	103	10%
5	Shop-at-Home/Catalog Sales	87	8%

¹Percentages are based on the total number of fraud complaints from New Hampshire consumers (1,028).

Amount Paid Reported by New Hampshire Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,028	\$927,901	786	76%	\$1,181

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (786).

Top New Hampshire Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Manchester	106
Nashua	78
Concord	44
Merrimack	27
Rochester	26



Identity Theft Complaints from New Hampshire Victims = 349

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	178	51%
2	Phone or Utilities Fraud	63	18%
3	Bank Fraud	32	9%
4	Loan Fraud	28	8%
5	Government Documents or Benefits Fraud	21	6%
6	Employment-Related Fraud	12	3%
	Other	80	23%
	Attempted Identity Theft	32	9%

¹Percentages are based on the 349 victims reporting from New Hampshire. Percentages add to more than 100 because approximately 21% of victims from New Hampshire reported experiencing more than one type of identity theft.

Top New Hampshire Identity Theft Victim Locations

Victim City	No. of Victims
Manchester	41
Nashua	32
Derry	14
Londonderry	9
Merrimack	9

NEW JERSEY

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from New Jersey Consumers = 10,274



Fraud Complaints from New Jersey Consumers = 5,472

Top Fraud Complaint Categories for New Jersey Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,598	29%
2	Internet Services and Computer Complaints	670	12%
3	Advance-Fee Loans and Credit Protection/Repair	560	10%
4	Shop-at-Home/Catalog Sales	544	10%
5	Foreign Money Offers	327	6%

¹Percentages are based on the total number of fraud complaints from New Jersey consumers (5,472).

Amount Paid Reported by New Jersey Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,472	\$8,013,740	4,575	84%	\$1,752

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (4,575). Two consumers reported an amount paid of over \$1 million.

Top New Jersey Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Jersey City	146
Newark	85
Edison	81
Toms River	79
Trenton	75



Identity Theft Complaints from New Jersey Victims = 4,802

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,350	49%
2	Phone or Utilities Fraud	867	18%
3	Bank Fraud	669	14%
4	Government Documents or Benefits Fraud	396	8%
5	Loan Fraud	356	7%
6	Employment-Related Fraud	260	5%
	Other	710	15%
	Attempted Identity Theft	477	10%

¹Percentages are based on the 4,802 victims reporting from New Jersey. Percentages add to more than 100 because approximately 22% of victims from New Jersey reported experiencing more than one type of identity theft.

Top New Jersey Identity Theft Victim Locations

Victim City	No. of Victims
Newark	176
Jersey City	164
Trenton	63
Elizabeth	62
West Orange	60

NEW MEXICO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from New Mexico Consumers = 2,038



Fraud Complaints from New Mexico Consumers = 1,216

Top Fraud Complaint Categories for New Mexico Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	209	17%
2	Prizes/Sweepstakes and Lotteries	201	17%
3	Advance-Fee Loans and Credit Protection/Repair	167	14%
4	Internet Services and Computer Complaints	131	11%
5	Shop-at-Home/Catalog Sales	103	8%

¹Percentages are based on the total number of fraud complaints from New Mexico consumers (1,216).

Amount Paid Reported by New Mexico Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,216	\$1,735,480	976	80%	\$1,778

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (976).

Top New Mexico Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Albuquerque	404
Las Cruces	102
Santa Fe	82
Rio Rancho	42
Farmington	40



Identity Theft Complaints from New Mexico Victims = 822

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	293	36%
2	Bank Fraud	140	17%
3	Phone or Utilities Fraud	133	16%
4	Employment-Related Fraud	128	16%
5	Government Documents or Benefits Fraud	106	13%
6	Loan Fraud	59	7%
	Other	137	17%
	Attempted Identity Theft	51	6%

¹Percentages are based on the 822 victims reporting from New Mexico. Percentages add to more than 100 because approximately 22% of victims from New Mexico reported experiencing more than one type of identity theft.

Top New Mexico Identity Theft Victim Locations

Victim City	No. of Victims
Albuquerque	372
Santa Fe	61
Las Cruces	38
Rio Rancho	31
Los Lunas	19

NEW YORK

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from New York Consumers = 23,939



Fraud Complaints from New York Consumers = 11,241

Top Fraud Complaint Categories for New York Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	3,471	31%
2	Internet Services and Computer Complaints	1,380	12%
3	Shop-at-Home/Catalog Sales	1,057	9%
4	Advance-Fee Loans and Credit Protection/Repair	946	8%
5	Telephone Services	623	6%

¹Percentages are based on the total number of fraud complaints from New York consumers (11,241).

Amount Paid Reported by New York Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
11,241	\$11,554,066	9,362	83%	\$1,234

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (9,362). One consumer reported an amount paid of over \$1.5 million.

Top New York Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New York City ³	3,264
Rochester	354
Buffalo	203
Syracuse	146
Flushing	129

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



Identity Theft Complaints from New York Victims = 12,698

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	6,445	51%
2	Phone or Utilities Fraud	2,938	23%
3	Bank Fraud	1,405	11%
4	Loan Fraud	823	6%
5	Government Documents or Benefits Fraud	759	6%
6	Employment-Related Fraud	548	4%
	Other	1,641	13%
	Attempted Identity Theft	1,286	10%

¹Percentages are based on the 12,698 victims reporting from New York. Percentages add to more than 100 because approximately 21% of victims from New York reported experiencing more than one type of identity theft.

Top New York Identity Theft Victim Locations

Victim City	No. of Victims
New York City ²	5,888
Rochester	241
Flushing	165
Jamaica	156
Yonkers	144

²"New York City" includes the five boroughs: Bronx, Brooklyn, Manhattan, Queens, and Staten Island.

NORTH CAROLINA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from North Carolina Consumers = 8,402



Fraud Complaints from North Carolina Consumers = 5,019

Top Fraud Complaint Categories for North Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,108	22%
2	Advance-Fee Loans and Credit Protection/Repair	760	15%
3	Internet Services and Computer Complaints	588	12%
4	Shop-at-Home/Catalog Sales	409	8%
5	Prizes/Sweepstakes and Lotteries	386	8%

¹Percentages are based on the total number of fraud complaints from North Carolina consumers (5,019).

Amount Paid Reported by North Carolina Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,019	\$7,066,033	4,194	84%	\$1,685

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (4,194). One consumer reported an amount paid of over \$2 million.

Top North Carolina Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Charlotte	415
Raleigh	356
Greensboro	214
Durham	175
Fayetteville	149



Identity Theft Complaints from North Carolina Victims = 3,383

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,475	44%
2	Phone or Utilities Fraud	795	23%
3	Bank Fraud	568	17%
4	Government Documents or Benefits Fraud	289	9%
5	Loan Fraud	243	7%
6	Employment-Related Fraud	202	6%
	Other	527	16%
	Attempted Identity Theft	258	8%

¹Percentages are based on the 3,383 victims reporting from North Carolina. Percentages add to more than 100 because approximately 23% of victims from North Carolina reported experiencing more than one type of identity theft.

Top North Carolina Identity Theft Victim Locations

Victim City	No. of Victims
Charlotte	483
Raleigh	271
Durham	165
Greensboro	126
Fayetteville	107

NORTH DAKOTA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from North Dakota Consumers = 460



Fraud Complaints from North Dakota Consumers = 379

Top Fraud Complaint Categories for North Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	127	34%
2	Prizes/Sweepstakes and Lotteries	56	15%
3	Advance-Fee Loans and Credit Protection/Repair	45	12%
4	Shop-at-Home/Catalog Sales	28	7%
5	Internet Services and Computer Complaints	26	7%

¹Percentages are based on the total number of fraud complaints from North Dakota consumers (379).

Amount Paid Reported by North Dakota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
379	\$519,482	325	86%	\$1,598

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (325).

Top North Dakota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Fargo	76
Grand Forks	51
Minot	37
Bismarck	36
Mandan	12



Identity Theft Complaints from North Dakota Victims = 81

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	35	43%
2	Bank Fraud	15	19%
3	Employment-Related Fraud	9	11%
4	Government Documents or Benefits Fraud	8	10%
5	Phone or Utilities Fraud	8	10%
6	Loan Fraud	4	5%
	Other	12	15%
	Attempted Identity Theft	7	9%

¹Percentages are based on the 81 victims reporting from North Dakota. Percentages add to more than 100 because approximately 15% of victims from North Dakota reported experiencing more than one type of identity theft.

Top North Dakota Identity Theft Victim Locations

Victim City	No. of Victims
Fargo	20
Grand Forks	11
Minot	6
Jamestown	4
Mandan	3
Wahpeton	3

OHIO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Ohio Consumers = 11,490



Fraud Complaints from Ohio Consumers = 7,425

Top Fraud Complaint Categories for Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,816	24%
2	Advance-Fee Loans and Credit Protection/Repair	1,052	14%
3	Internet Services and Computer Complaints	802	11%
4	Shop-at-Home/Catalog Sales	587	8%
5	Prizes/Sweepstakes and Lotteries	459	6%

¹Percentages are based on the total number of fraud complaints from Ohio consumers (7,425).

Amount Paid Reported by Ohio Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
7,425	\$8,339,674	6,202	84%	\$1,345

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (6,202).

Top Ohio Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Columbus	562
Cincinnati	498
Cleveland	389
Dayton	228
Toledo	204



Identity Theft Complaints from Ohio Victims = 4,065

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,675	41%
2	Phone or Utilities Fraud	1,067	26%
3	Bank Fraud	635	16%
4	Government Documents or Benefits Fraud	294	7%
5	Loan Fraud	250	6%
6	Employment-Related Fraud	154	4%
	Other	752	18%
	Attempted Identity Theft	374	9%

¹Percentages are based on the 4,065 victims reporting from Ohio. Percentages add to more than 100 because approximately 23% of victims from Ohio reported experiencing more than one type of identity theft.

Top Ohio Identity Theft Victim Locations

Victim City	No. of Victims
Cleveland	393
Columbus	359
Cincinnati	274
Dayton	123
Toledo	120

OKLAHOMA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Oklahoma Consumers = 3,004



Fraud Complaints from Oklahoma Consumers = 1,889

Top Fraud Complaint Categories for Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	511	27%
2	Advance-Fee Loans and Credit Protection/Repair	210	11%
3	Internet Services and Computer Complaints	205	11%
4	Foreign Money Offers	157	8%
5	Shop-at-Home/Catalog Sales	139	7%

¹Percentages are based on the total number of fraud complaints from Oklahoma consumers (1,889).

Amount Paid Reported by Oklahoma Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,889	\$1,579,838	1,532	81%	\$1,031

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oklahoma consumers (1,532).

Top Oklahoma Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Oklahoma City	351
Tulsa	275
Norman	91
Edmond	75
Broken Arrow	60



Identity Theft Complaints from Oklahoma Victims = 1,115

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	460	41%
2	Phone or Utilities Fraud	270	24%
3	Bank Fraud	230	21%
4	Government Documents or Benefits Fraud	96	9%
5	Loan Fraud	79	7%
6	Employment-Related Fraud	74	7%
	Other	181	16%
	Attempted Identity Theft	82	7%

¹Percentages are based on the 1,115 victims reporting from Oklahoma. Percentages add to more than 100 because approximately 26% of victims from Oklahoma reported experiencing more than one type of identity theft.

Top Oklahoma Identity Theft Victim Locations

Victim City	No. of Victims
Oklahoma City	205
Tulsa	203
Edmond	48
Broken Arrow	42
Norman	41

OREGON

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Oregon Consumers = 4,941



Fraud Complaints from Oregon Consumers = 2,741

Top Fraud Complaint Categories for Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	643	23%
2	Internet Services and Computer Complaints	395	14%
3	Foreign Money Offers	242	9%
4	Shop-at-Home/Catalog Sales	241	9%
5	Advance-Fee Loans and Credit Protection/Repair	204	7%

¹Percentages are based on the total number of fraud complaints from Oregon consumers (2,741).

Amount Paid Reported by Oregon Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,741	\$2,412,088	2,180	80%	\$1,106

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (2,180). One consumer reported an amount paid of over \$1 million.

Top Oregon Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Portland	607
Salem	149
Eugene	142
Beaverton	139
Medford	72



Identity Theft Complaints from Oregon Victims = 2,200

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	849	39%
2	Bank Fraud	543	25%
3	Phone or Utilities Fraud	490	22%
4	Government Documents or Benefits Fraud	138	6%
5	Employment-Related Fraud	119	5%
6	Loan Fraud	88	4%
	Other	328	15%
	Attempted Identity Theft	188	9%

¹Percentages are based on the 2,200 victims reporting from Oregon. Percentages add to more than 100 because approximately 22% of victims from Oregon reported experiencing more than one type of identity theft.

Top Oregon Identity Theft Victim Locations

Victim City	No. of Victims
Portland	655
Salem	139
Eugene	92
Beaverton	89
Gresham	62

PENNSYLVANIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Pennsylvania Consumers = 13,119



Fraud Complaints from Pennsylvania Consumers = 8,039

Top Fraud Complaint Categories for Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,021	25%
2	Internet Services and Computer Complaints	1,016	13%
3	Advance-Fee Loans and Credit Protection/Repair	884	11%
4	Shop-at-Home/Catalog Sales	688	9%
5	Prizes/Sweepstakes and Lotteries	681	8%

¹Percentages are based on the total number of fraud complaints from Pennsylvania consumers (8,039).

Amount Paid Reported by Pennsylvania Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
8,039	\$9,806,571	6,728	84%	\$1,458

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (6,728). One consumer reported an amount paid of over \$1 million.

Top Pennsylvania Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Philadelphia	782
Pittsburgh	509
York	122
Allentown	117
Bethlehem	115



Identity Theft Complaints from Pennsylvania Victims = 5,080

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,359	46%
2	Phone or Utilities Fraud	1,103	22%
3	Bank Fraud	623	12%
4	Loan Fraud	339	7%
5	Government Documents or Benefits Fraud	331	7%
6	Employment-Related Fraud	243	5%
	Other	801	16%
	Attempted Identity Theft	514	10%

¹Percentages are based on the 5,080 victims reporting from Pennsylvania. Percentages add to more than 100 because approximately 20% of victims from Pennsylvania reported experiencing more than one type of identity theft.

Top Pennsylvania Identity Theft Victim Locations

Victim City	No. of Victims
Philadelphia	1,202
Pittsburgh	226
Allentown	70
West Chester	58
York	49

RHODE ISLAND

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Rhode Island Consumers = 1,059



Fraud Complaints from Rhode Island Consumers = 648

Top Fraud Complaint Categories for Rhode Island Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	172	27%
2	Advance-Fee Loans and Credit Protection/Repair	81	13%
3	Prizes/Sweepstakes and Lotteries	77	12%
4	Internet Services and Computer Complaints	67	10%
5	Shop-at-Home/Catalog Sales	60	9%

¹Percentages are based on the total number of fraud complaints from Rhode Island consumers (648).

Amount Paid Reported by Rhode Island Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
648	\$467,268	529	82%	\$883

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (529).

Top Rhode Island Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Providence	133
Warwick	76
Cranston	42
Pawtucket	35
Woonsocket	25



Identity Theft Complaints from Rhode Island Victims = 411

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	194	47%
2	Phone or Utilities Fraud	89	22%
3	Bank Fraud	50	12%
4	Employment-Related Fraud	26	6%
5	Loan Fraud	21	5%
6	Government Documents or Benefits Fraud	18	4%
	Other	63	15%
	Attempted Identity Theft	45	11%

¹Percentages are based on the 411 victims reporting from Rhode Island. Percentages add to more than 100 because approximately 19% of victims from Rhode Island reported experiencing more than one type of identity theft.

Top Rhode Island Identity Theft Victim Locations

Victim City	No. of Victims
Providence	88
Warwick	50
Cranston	23
Cumberland	22
Pawtucket	22

SOUTH CAROLINA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from South Carolina Consumers = 3,422



Fraud Complaints from South Carolina Consumers = 2,183

Top Fraud Complaint Categories for South Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	487	22%
2	Advance-Fee Loans and Credit Protection/Repair	308	14%
3	Internet Services and Computer Complaints	226	10%
4	Shop-at-Home/Catalog Sales	186	9%
5	Prizes/Sweepstakes and Lotteries	143	7%

¹Percentages are based on the total number of fraud complaints from South Carolina consumers (2,183).

Amount Paid Reported by South Carolina Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,183	\$2,786,444	1,793	82%	\$1,554

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (1,793).

Top South Carolina Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Columbia	216
Charleston	119
Greenville	114
Myrtle Beach	74
Spartanburg	67
Summerville	67



Identity Theft Complaints from South Carolina Victims = 1,239

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	517	42%
2	Phone or Utilities Fraud	277	22%
3	Bank Fraud	227	18%
4	Loan Fraud	84	7%
5	Government Documents or Benefits Fraud	82	7%
6	Employment-Related Fraud	54	4%
	Other	200	16%
	Attempted Identity Theft	95	8%

¹Percentages are based on the 1,239 victims reporting from South Carolina. Percentages add to more than 100 because approximately 20% of victims from South Carolina reported experiencing more than one type of identity theft.

Top South Carolina Identity Theft Victim Locations

Victim City	No. of Victims
Columbia	136
Charleston	82
Greenville	77
Anderson	33
Summerville	33

SOUTH DAKOTA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from South Dakota Consumers = 501



Fraud Complaints from South Dakota Consumers = 377

Top Fraud Complaint Categories for South Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	116	31%
2	Advance-Fee Loans and Credit Protection/Repair	45	12%
3	Shop-at-Home/Catalog Sales	44	12%
4	Internet Services and Computer Complaints	33	9%
5	Prizes/Sweepstakes and Lotteries	24	6%

¹Percentages are based on the total number of fraud complaints from South Dakota consumers (377).

Amount Paid Reported by South Dakota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
377	\$315,762	323	86%	\$978

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Dakota consumers (323).

Top South Dakota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Sioux Falls	85
Rapid City	60
Aberdeen	15
Mitchell	11
Spearfish	11



Identity Theft Complaints from South Dakota Victims = 124

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	53	43%
2	Phone or Utilities Fraud	33	27%
3	Bank Fraud	20	16%
4	Employment-Related Fraud	14	11%
5	Government Documents or Benefits Fraud	8	6%
6	Loan Fraud	4	3%
	Other	22	18%
	Attempted Identity Theft	11	9%

¹Percentages are based on the 124 victims reporting from South Dakota. Percentages add to more than 100 because approximately 24% of victims from South Dakota reported experiencing more than one type of identity theft.

Top South Dakota Identity Theft Victim Locations

Victim City	No. of Victims
Sioux Falls	35
Rapid City	23
Ellsworth AFB	6
Vermillion	5
Watertown	3

TENNESSEE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Tennessee Consumers = 5,252



Fraud Complaints from Tennessee Consumers = 3,290

Top Fraud Complaint Categories for Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	786	24%
2	Internet Services and Computer Complaints	399	12%
3	Prizes/Sweepstakes and Lotteries	351	11%
4	Advance-Fee Loans and Credit Protection/Repair	302	9%
5	Shop-at-Home/Catalog Sales	252	8%

¹Percentages are based on the total number of fraud complaints from Tennessee consumers (3,290).

Amount Paid Reported by Tennessee Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,290	\$4,449,343	2,692	82%	\$1,653

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (2,692).

Top Tennessee Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Memphis	388
Nashville	310
Knoxville	221
Chattanooga	104
Cleveland	77



Identity Theft Complaints from Tennessee Victims = 1,962

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	940	48%
2	Bank Fraud	391	20%
3	Phone or Utilities Fraud	364	19%
4	Government Documents or Benefits Fraud	140	7%
5	Loan Fraud	140	7%
6	Employment-Related Fraud	89	5%
	Other	309	16%
	Attempted Identity Theft	161	8%

¹Percentages are based on the 1,962 victims reporting from Tennessee. Percentages add to more than 100 because approximately 23% of victims from Tennessee reported experiencing more than one type of identity theft.

Top Tennessee Identity Theft Victim Locations

Victim City	No. of Victims
Memphis	424
Nashville	176
Knoxville	94
Chattanooga	65
Cordova	58

TEXAS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Texas Consumers = 26,652



Fraud Complaints from Texas Consumers = 12,295

Top Fraud Complaint Categories for Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,800	23%
2	Internet Services and Computer Complaints	1,460	12%
3	Advance-Fee Loans and Credit Protection/Repair	1,347	11%
4	Shop-at-Home/Catalog Sales	1,056	9%
5	Foreign Money Offers	953	8%

¹Percentages are based on the total number of fraud complaints from Texas consumers (12,295).

Amount Paid Reported by Texas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
12,295	\$39,020,425	9,865	80%	\$3,955

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (9,865). Three consumers reported an amount paid in the millions (\$20 million, over \$4 million, and \$2 million, respectively).

Top Texas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Houston	1,293
Dallas	905
Austin	735
San Antonio	647
Fort Worth	417



Identity Theft Complaints from Texas Victims = 14,357

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	5,660	39%
2	Bank Fraud	3,182	22%
3	Employment-Related Fraud	2,305	16%
4	Phone or Utilities Fraud	2,305	16%
5	Government Documents or Benefits Fraud	1,336	9%
6	Loan Fraud	827	6%
	Other	1,810	13%
	Attempted Identity Theft	1,009	7%

¹Percentages are based on the 14,357 victims reporting from Texas. Percentages add to more than 100 because approximately 22% of victims from Texas reported experiencing more than one type of identity theft.

Top Texas Identity Theft Victim Locations

Victim City	No. of Victims
Houston	2,654
Dallas	1,224
San Antonio	825
Austin	543
Fort Worth	472

UTAH

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Utah Consumers = 2,467



Fraud Complaints from Utah Consumers = 1,581

Top Fraud Complaint Categories for Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	375	24%
2	Internet Services and Computer Complaints	202	13%
3	Prizes/Sweepstakes and Lotteries	153	10%
4	Advance-Fee Loans and Credit Protection/Repair	142	9%
5	Foreign Money Offers	117	7%

¹Percentages are based on the total number of fraud complaints from Utah consumers (1,581).

Amount Paid Reported by Utah Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,581	\$1,567,332	1,292	82%	\$1,213

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Utah consumers (1,292).

Top Utah Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Salt Lake City	329
Provo	89
Ogden	91
Sandy	66
Orem	60



Identity Theft Complaints from Utah Victims = 886

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	303	34%
2	Bank Fraud	220	25%
3	Phone or Utilities Fraud	182	21%
4	Employment-Related Fraud	75	8%
5	Government Documents or Benefits Fraud	56	6%
6	Loan Fraud	52	6%
	Other	149	17%
	Attempted Identity Theft	78	9%

¹Percentages are based on the 886 victims reporting from Utah. Percentages add to more than 100 because approximately 21% of victims from Utah reported experiencing more than one type of identity theft.

Top Utah Identity Theft Victim Locations

Victim City	No. of Victims
Salt Lake City	211
West Valley City	52
Sandy	50
West Jordan	41
Ogden	40

VERMONT

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Vermont Consumers = 577



Fraud Complaints from Vermont Consumers = 470

Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	82	17%
2	Office Supplies and Services	55	12%
3	Internet Services and Computer Complaints	50	11%
4	Advance-Fee Loans and Credit Protection/Repair	48	10%
5	Magazines and Buyers Clubs	43	9%

¹Percentages are based on the total number of fraud complaints from Vermont consumers (470).

Amount Paid Reported by Vermont Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
470	\$319,498	314	67%	\$1,018

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (314).

Top Vermont Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Burlington	61
Montpelier	23
Bennington	15
Essex Junction	15
Rutland	15



Identity Theft Complaints from Vermont Victims = 107

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	66	62%
2	Phone or Utilities Fraud	18	17%
3	Bank Fraud	12	11%
4	Government Documents or Benefits Fraud	7	7%
5	Employment-Related Fraud	5	5%
6	Loan Fraud	4	4%
	Other	18	17%
	Attempted Identity Theft	9	8%

¹Percentages are based on the 107 victims reporting from Vermont. Percentages add to more than 100 because approximately 22% of victims from Vermont reported experiencing more than one type of identity theft.

Top Vermont Identity Theft Victim Locations

Victim City	No. of Victims
Burlington	15
Rutland	8
Colchester	7
Charlotte	4

VIRGINIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Virginia Consumers = 9,205



Fraud Complaints from Virginia Consumers = 5,810

Top Fraud Complaint Categories for Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,149	20%
2	Internet Services and Computer Complaints	800	14%
3	Advance-Fee Loans and Credit Protection/Repair	641	11%
4	Shop-at-Home/Catalog Sales	522	9%
5	Foreign Money Offers	520	9%

¹Percentages are based on the total number of fraud complaints from Virginia consumers (5,810).

Amount Paid Reported by Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,810	\$4,702,616	4,570	79%	\$1,029

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (4,570).

Top Virginia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Alexandria	414
Richmond	355
Virginia Beach	330
Arlington	283
Fairfax	216



Identity Theft Complaints from Virginia Victims = 3,395

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,635	48%
2	Phone or Utilities Fraud	711	21%
3	Bank Fraud	554	16%
4	Government Documents or Benefits Fraud	250	7%
5	Loan Fraud	231	7%
6	Employment-Related Fraud	116	3%
	Other	543	16%
	Attempted Identity Theft	371	11%

¹Percentages are based on the 3,395 victims reporting from Virginia. Percentages add to more than 100 because approximately 24% of victims from Virginia reported experiencing more than one type of identity theft.

Top Virginia Identity Theft Victim Locations

Victim City	No. of Victims
Alexandria	279
Richmond	235
Arlington	226
Virginia Beach	208
Norfolk	122

WASHINGTON

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Washington Consumers = 9,235



Fraud Complaints from Washington Consumers = 5,341

Top Fraud Complaint Categories for Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,262	24%
2	Internet Services and Computer Complaints	727	14%
3	Foreign Money Offers	439	8%
4	Shop-at-Home/Catalog Sales	432	8%
5	Advance-Fee Loans and Credit Protection/Repair	420	8%

¹Percentages are based on the total number of fraud complaints from Washington consumers (5,341).

Amount Paid Reported by Washington Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,341	\$4,761,637	4,300	81%	\$1,107

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (4,300).

Top Washington Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Seattle	841
Spokane	278
Vancouver	232
Tacoma	202
Bellevue	183



Identity Theft Complaints from Washington Victims = 3,894

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,579	41%
2	Bank Fraud	949	24%
3	Phone or Utilities Fraud	829	21%
4	Government Documents or Benefits Fraud	291	7%
5	Employment-Related Fraud	224	6%
6	Loan Fraud	178	5%
	Other	640	16%
	Attempted Identity Theft	361	9%

¹Percentages are based on the 3,894 victims reporting from Washington. Percentages add to more than 100 because approximately 25% of victims from Washington reported experiencing more than one type of identity theft.

Top Washington Identity Theft Victim Locations

Victim City	No. of Victims
Seattle	574
Tacoma	226
Vancouver	189
Spokane	130
Bellevue	122

WEST VIRGINIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from West Virginia Consumers = 1,423



Fraud Complaints from West Virginia Consumers = 1,063

Top Fraud Complaint Categories for West Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	232	22%
2	Advance-Fee Loans and Credit Protection/Repair	186	17%
3	Internet Services and Computer Complaints	105	10%
4	Prizes/Sweepstakes and Lotteries	89	8%
5	Shop-at-Home/Catalog Sales	64	6%

¹Percentages are based on the total number of fraud complaints from West Virginia consumers (1,063).

Amount Paid Reported by West Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,063	\$845,458	898	84%	\$941

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (898).

Top West Virginia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Charleston	71
Morgantown	67
Huntington	44
Martinsburg	41
Fairmont	31



Identity Theft Complaints from West Virginia Victims = 360

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	148	41%
2	Phone or Utilities Fraud	89	25%
3	Bank Fraud	64	18%
4	Loan Fraud	23	6%
5	Employment-Related Fraud	13	4%
6	Government Documents or Benefits Fraud	12	3%
	Other	76	21%
	Attempted Identity Theft	30	8%

¹Percentages are based on the 360 victims reporting from West Virginia. Percentages add to more than 100 because approximately 22% of victims from West Virginia reported experiencing more than one type of identity theft.

Top West Virginia Identity Theft Victim Locations

Victim City	No. of Victims
Charleston	28
Parkersburg	20
Huntington	18
Morgantown	14
Beckley	13

WISCONSIN

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Wisconsin Consumers = 5,160



Fraud Complaints from Wisconsin Consumers = 3,383

Top Fraud Complaint Categories for Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	862	25%
2	Internet Services and Computer Complaints	414	12%
3	Shop-at-Home/Catalog Sales	329	10%
4	Advance-Fee Loans and Credit Protection/Repair	296	9%
5	Prizes/Sweepstakes and Lotteries	289	9%

¹Percentages are based on the total number of fraud complaints from Wisconsin consumers (3,383).

Amount Paid Reported by Wisconsin Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,383	\$7,820,334	2,810	83%	\$2,783

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (2,810). One consumer reported an amount paid of \$4 million.

Top Wisconsin Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Milwaukee	358
Madison	246
Green Bay	113
Racine	86
Appleton	83
Kenosha	83



Identity Theft Complaints from Wisconsin Victims = 1,777

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	721	41%
2	Phone or Utilities Fraud	536	30%
3	Bank Fraud	224	13%
4	Employment-Related Fraud	141	8%
5	Government Documents or Benefits Fraud	106	6%
6	Loan Fraud	93	5%
	Other	258	15%
	Attempted Identity Theft	168	9%

¹Percentages are based on the 1,777 victims reporting from Wisconsin. Percentages add to more than 100 because approximately 22% of victims from Wisconsin reported experiencing more than one type of identity theft.

Top Wisconsin Identity Theft Victim Locations

Victim City	No. of Victims
Milwaukee	465
Madison	102
Green Bay	69
Kenosha	46
Waukesha	39

WYOMING

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints from Wyoming Consumers = 480



Fraud Complaints from Wyoming Consumers = 357

Top Fraud Complaint Categories for Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	80	22%
2	Advance-Fee Loans and Credit Protection/Repair	51	14%
3	Internet Services and Computer Complaints	34	10%
4	Prizes/Sweepstakes and Lotteries	30	8%
4	Shop-at-Home/Catalog Sales	30	8%

¹Percentages are based on the total number of fraud complaints from Wyoming consumers (357).

Amount Paid Reported by Wyoming Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
357	\$295,945	294	82%	\$1,007

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (294).

Top Wyoming Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Cheyenne	66
Casper	42
Laramie	22
Rock Springs	19
Cody	16
Jackson	16
Sheridan	16



Identity Theft Complaints from Wyoming Victims = 123

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	54	44%
2	Bank Fraud	19	15%
3	Phone or Utilities Fraud	19	15%
4	Government Documents or Benefits Fraud	11	9%
5	Employment-Related Fraud	8	7%
6	Loan Fraud	6	5%
	Other	19	15%
	Attempted Identity Theft	12	10%

¹Percentages are based on the 123 victims reporting from Wyoming. Percentages add to more than 100 because approximately 22% of victims from Wyoming reported experiencing more than one type of identity theft.

Top Wyoming Identity Theft Victim Locations

Victim City	No. of Victims
Cheyenne	22
Casper	15
Evanston	7
Laramie	7
Gillette	6

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2002

Total Number of Fraud and Identity Theft Complaints = 380,103



Total Fraud Complaints = 218,284

Top Fraud Complaint Categories Reported by All Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	50,998	23%
2	Internet Services and Computer Complaints	24,238	11%
3	Advance-Fee Loans and Credit Protection/Repair	20,134	9%
4	Shop-at-Home/Catalog Sales	18,794	9%
5	Foreign Money Offers	16,871	8%

¹Percentages are based on the total number of fraud complaints from all consumers (218,284).

Amount Paid Reported by All Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
218,284	\$343,509,372	172,887	79%	\$1,987

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by all consumers (172,887).



Total Identity Theft Victims = 161,819

Identity Theft Types Reported by All Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	67,794	42%
2	Phone or Utilities Fraud	34,888	22%
3	Bank Fraud	27,302	17%
4	Employment-Related Fraud	14,975	9%
5	Government Documents or Benefits Fraud	12,500	8%
6	Loan Fraud	9,864	6%
	Other	25,623	16%
	Attempted Identity Theft	13,365	8%

¹Percentages are based on the 161,819 total victims reporting. Percentages add to more than 100 because approximately 22% of victims reported experiencing more than one type of identity theft.



Appendix A: The Consumer Sentinel Network



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



Econsumer.gov was created in April 2001 as a joint effort involving thirteen countries to gather and share cross-border e-commerce complaints in order to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. The multilingual public Web site provides general information about consumer protection in all countries that belong to the International Consumer Protection and Enforcement Network (formerly called the International Marketing Supervision Network), contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, and Spanish. Using the existing Consumer Sentinel network, the incoming complaints will be shared through the government Web site with participating consumer protection law enforcers.



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



Appendix B: Other Sentinel Data Contributors

Attorneys General Offices

Arkansas Attorney General
Colorado Attorney General
Louisiana Department of Justice
North Carolina Department of Justice
Ohio Attorney General
Rhode Island Attorney General
Vermont Attorney General
Wyoming Attorney General

Federal Agencies

Federal Bureau of Investigation
U.S. Army JAG Legal Assistance
U.S. Attorney Central District of California
U.S. Postal Inspection Service
U.S. Secret Service

State Agencies & District Attorneys Offices

California Stanislaus County District Attorney
Connecticut Department of Consumer Protection
Georgia Governor's Office of Consumer Affairs
Tennessee Regulatory Authority
Texas Travis County District Attorney
Virginia, Virginia Beach Commonwealth Attorney
Washington Securities Division
Wisconsin Dept. of Agriculture, Trade, & Consumer Pro.
Wisconsin Dept. of Financial Institutions

Police/Sheriff Departments

Illinois, Lincolnshire Police Department
Illinois, Park Forest Police Department
Illinois, Peoria Police Department
Indiana, Marshall County Police Department
Maryland, Hyattsville Police Department
Michigan, Genesee County Sheriff's Department
Michigan, Livingston County Sheriff's Office
Minnesota, Maplewood Police Department
Minnesota, Oak Park Heights Police Department
Missouri, Manchester Police Department
New Jersey, Jefferson Township Police
New Jersey, Manchester Police
New Mexico, Farmington Police Department
North Carolina, Pinehurst Police Department
Virginia Culpeper State Police
Virginia, Front Royal Police Department
Washington, Mount Vernon Police Department
Wisconsin Waukesha County Sheriff

Other Agencies

Norwegian Consumer Ombudsman
United Kingdom Office of Fair Trading
Xerox Corporation

Appendix C: Consumer Sentinel Complaint Categories

Advance Fee Loans and Credit Protection/Repair Offers: The promise of a loan that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee, etc.
Business Opportunities and Work-at-Home Plans: Medical billing scams; misleading franchise and Internet-based business opportunities; wealth building plans that don't make good on their promises, etc.
Charitable Solicitations: Misleading pitches for donations to benefit local service organizations, solicitations for bogus charity or relief organizations, etc.
Foreign Money Offers: Letters or e-mails offer the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers or other identifying information from the victim.
Health Care: Fraudulent, misleading or deceptive claims for vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits, etc.
Identity Theft: When someone appropriates your personally identifying information (like your Social Security number or credit card account number) to commit fraud or theft.
Internet Auctions: Non-delivery of goods, delivery of goods that are less valuable than advertised; lack of delivery in a timely way; failure to disclose all the relevant information about the product or terms of the sale, etc.
Internet Services and Computers: Trial offers from ISPs; difficulty canceling an ISP account; undisclosed Web site charges and problems with computer software and equipment purchases.
Investments: Promises of riches in day trading, oil and gas leases, gold and gems, FCC licenses, etc. that don't pan out.
Magazine and Buyers Clubs: Pitches for "free," "pre-paid" or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, books, etc.).
Multi-Level Marketing/Pyramids/Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit.
Office Supplies and Services: Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes, etc.
Prizes/Sweepstakes and Lotteries: Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail, etc.
Shop-At-Home/Catalog Sales: Problems, such as undisclosed costs, failure to deliver on time, non-delivery and refusal to honor a guarantee, with purchases made via the Internet (not including auction sales), telephone or mail.
Telephone Services: Charges for calls to "toll-free" numbers; unauthorized charges such as charges for calls you didn't make; unauthorized switching of your phone service provider; misleading pre-paid phone card offers, etc.
Travel, Vacation and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers, etc.
"Other" complaint categories are: investments, multi-level marketing/pyramids/chain letters, office supplies and services, travel/vacations/timeshare, employment agencies/job counseling, charitable solicitations, credit card issuing, real estate, scholarships/educational grants, modeling agencies/services, government services, dating services, property/inheritance tracers, water purifiers, green card application services, living trusts and viaticals.