

# CONSUMER SENTINEL NETWORK

**DATA  
BOOK  
2017**

**Federal Trade Commission  
March 2018**



## Table of Contents

| <b>Report Subject</b>   |              |
|---|--------------|
| <u>About the Sentinel Data Book</u>                             |              |
| Introduction .....  | <u>1</u>     |
| Inside the Numbers .....  | <u>2</u>     |
| Executive Summary .....   | <u>3</u>     |
| Visual Snapshot .....   | <u>4</u>     |
| <u>National Statistics</u>                                      |              |
| Number of Fraud, Identity Theft and Other Reports by Year ..... | <u>5</u>     |
| Report Categories .....   | <u>6</u>     |
| Report Types .....  | <u>7</u>     |
| Number of Reports by Type .....                                 | <u>8</u>     |
| Fraud Categories by Total Amount Lost .....                     | <u>9</u>     |
| Fraud Reports by Amount Lost .....                              | <u>10</u>    |
| Fraud Reports by Payment Method .....                           | <u>11</u>    |
| Fraud Reports by Contact Method .....                           | <u>12</u>    |
| Reported Frauds and Losses by Age .....                         | <u>13</u>    |
| <u>Identity Theft</u>   |              |
| Identity Theft Reports by Type .....                            | <u>14</u>    |
| Top Three Identity Theft Reports by Year .....                  | <u>15</u>    |
| Identity Theft Reports and Types by Age .....                   | <u>16</u>    |
| <u>Military Consumers</u>                                       |              |
| Report Types by Status, Branch, and Rank .....                  | <u>17</u>    |
| Top Reports by Category .....                                   | <u>18</u>    |
| Identity Theft Reports by Type .....                            | <u>19</u>    |
| <u>State and Local Statistics</u>                               |              |
| State Rankings: Fraud and Other Reports .....                   | <u>20</u>    |
| State Rankings: Identity Theft Reports .....                    | <u>21</u>    |
| Individual State Pages  |              |
| Fifty States, District of Columbia (DC) and Puerto Rico .....   | <u>22-73</u> |
| Top 50 Metropolitan Areas: Fraud and Other Reports .....        | <u>74</u>    |
| Top 50 Metropolitan Areas: Identity Theft Reports .....         | <u>75</u>    |
| Top 15 Metropolitan Areas: Fraud and Other Reports              |              |
| East Central Region .....                                       | <u>76</u>    |
| Midwest Region .....  | <u>77</u>    |
| Northeast Region .....  | <u>78</u>    |
| Northwest Region .....  | <u>79</u>    |
| Southeast Region .....  | <u>80</u>    |
| Southwest Region .....  | <u>81</u>    |
| Western Region .....  | <u>82</u>    |
| <u>Appendices</u>   |              |
| A1: The Consumer Sentinel Network.....                          | <u>83</u>    |
| A2: Major Data Contributors .....                               | <u>84</u>    |
| A3: Data Contributors .....                                     | <u>85-86</u> |
| A4: Better Business Bureau Data Contributors .....              | <u>87</u>    |
| B1: Descriptions of Report Categories .....                     | <u>88-90</u> |
| B2: Report Categories over Three Years .....                    | <u>91</u>    |
| B3: Detailed Report Categories over Three Years .....           | <u>92-94</u> |
| C: Fraud Reports and Amount Lost by State .....                 | <u>95</u>    |

## Introduction

The FTC takes in reports from consumers about problems they experience in the marketplace. The reports are stored in the Consumer Sentinel Network (Sentinel), a secure online database available only to law enforcement. While the FTC does not intervene in individual consumer disputes, its law enforcement partners – whether they are down the street, across the nation, or around the world – can use information in the database to spot trends, identify questionable business practices and targets, and enforce the law.

Since 1997, Sentinel has collected tens of millions of reports from consumers about fraud, identity theft, and other consumer protection topics. During 2017, Sentinel received nearly 2.7 million consumer reports, which the FTC has sorted into 30 top categories. The 2017 Consumer Sentinel Network Data Book (Sentinel Data Book) has a vibrant new look, and a lot more information about what consumers told us last year. You'll know more about how much money people lost in the aggregate, the median amount they paid, and what frauds were most costly. And you'll know much more about complaints of identity theft, fraud, and other types of problems in each state, too. The Sentinel Data Book is based on unverified reports filed by consumers. The data is not based on a consumer survey. Sentinel has a five-year data retention policy, with reports older than five years purged biannually.

In addition to taking consumer reports directly from people who call the FTC's call center or file online, Sentinel also includes complaints filed with other federal, state, local, and international law enforcement agencies, as well as other organizations, like the Council of Better Business Bureaus and Publishers Clearing House.

In 2017, the FTC was pleased to welcome the data contributions of the U.S. Postal Inspection Service and the Pennsylvania Attorney General's office. A full listing of data contributors is available in [Appendix A3](#) and [A4](#). Non-government organizations that contribute reports do not have access to Sentinel reports, as access is limited to law enforcement agencies.

For more information about the Consumer Sentinel Network, visit [www.FTC.gov/Sentinel](http://www.FTC.gov/Sentinel). Law enforcement personnel may join Sentinel at [Register.ConsumerSentinel.gov](http://Register.ConsumerSentinel.gov).



## Inside the Numbers

This year, the Sentinel Data Book refers to consumer reports rather than “complaints.” Often, people make these reports after they have experienced something problematic in the marketplace, avoided a loss, and decided to alert others.

Sentinel sorts consumer reports into 30 top categories. Appendices B1–B3 describe the categories, providing details, and three year figures. To reflect marketplace changes, new categories or subcategories are created or deleted over time. In 2017, a new subcategory for reports about online payment systems was added to the Internet Services category.

The Consumer Sentinel Network Data Book excludes the National Do Not Call Registry. A separate report about these complaint statistics is available at: [www.ftc.gov/donotcall-databook2017](http://www.ftc.gov/donotcall-databook2017). The Sentinel Data Book also excludes reports about unsolicited commercial email.

Consumers can report as much or as little detail as they wish when they file a report. For the Sentinel Data Book graphics, percentages are based on the total number of Sentinel fraud, identity theft, and other report types in 2017 in which consumers provided the information displayed on each chart.

Calculations of dollar amounts lost are based on reports in which consumers indicated they lost between \$1 and \$999,999. In prior years, rather than “amount lost” we labeled it as “amount paid,” which included values of \$0 to \$999,999.

States and Metropolitan Areas are ranked based on the number of reports per 100,000 population. State rankings are based on 2017 U.S. Census population estimates (Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2017). Metropolitan Area rankings are based on 2016 U.S. Census population estimates (Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2016).

This Sentinel Data Book identifies Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of 100,000 or more, except as noted for Wyoming. Metropolitan areas are defined by Office of Management and Budget Bulletin No. 15-01, “Revised Delineations of Metropolitan Statistical Areas, Micropolitan Statistical Areas, and Combined Statistical Areas, and Guidance on Uses of the Delineations of These Areas” (July 15, 2015).

Numbers change over time. The Sentinel Data Book sorts consumer reports by year, based on the date of the consumer's reported transaction. Some data contributors transfer their complaints to Sentinel after the end of the calendar year, and new data providers often contribute reports from prior years. As a result, the total number of reports for 2017 will likely change during the next few months, and totals from previous years may differ from prior Consumer Sentinel Network Data Books.

## Executive Summary

### Overview

During 2017, the Consumer Sentinel Network took in nearly 2.7 million reports, down slightly from 2016:

- Fraud: 1.1 million (42.54% of all reports)
- Identity theft: 371,000 (13.87%)
- Other: 1.2 million (43.59%)

There are fewer debt collection reports in 2017 (23% of all reports) but it is still the top category. Identity theft (14%) and imposter scams (13%) round out the top three reports to Sentinel.

### Fraud

There were nearly 348,000 imposter scam reports to Sentinel. One in five of those also reported a dollar loss, totaling \$328 million lost to imposter scams. These scams include, for example, people falsely claiming to be with the government, a relative in distress, a well-known business, or a technical support expert, to get a consumer's money.

Of the 1.1 million fraud reports, 21% indicated money was lost. In 2017, people reported losing nearly \$905 million to fraud – an increase of \$63 million over what consumers reported losing in 2016.

The median loss for all fraud reports in 2017 is \$429. The median losses were highest in these fraud categories:

|   |         |
|---|---------|
| - Travel, Vacations and Timeshare Plans           | \$1,710 |
| - Mortgage Foreclosure Relief and Debt Management | \$1,200 |
| - Business and Job Opportunities                  | \$1,063 |

Telephone was the method of contact for 70% of fraud reports with a contact method identified. Only nine percent of those people reported losing money to the scammer – but that 9% reported an aggregate loss of \$290 million, and a \$720 median loss.

Wire transfers continue to be the most frequently-reported payment method for fraud, with a reported loss of \$333 million.

Of people who reported their age, those aged 20-29 reported losing money to fraud in 40% of reports filed with the FTC, while people aged 70 and older reported losing money in just 18% of their complaints. But when they did experience a loss, people aged 70 and older reported much higher median losses than any other age group.

### Identity Theft

Credit card fraud tops the list of identity theft reports in 2017. The FTC received more than 133,000 reports from people who said their information was misused on an existing account or to open a new credit card account.

### Military

Military consumers filed nearly 114,000 reports in 2017. Of these, more than 50,000 were fraud reports, including 29,859 reports about imposter scams that cost them nearly \$26 million. Identity theft (30,184) was the largest single category of reports from military consumers.

### Top States

The states with the highest per capita rates of fraud reports in 2017 were Florida, Georgia, Nevada, Delaware, and Michigan. For identity theft, the top states in 2017 were Michigan, Florida, California, Maryland, and Nevada.

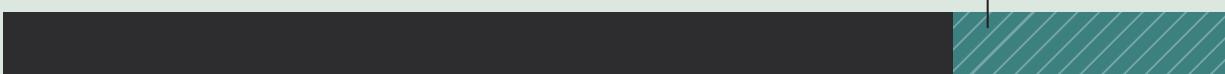
# 2.7 MILLION REPORTS

## TOP THREE CATEGORIES

1. Debt collection
2. Identity theft
3. Imposter scams

1.1 million fraud reports

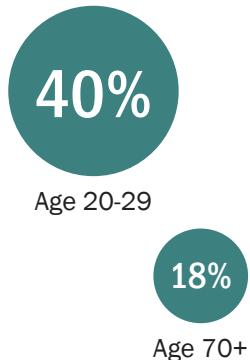
21% reported a loss



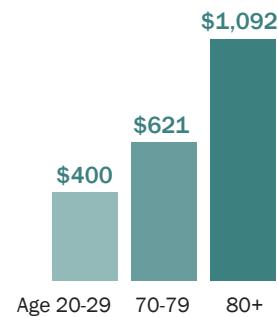
\$905 million total fraud losses

\$429 median loss

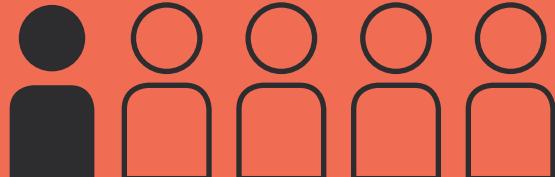
Younger people reported losing money to fraud more often than older people.



But when people aged 70+ had a loss, the median loss was much higher.



## Imposter Scams



1 IN 5 PEOPLE LOST MONEY

\$328 million reported lost  
\$500 median loss

## Identity Theft

23% 

Credit card fraud

46% 

Tax fraud

## Number of Fraud, Identity Theft and Other Reports by Year



| Year | # of Reports |
|------|--------------|
| 2001 | 325,519      |
| 2002 | 551,622      |
| 2003 | 713,657      |
| 2004 | 860,383      |
| 2005 | 909,314      |
| 2006 | 906,129      |
| 2007 | 1,070,447    |
| 2008 | 1,261,124    |
| 2009 | 1,428,977    |
| 2010 | 1,470,306    |
| 2011 | 1,898,543    |
| 2012 | 2,115,079    |
| 2013 | 2,134,565    |
| 2014 | 2,591,145    |
| 2015 | 3,035,625    |
| 2016 | 2,984,043    |
| 2017 | 2,675,611    |

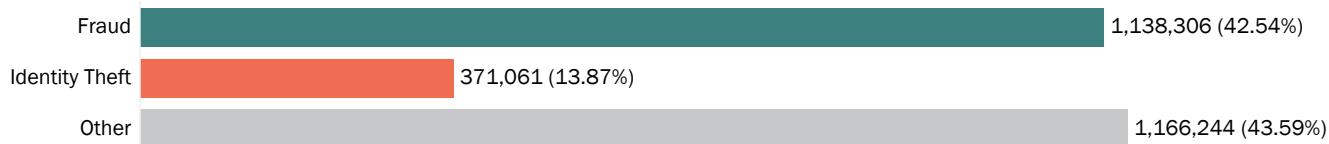
The reported figures exclude National Do Not Call Registry complaints.

## Report Categories

| Rank | Category  | # of Reports | %      |
|------|---|--------------|--------|
| 1    | Debt Collection   | 608,535      | 22.74% |
| 2    | Identity Theft  | 371,061      | 13.87% |
| 3    | Imposter Scams  | 347,829      | 13.00% |
| 4    | Telephone and Mobile Services                           | 149,578      | 5.59%  |
| 5    | Banks and Lenders                                       | 149,316      | 5.58%  |
| 6    | Prizes, Sweepstakes and Lotteries                       | 142,870      | 5.34%  |
| 7    | Shop-at-Home and Catalog Sales                          | 126,387      | 4.72%  |
| 8    | Credit Bureaus, Information Furnishers and Report Users | 107,473      | 4.02%  |
| 9    | Auto Related  | 86,289       | 3.23%  |
| 10   | Television and Electronic Media                         | 47,456       | 1.77%  |
| 11   | Credit Cards  | 45,428       | 1.70%  |
| 12   | Internet Services                                       | 45,093       | 1.69%  |
| 13   | Foreign Money Offers and Counterfeit Check Scams        | 31,980       | 1.20%  |
| 14   | Health Care   | 27,660       | 1.03%  |
| 15   | Travel, Vacations and Timeshare Plans                   | 22,264       | 0.83%  |
| 16   | Business and Job Opportunities                          | 19,082       | 0.71%  |
| 17   | Advance Payments for Credit Services                    | 17,762       | 0.66%  |
| 18   | Investment Related                                      | 15,079       | 0.56%  |
| 19   | Computer Equipment and Software                         | 9,762        | 0.36%  |
| 20   | Mortgage Foreclosure Relief and Debt Management         | 8,973        | 0.34%  |
| 21   | Education   | 7,791        | 0.29%  |
| 22   | Office Supplies and Services                            | 7,083        | 0.26%  |
| 23   | Home Repair, Improvement and Products                   | 5,816        | 0.22%  |
| 24   | Grants  | 5,786        | 0.22%  |
| 25   | Magazines and Books                                     | 5,390        | 0.20%  |
| 26   | Charitable Solicitations                                | 3,703        | 0.14%  |
| 27   | Tax Preparers   | 3,360        | 0.13%  |
| 28   | Internet Auction  | 2,267        | 0.08%  |
| 29   | Funeral Services  | 1,109        | 0.04%  |
| 30   | Buyers' Clubs   | 542          | 0.02%  |

Percentages are based on the total number of 2017 Sentinel reports (2,675,611). 6% of the total were coded "Other (Note in Comments)." See Appendix B3.

## Report Type



## Top 10 Fraud Categories

| Rank | Category                                       | # of Reports | % Reporting \$ Loss | Total \$ Loss | Median \$ Loss |
|------|--|--------------|---------------------|---------------|----------------|
| 1    | Imposter Scams                                 | 347,829      | 19%                 | \$328M        | \$500          |
| 2    | Telephone and Mobile Services                  | 149,578      | 4%                  | \$17M         | \$223          |
| 3    | Prizes, Sweepstakes and Lotteries              | 142,870      | 9%                  | \$95M         | \$511          |
| 4    | Shop-at-Home and Catalog Sales                 | 126,387      | 58%                 | \$94M         | \$261          |
| 5    | Internet Services                              | 45,093       | 14%                 | \$19M         | \$183          |
| 6    | Foreign Money Offers & Counterfeit Check Scams | 31,980       | 33%                 | \$34M         | \$1,008        |
| 7    | Travel, Vacations and Timeshare Plans          | 22,264       | 18%                 | \$38M         | \$1,710        |
| 8    | Business and Job Opportunities                 | 18,702       | 34%                 | \$47M         | \$1,063        |
| 9    | Advance Payments for Credit Services           | 17,762       | 74%                 | \$15M         | \$318          |
| 10   | Health Care                                    | 10,321       | 8%                  | \$1M          | \$175          |

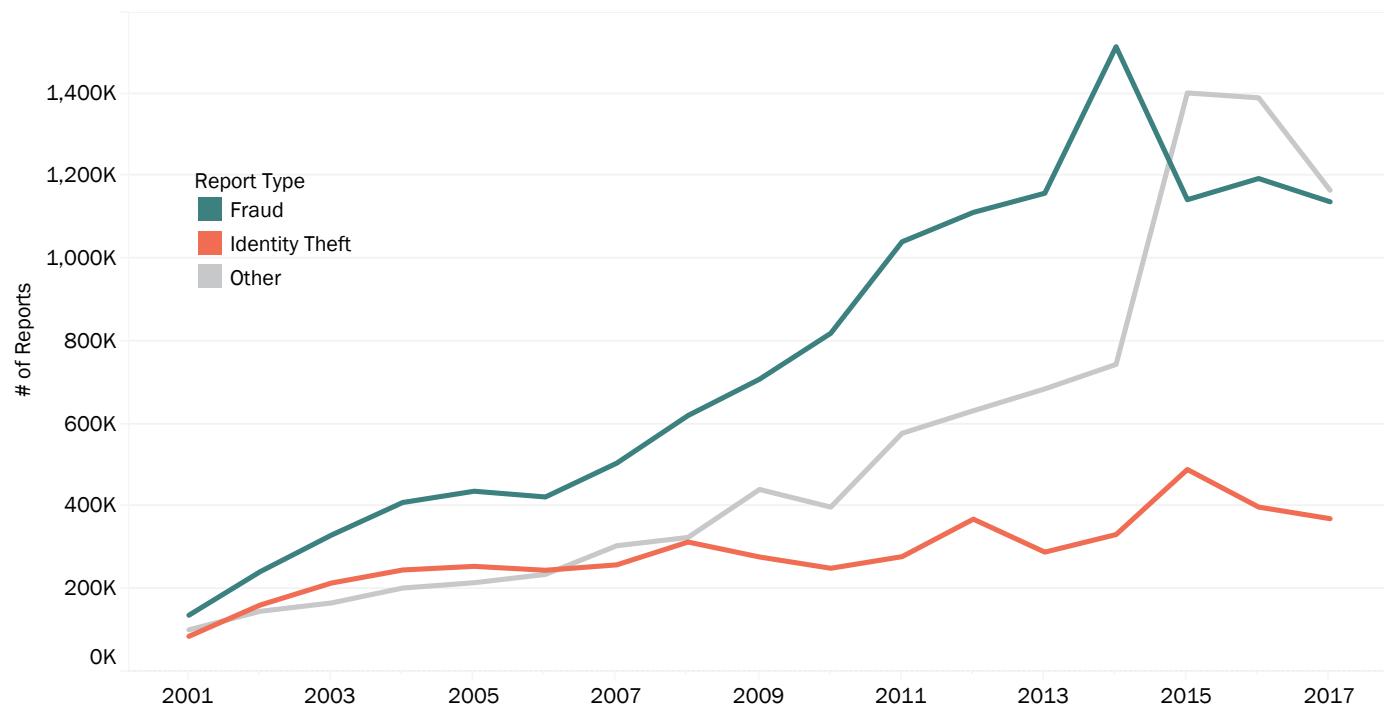
## Identity Theft Types

| Rank | Theft Type                             | # of Reports |
|------|--|--------------|
| 1    | Credit Card Fraud                      | 133,015      |
| 2    | Employment or Tax-Related Fraud        | 82,051       |
| 3    | Other Identity Theft                   | 65,208       |
| 4    | Phone or Utilities Fraud               | 55,045       |
| 5    | Bank Fraud                             | 50,517       |
| 6    | Loan or Lease Fraud                    | 30,034       |
| 7    | Government Documents or Benefits Fraud | 25,849       |

## Other Categories

| Rank | Category   | # of Reports |
|------|--|--------------|
| 1    | Debt Collection                                      | 608,535      |
| 2    | Banks and Lenders                                    | 149,316      |
| 3    | Credit Bureaus, Information Furnishers, Report Users | 107,473      |
| 4    | Auto Related   | 86,289       |
| 5    | Television and Electronic Media                      | 47,456       |
| 6    | Credit Cards   | 45,428       |
| 7    | Computer Equipment and Software                      | 9,762        |
| 8    | Education  | 7,791        |
| 9    | Home Repair, Improvement and Products                | 5,816        |
| 10   | Funeral Services                                     | 1,109        |

Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. See Appendix B3. The Fraud rankings exclude subcategories that are not fraud.

**Number of Reports by Type****Number of Reports by Type**

| Year | Fraud     | Identity Theft | Other     |
|------|-----------|----------------|-----------|
| 2001 | 137,306   | 86,250         | 101,963   |
| 2002 | 242,783   | 161,977        | 146,862   |
| 2003 | 331,366   | 215,240        | 167,051   |
| 2004 | 410,298   | 246,909        | 203,176   |
| 2005 | 437,585   | 255,687        | 216,042   |
| 2006 | 423,672   | 246,214        | 236,243   |
| 2007 | 505,563   | 259,314        | 305,570   |
| 2008 | 620,832   | 314,587        | 325,705   |
| 2009 | 708,781   | 278,360        | 441,836   |
| 2010 | 820,072   | 251,074        | 399,160   |
| 2011 | 1,041,517 | 279,191        | 577,835   |
| 2012 | 1,112,693 | 369,958        | 632,428   |
| 2013 | 1,159,115 | 290,098        | 685,352   |
| 2014 | 1,513,794 | 332,647        | 744,704   |
| 2015 | 1,143,422 | 490,226        | 1,401,977 |
| 2016 | 1,194,719 | 399,222        | 1,390,102 |
| 2017 | 1,138,306 | 371,061        | 1,166,244 |

The reported figures exclude National Do Not Call Registry complaints.

**Fraud Categories by Total Amount Lost**

| Category  | Total \$ Loss | Median \$ Loss | # of Reports | % Reporting \$ Loss | Top Contact Method per Category | Top Payment Method per Category |
|---|---------------|----------------|--------------|---------------------|---------------------------------|---------------------------------|
| Imposter Scams                                  | \$328.42M     | \$500          | 347,829      | 19%                 | Phone Call                      | Wire Transfer                   |
| Prizes, Sweepstakes and Lotteries               | \$95.05M      | \$511          | 142,870      | 9%                  | Phone Call                      | Wire Transfer                   |
| Shop-at-Home and Catalog Sales                  | \$94.12M      | \$261          | 126,387      | 58%                 | Email                           | Wire Transfer                   |
| Investment Related                              | \$47.70M      | \$400          | 15,079       | 46%                 | Consumer Initiated Contact      | Wire Transfer                   |
| Business and Job Opportunities                  | \$46.91M      | \$1,063        | 18,702       | 34%                 | Email                           | Wire Transfer                   |
| Travel, Vacations and Timeshare Plans           | \$38.45M      | \$1,710        | 22,264       | 18%                 | Phone Call                      | Credit Card                     |
| Foreign Money Offers & Counterfeit Check Scams  | \$34.34M      | \$1,008        | 31,980       | 33%                 | Mail                            | Wire Transfer                   |
| Internet Services                               | \$19.40M      | \$183          | 45,093       | 14%                 | Consumer Initiated Contact      | Credit Card                     |
| Mortgage Foreclosure Relief and Debt Management | \$17.18M      | \$1,200        | 8,973        | 31%                 | Phone Call                      | Bank Account Debit              |
| Telephone and Mobile Services                   | \$16.92M      | \$223          | 149,578      | 4%                  | Text Message                    | Credit Card                     |
| Advance Payments for Credit Services            | \$14.90M      | \$318          | 17,762       | 74%                 | Phone Call                      | Wire Transfer                   |
| Grants  | \$6.26M       | \$495          | 5,786        | 33%                 | Phone Call                      | Wire Transfer                   |
| Internet Auction                                | \$3.58M       | \$400          | 2,267        | 35%                 | Web Site                        | Credit Card                     |
| Charitable Solicitations                        | \$2.54M       | \$250          | 3,703        | 27%                 | Phone Call                      | Wire Transfer                   |
| Health Care                                     | \$1.41M       | \$175          | 10,321       | 8%                  | Consumer Initiated Contact      | Credit Card                     |
| Office Supplies and Services                    | \$0.62M       | \$525          | 7,083        | 4%                  | Mail                            | Credit Card                     |
| Tax Preparers                                   | \$0.48M       | \$500          | 3,360        | 5%                  | Phone Call                      | Other                           |
| Magazines and Books                             | \$0.37M       | \$89           | 5,099        | 8%                  | Mail                            | Credit Card                     |
| Buyers' Clubs                                   | \$0.03M       | \$200          | 542          | 4%                  | Mail                            | Credit Card                     |

Of the 1,138,306 total fraud reports, 21% reported a monetary loss of at least one dollar, 64% reported the contact method, and 21% reported the payment method.

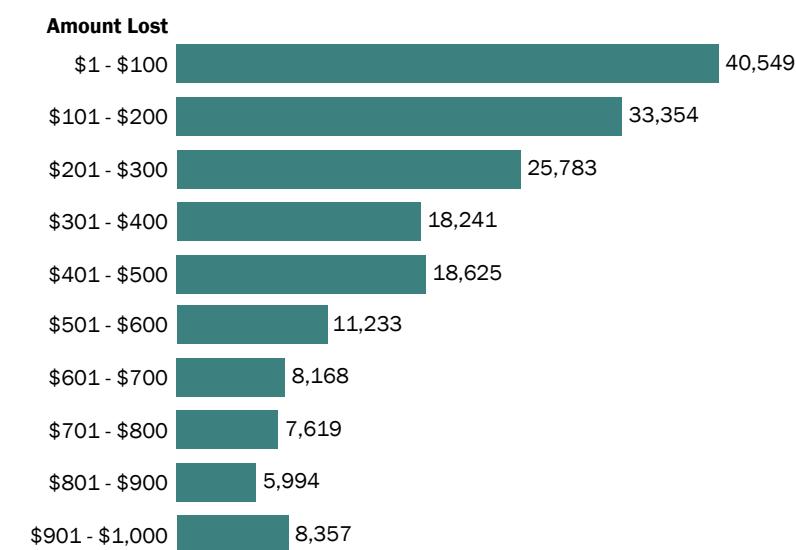
## Fraud Reports by Amount Lost

|                         |                           |
|-------------------------|---------------------------|
| 1,138,306               | 242,527 (21%)             |
| Number of Fraud Reports | # of Reports with \$ Loss |
| \$904,689,044           | \$429                     |
| Total \$ Loss           | Median \$ Loss            |

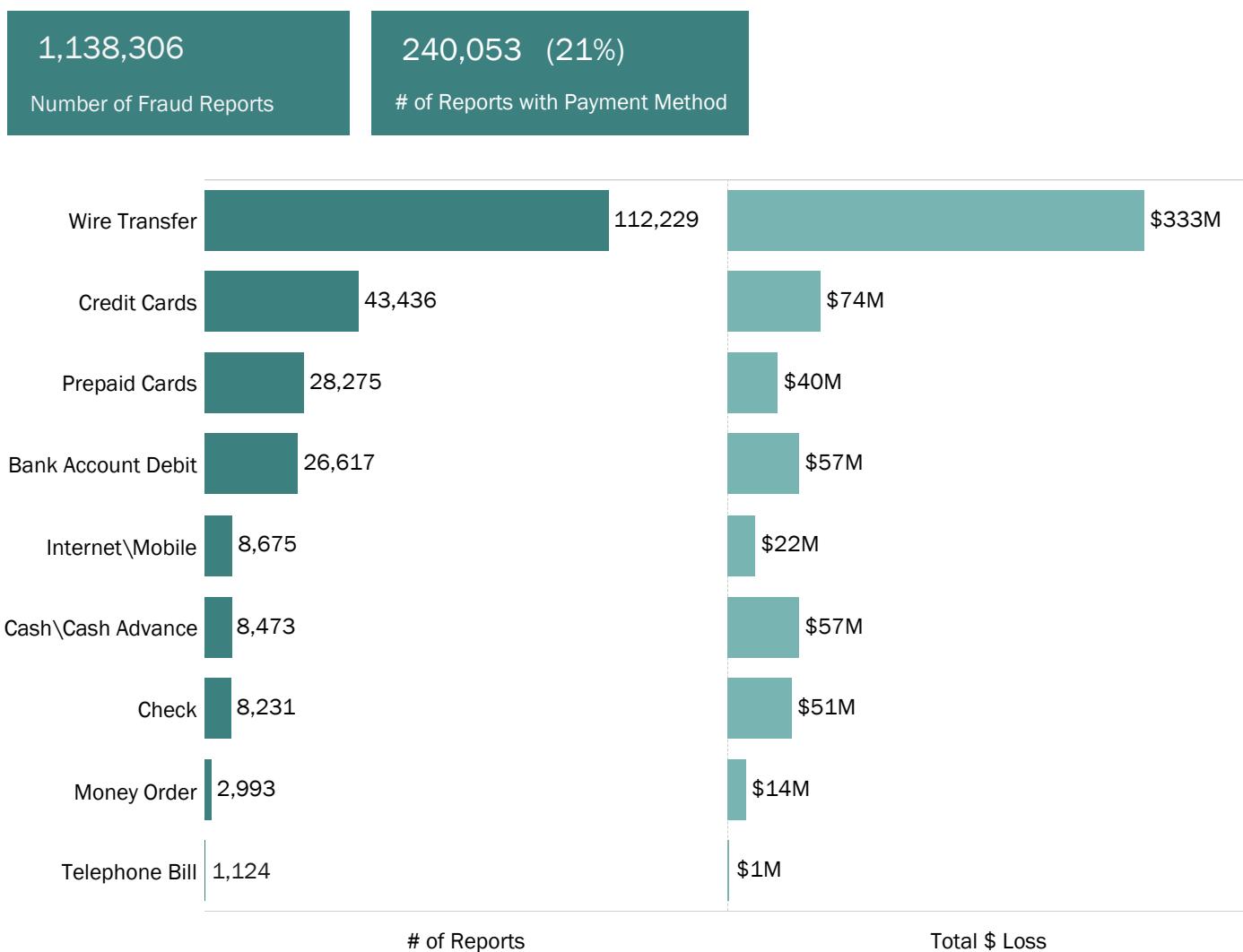
## Reported Fraud Losses in \$1 – \$10,000+ Range

| Amount Lost        | # of Reports |
|--------------------|--------------|
| \$1 - \$1,000      | 177,923      |
| \$1,001 - \$2,000  | 27,040       |
| \$2,001 - \$3,000  | 11,436       |
| \$3,001 - \$4,000  | 4,834        |
| \$4,001 - \$5,000  | 3,464        |
| \$5,001 - \$6,000  | 1,991        |
| \$6,001 - \$7,000  | 1,437        |
| \$7,001 - \$8,000  | 1,362        |
| \$8,001 - \$9,000  | 1,026        |
| \$9,001 - \$10,000 | 1,457        |
| More than \$10,000 | 10,573       |

## Reported Fraud Losses in the \$1 – \$1,000 Range

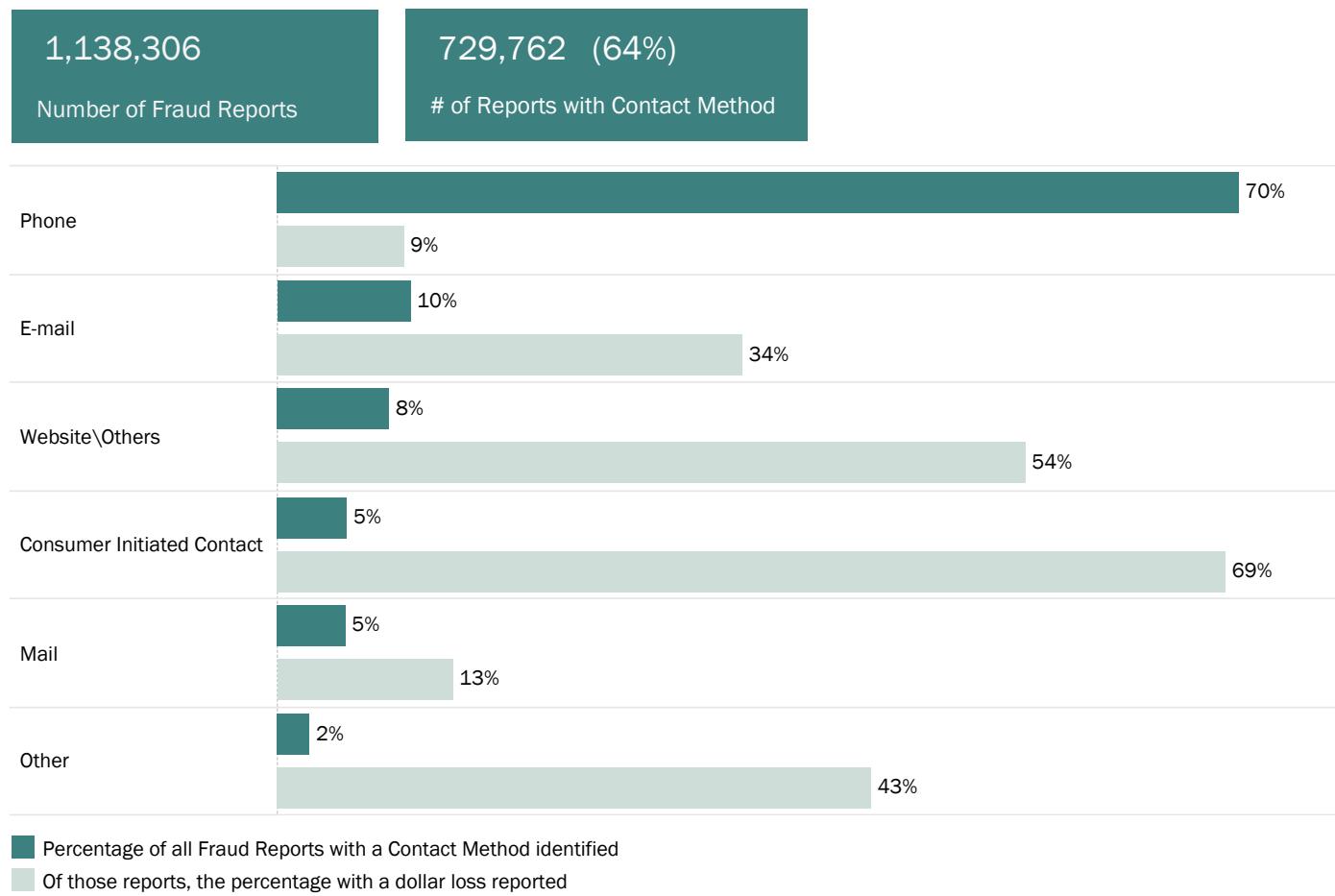


The amount lost is based on reports in which consumers indicated they lost between \$1 and \$999,999.

**Fraud Reports by Payment Method**

*Data contributors MoneyGram International and Western Union provided a significant number of reports, which may affect the distribution of the reported methods of payment.*

## Fraud Reports by Contact Method

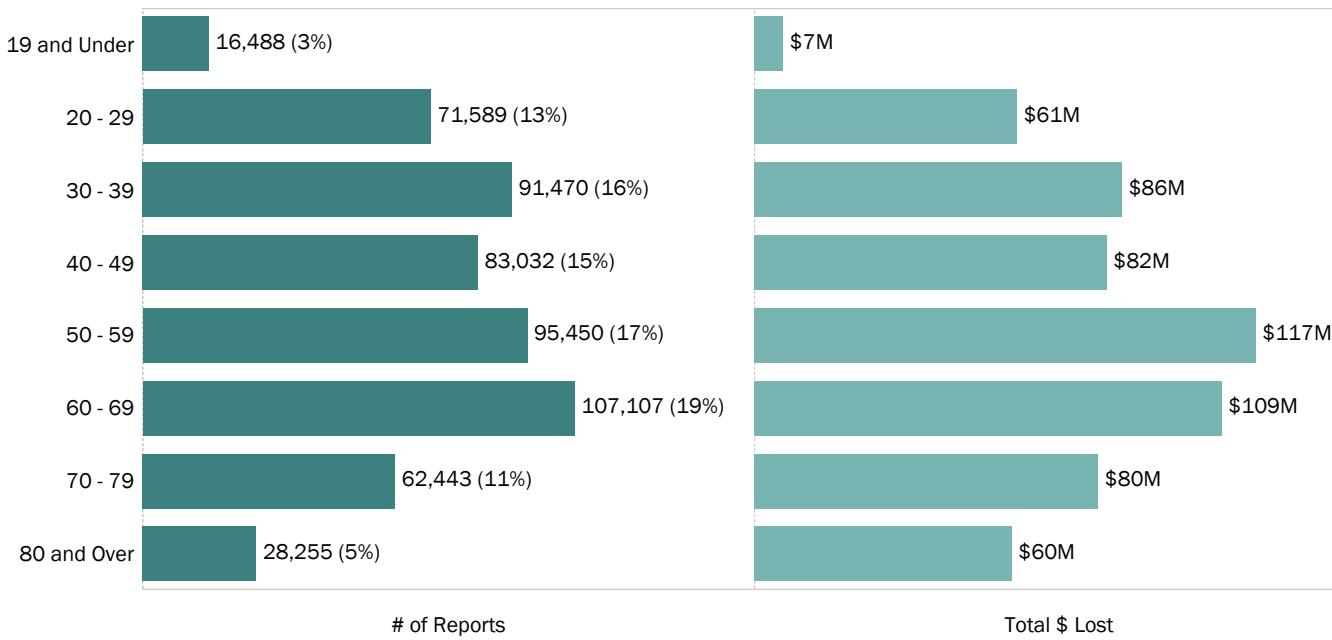


## Number of Reports and Amount Lost by Contact Method

| Contact Method             | # of Reports | Total \$ Lost | Median \$ Lost |
|----------------------------|--------------|---------------|----------------|
| Phone                      | 509,142      | \$290M        | \$720          |
| E-mail                     | 70,722       | \$101M        | \$290          |
| Website\Others             | 59,690       | \$141M        | \$300          |
| Consumer Initiated Contact | 37,023       | \$65M         | \$212          |
| Mail                       | 36,262       | \$29M         | \$350          |
| Other                      | 16,923       | \$124M        | \$1,100        |

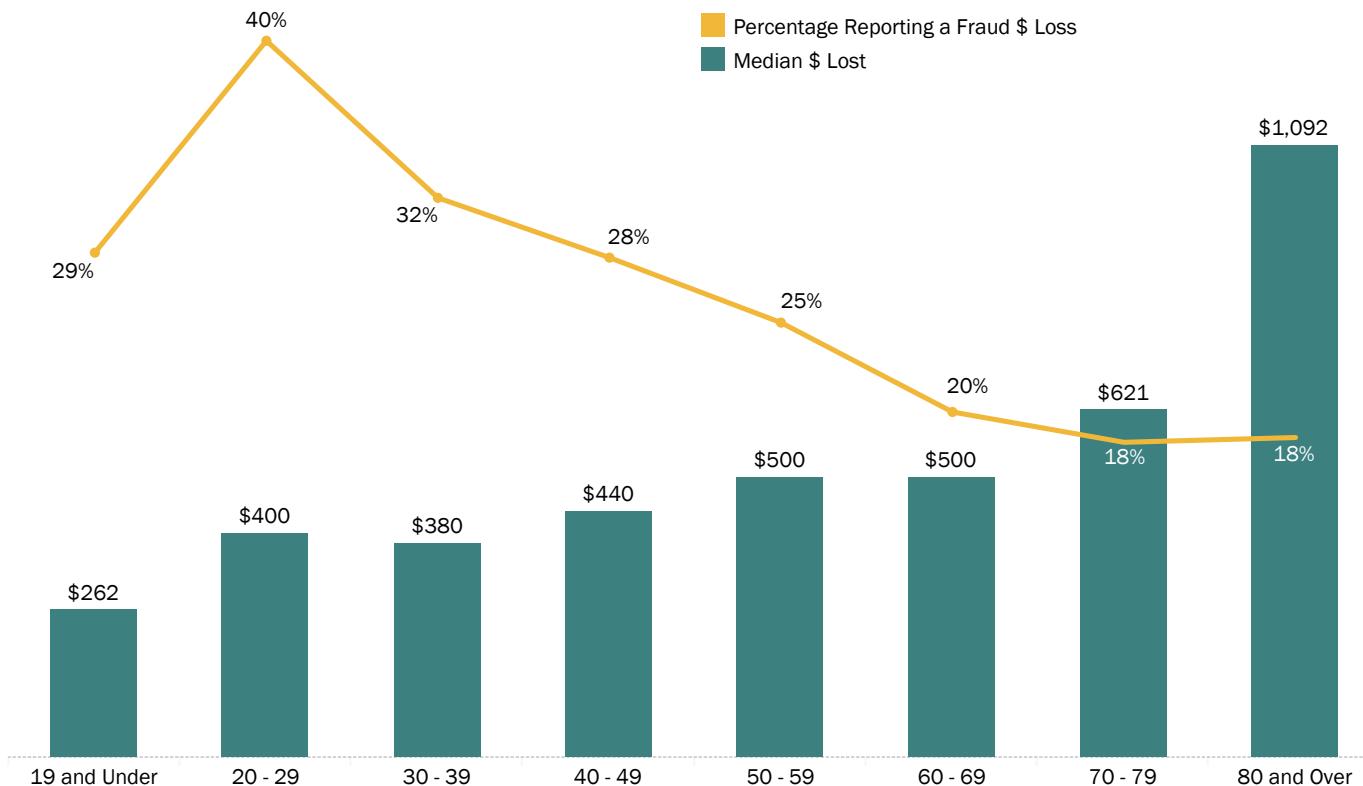
*Consumer Initiated Contact was included as part of the “other” category in prior Consumer Sentinel Network Data Books.*

## Reported Frauds and Losses by Age



Percentages are based on the total number of 2017 fraud reports in which consumers provided their age: 555,834.

## Percentage Reporting a Fraud Loss and Median Loss by Age

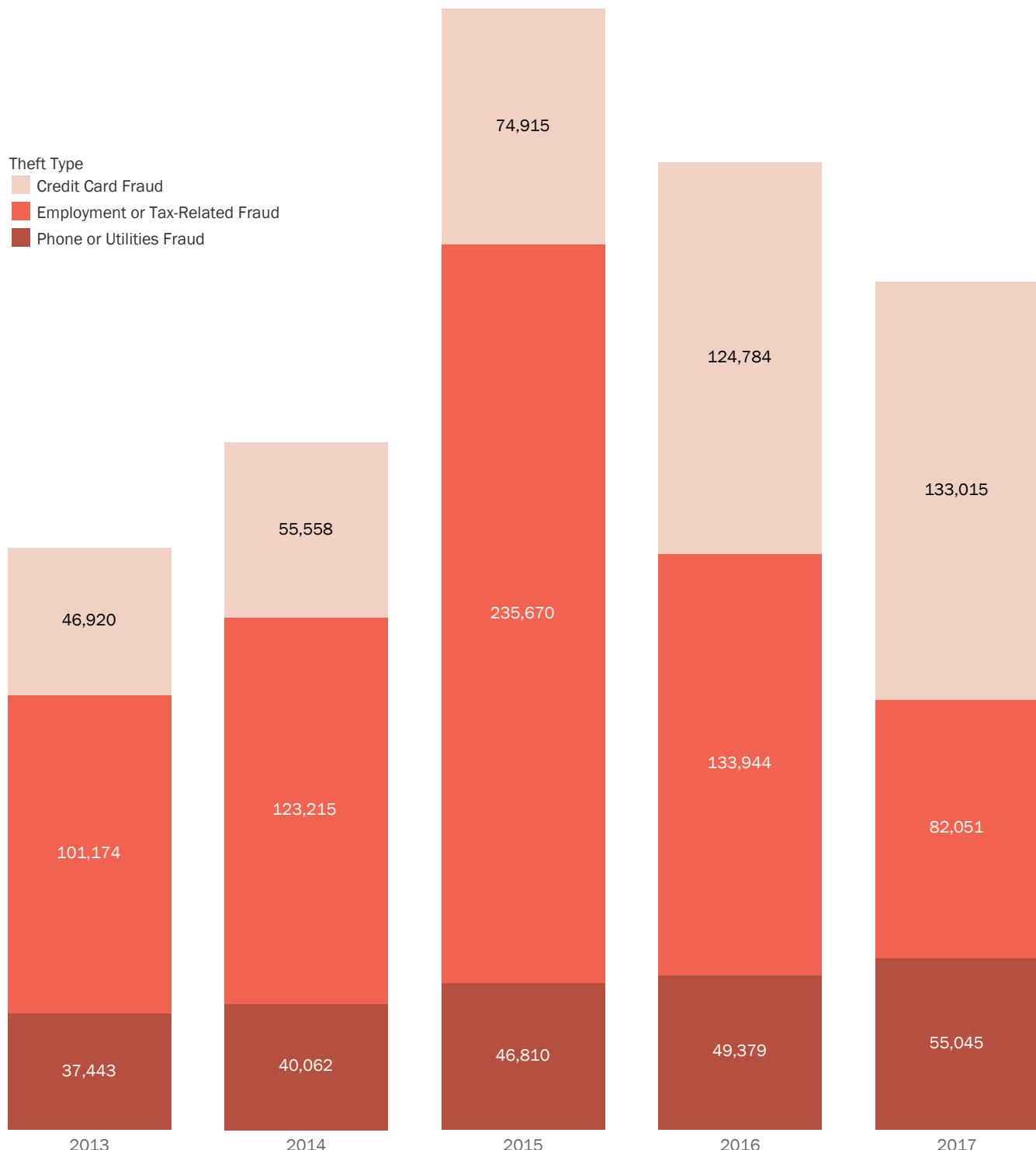


Of the 1,138,306 total fraud reports in 2017, 49% included consumer age information.

## Identity Theft Reports by Type

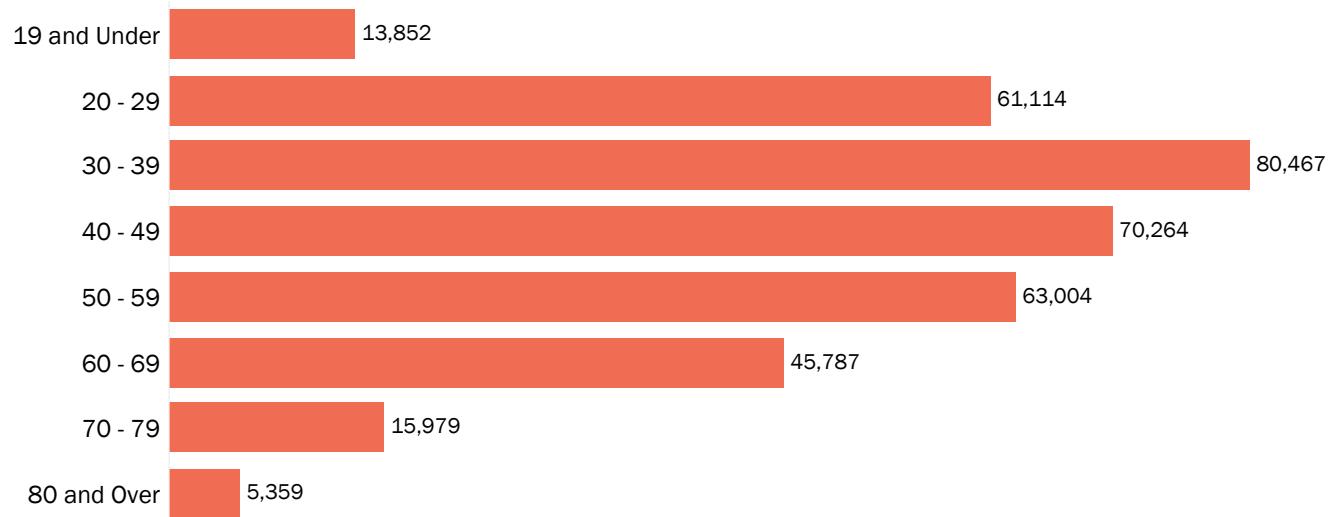
| Theft Type                             | Theft Subtype                                  | # of Reports | % Difference from Previous Year |
|--|--|--------------|---------------------------------|
| Credit Card Fraud                      | New Accounts                                   | 105,209      | +3%                             |
|  | Existing Accounts                              | 34,260       | +20%                            |
| Employment or Tax-Related Fraud        | Tax Fraud                                      | 62,682       | -46%                            |
|  | Employment or Wage-Related Fraud               | 21,214       | +23%                            |
| Phone or Utilities Fraud               | Mobile Telephone – New Accounts                | 26,062       | +18%                            |
|  | Utilities – New Accounts                       | 22,064       | -2%                             |
|  | Landline Telephone – New Accounts              | 6,034        | +150%                           |
|  | Mobile Telephone – Existing Accounts           | 4,675        | +11%                            |
|  | Landline Telephone – Existing Accounts         | 1,162        | +109%                           |
|  | Utilities – Existing Accounts                  | 1,107        | -5%                             |
| Bank Fraud                             | Debit Cards, Electronic Funds Transfer, or ACH | 23,229       | +19%                            |
|  | New Accounts                                   | 17,487       | +2%                             |
|  | Existing Accounts                              | 12,754       | +24%                            |
| Loan or Lease Fraud                    | Business\Personal Loan                         | 11,129       | +3%                             |
|  | Auto Loan\Lease                                | 9,935        | +43%                            |
|  | Student Loan                                   | 5,717        | +121%                           |
|  | Real Estate Loan                               | 4,411        | +3%                             |
|  | Apartment or House Rented                      | 3,625        | +39%                            |
| Government Documents or Benefits Fraud | Government Benefits Applied For\Received       | 17,793       | +34%                            |
|  | Other Government Documents Issued\Forged       | 5,396        | -31%                            |
|  | Driver's License Issued\Forged                 | 3,768        | -14%                            |
|  | Passport Issued\Forged                         | 520          | -15%                            |
| Other Identity Theft                   | Other  | 39,667       | +6%                             |
|  | Online Shopping or Payment Account             | 8,685        | +43%                            |
|  | Email or Social Media                          | 7,645        | +35%                            |
|  | Medical Services                               | 6,805        | +40%                            |
|  | Evading the Law                                | 4,127        | +18%                            |
|  | Insurance                                      | 2,952        | +19%                            |
|  | Securities Accounts                            | 1,634        | +18%                            |

Percentages are based on the total number of 2017 identity theft reports: 371,061. Consumers can report multiple types of identity theft. In 2017, 15% of identity theft reports included more than one type of identity theft.

**Top Three Identity Theft Reports by Year**

*The top identity theft types can vary by year. This graph depicts the top three types of identity theft reported in 2017 and how those types changed over five years.*

## Identity Theft Reports by Age



## Identity Theft Types by Age

| Theft Type                             | 19 and Under | 20 - 29 | 30 - 39 | 40 - 49 | 50 - 59 | 60 - 69 | 70 - 79 | 80+   |
|--|--------------|---------|---------|---------|---------|---------|---------|-------|
| Bank Fraud                             | 1,299        | 8,455   | 10,782  | 9,622   | 8,532   | 6,530   | 2,589   | 947   |
| Credit Card Fraud                      | 1,497        | 18,512  | 31,064  | 26,816  | 23,864  | 17,593  | 6,873   | 2,257 |
| Employment or Tax-Related Fraud        | 7,882        | 14,494  | 16,055  | 14,728  | 14,303  | 9,486   | 2,238   | 619   |
| Government Documents or Benefits Fraud | 996          | 2,919   | 4,350   | 4,820   | 4,622   | 5,118   | 1,407   | 704   |
| Loan or Lease Fraud                    | 799          | 6,746   | 8,190   | 6,035   | 3,997   | 2,112   | 663     | 205   |
| Other Identity Theft                   | 1,821        | 11,675  | 14,775  | 11,847  | 9,978   | 6,494   | 2,546   | 838   |
| Phone or Utilities Fraud               | 978          | 11,785  | 14,696  | 10,928  | 7,851   | 4,660   | 1,768   | 522   |

Of the 371,061 total identity theft reports in 2017, 96% included consumer age information.

## Fraud, Identity Theft, and Other Reports by Military Consumers

### Reports by Status

| Military Status                        | # of Reports | Fraud Reports | % Reporting Fraud Loss | Total Fraud Loss | Median Fraud Loss |
|--|--------------|---------------|------------------------|------------------|-------------------|
| Military Retiree\Veteran               | 78,249       | 34,479        | 15%                    | \$38,709,926     | \$700             |
| Dependent Spouse – Service Member      | 11,414       | 7,306         | 14%                    | \$6,632,871      | \$550             |
| Active Duty Service Member             | 8,414        | 2,520         | 26%                    | \$2,543,859      | \$383             |
| Inactive Reserve\National Guard        | 5,869        | 1,972         | 21%                    | \$2,762,876      | \$500             |
| Dependent Child\Other – Service Member | 2,016        | 737           | 29%                    | \$3,734,075      | \$500             |

Of the 113,594 total reports from military consumers in 2017, 93% provided military status information.

### Reports by Branch

| Military Branch  | # of Reports | Fraud Reports | % Reporting Fraud Loss | Total Fraud Loss | Median Fraud Loss |
|------------------|--------------|---------------|------------------------|------------------|-------------------|
| U.S. Army        | 40,420       | 21,489        | 16%                    | \$27.1M          | \$700             |
| U.S. Navy        | 36,060       | 10,053        | 15%                    | \$12.4M          | \$600             |
| U.S. Air Force   | 17,185       | 8,841         | 16%                    | \$9.7M           | \$600             |
| U.S. Marines     | 8,825        | 4,279         | 16%                    | \$4.2M           | \$550             |
| U.S. Coast Guard | 1,593        | 850           | 17%                    | \$1.5M           | \$550             |

Of the 113,594 total reports from military consumers in 2017, 92% provided military branch information.

### Reports by Rank

| Rank          | # of Reports | Fraud Reports | % Reporting Fraud Loss | Total Fraud Loss | Median Fraud Loss |
|---------------|--------------|---------------|------------------------|------------------|-------------------|
| Enlisted Rank | 37,501       | 6,827         | 5%                     | \$10.9M          | \$431             |
| Officer Rank  | 8,702        | 1,905         | 6%                     | \$7.9M           | \$500             |

Of the 113,594 total reports from military consumers in 2017, 41% provided information about rank.

## Reports by Military Consumers



## Top 10 Fraud Categories

| Rank | Category   | # of Reports | % Reporting \$ Loss | Total Amount Lost | Median \$ Loss |
|------|--|--------------|---------------------|-------------------|----------------|
| 1    | Imposter Scams                                   | 29,859       | 12%                 | \$25.51M          | \$700          |
| 2    | Telephone and Mobile Services                    | 3,564        | 9%                  | \$2.34M           | \$299          |
| 3    | Shop-at-Home and Catalog Sales                   | 2,509        | 59%                 | \$2.29M           | \$188          |
| 4    | Prizes, Sweepstakes and Lotteries                | 1,905        | 23%                 | \$9.52M           | \$2,550        |
| 5    | Foreign Money Offers and Counterfeit Check Scams | 1,480        | 20%                 | \$1.96M           | \$2,200        |
| 6    | Internet Services                                | 936          | 28%                 | \$0.51M           | \$155          |
| 7    | Business and Job Opportunities                   | 601          | 36%                 | \$4.06M           | \$7,475        |
| 8    | Travel, Vacations, and Timeshare Plans           | 476          | 59%                 | \$3.54M           | \$3,330        |
| 9    | Grants   | 428          | 14%                 | \$0.37M           | \$1,075        |
| 10   | Mortgage Foreclosure Relief and Debt Management  | 376          | 38%                 | \$0.58M           | \$1,200        |

## Identity Theft Types

|   |  |        |
|---|--|--------|
| 1 | Credit Card Fraud                      | 11,315 |
| 2 | Bank Fraud                             | 5,983  |
| 3 | Other Identity Theft                   | 4,936  |
| 4 | Employment or Tax-Related Fraud        | 4,878  |
| 5 | Phone or Utilities Fraud               | 4,543  |
| 6 | Government Documents or Benefits Fraud | 2,335  |
| 7 | Loan or Lease Fraud                    | 2,187  |

50,411  
Number of Fraud Reports

7,650 (15%)  
# of Reports with \$ Loss

## Other Categories

|    |  |       |
|----|--|-------|
| 1  | Credit Bureaus, Information Furnishers, and Report Users | 7,710 |
| 2  | Banks and Lenders  | 7,464 |
| 3  | Debt Collection  | 6,903 |
| 4  | Credit Cards   | 2,279 |
| 5  | Auto Related   | 1,804 |
| 6  | Education  | 970   |
| 7  | Home Repair, Improvement and Products                    | 516   |
| 8  | Television and Electronic Media                          | 433   |
| 9  | Miscellaneous Reports                                    | 356   |
| 10 | Computer Equipment and Software                          | 61    |
| 11 | Funeral Services   | 14    |

\$60M  
Total \$ Loss

\$619  
Median \$ Loss

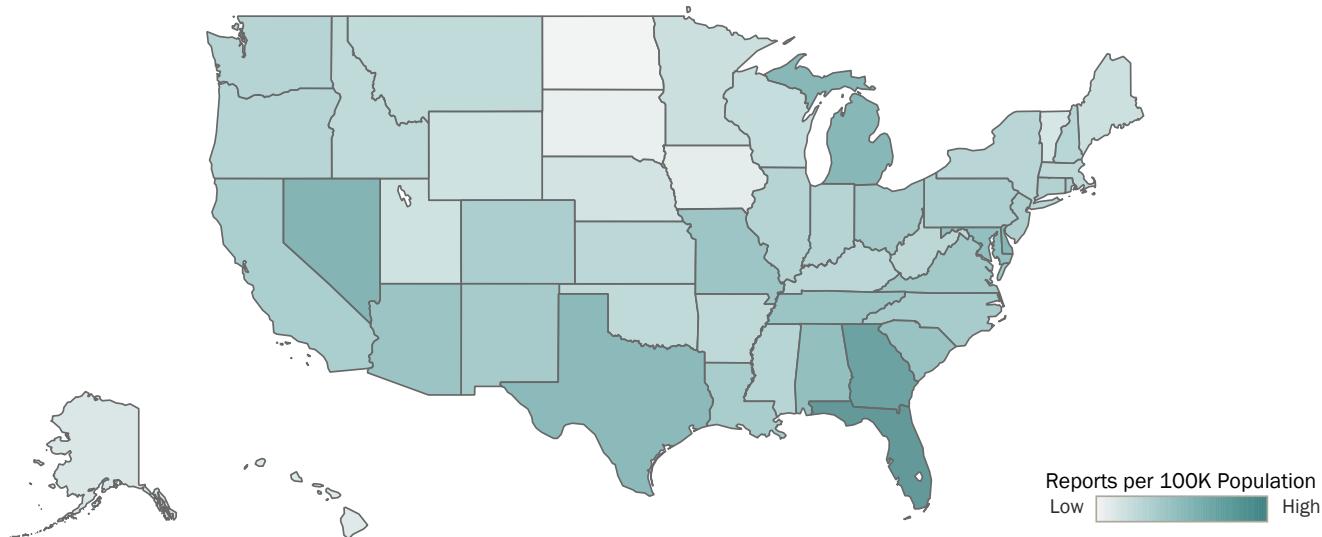
Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. See Appendix B3. The Fraud rankings exclude subcategories that are not fraud.

## Military Consumer Identity Theft Reports by Type

| Theft Type                             | Theft Subtype                                  | # of Reports | Percentage Difference from Previous Year |
|--|--|--------------|--|
| Credit Card Fraud                      | New Accounts                                   | 8,579        | -5%                                      |
|  | Existing Accounts                              | 3,318        | +18%                                     |
| Bank Fraud                             | Debit Cards, Electronic Funds Transfer, or ACH | 3,161        | +12%                                     |
|  | New Accounts                                   | 1,644        | -5%                                      |
|  | Existing Accounts                              | 1,454        | +19%                                     |
| Employment or Tax-Related Fraud        | Tax Fraud                                      | 3,939        | -54%                                     |
|  | Employment or Wage-Related Fraud               | 1,036        | +43%                                     |
| Phone or Utilities Fraud               | Mobile Telephone – New Accounts                | 2,037        | +27%                                     |
|  | Utilities – New Accounts                       | 1,747        | -1%                                      |
|  | Mobile Telephone – Existing Accounts           | 491          | +23%                                     |
|  | Landline Telephone – New Accounts              | 488          | +164%                                    |
|  | Landline Telephone – Existing Accounts         | 149          | +217%                                    |
|  | Utilities – Existing Accounts                  | 93           | +3%                                      |
| Government Documents or Benefits Fraud | Government Benefits Applied For\Received       | 1,662        | +31%                                     |
|  | Other Government Documents Issued\Forged       | 552          | -25%                                     |
|  | Driver's License Issued\Forged                 | 265          | -10%                                     |
|  | Passport Issued\Forged                         | 34           | -8%                                      |
| Loan or Lease Fraud                    | Business\Personal Loan                         | 985          | +1%                                      |
|  | Auto Loan\Lease                                | 593          | +23%                                     |
|  | Student Loan                                   | 367          | +92%                                     |
|  | Real Estate Loan                               | 279          | -3%                                      |
|  | Apartment or House Rented                      | 216          | +19%                                     |
| Other Identity Theft                   | Other  | 2,812        | +10%                                     |
|  | Online Shopping or Payment Account             | 774          | +38%                                     |
|  | Email or Social Media                          | 700          | +27%                                     |
|  | Medical Services                               | 442          | +15%                                     |
|  | Evading the Law                                | 350          | +12%                                     |
|  | Insurance                                      | 227          | +21%                                     |
|  | Securities Accounts                            | 182          | +12%                                     |

Percentages are based on the total number of 2017 Military identity theft reports in Sentinel: 30,184. Consumers can report multiple types of identity theft. In 2017, 17% of Military identity theft reports included more than one type of identity theft.

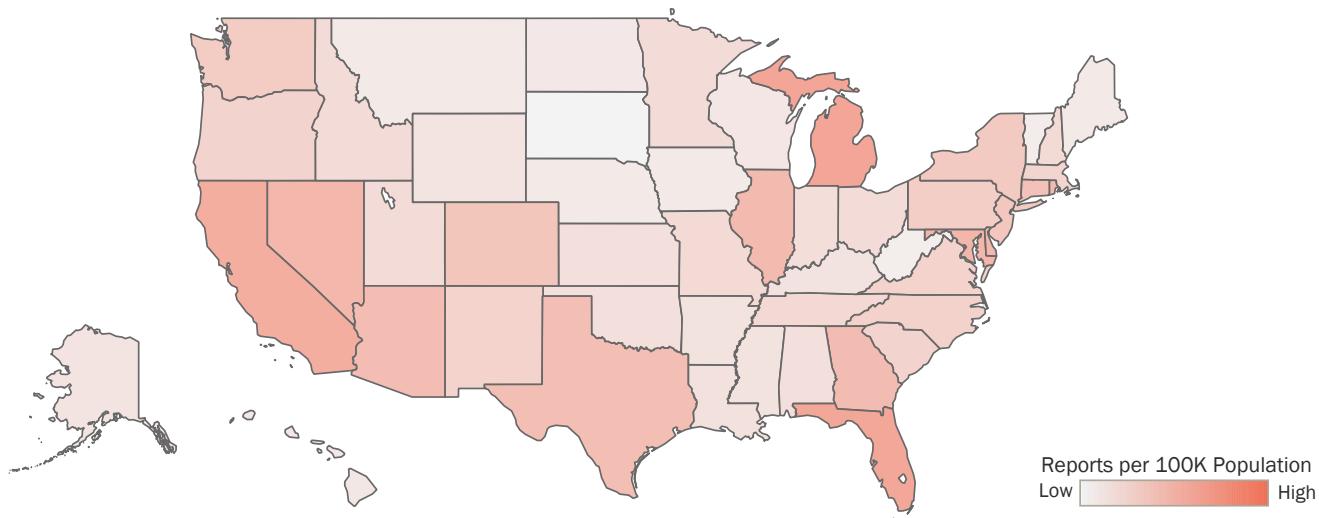
## State Rankings: Fraud and Other Reports



| Rank | State          | Reports per 100K Population | # of Reports | Rank                 | State         | Reports per 100K Population | # of Reports |
|------|----------------|-----------------------------|--------------|----------------------|---------------|-----------------------------|--------------|
| 1    | Florida        | 993                         | 208,443      | 27                   | Mississippi   | 514                         | 15,339       |
| 2    | Georgia        | 924                         | 96,316       | 28                   | Oregon        | 512                         | 21,225       |
| 3    | Nevada         | 770                         | 23,071       | 29                   | New York      | 510                         | 101,265      |
| 4    | Delaware       | 758                         | 7,290        | 30                   | New Hampshire | 509                         | 6,832        |
| 5    | Michigan       | 750                         | 74,689       | 31                   | Kentucky      | 502                         | 22,371       |
| 6    | Texas          | 729                         | 206,305      | 32                   | Kansas        | 501                         | 14,586       |
| 7    | Maryland       | 694                         | 42,032       | 33                   | West Virginia | 493                         | 8,953        |
| 8    | Alabama        | 687                         | 33,467       | 34                   | Massachusetts | 481                         | 33,006       |
| 9    | South Carolina | 660                         | 33,137       | 35                   | Arkansas      | 481                         | 14,438       |
| 10   | Tennessee      | 649                         | 43,579       | 36                   | Oklahoma      | 478                         | 18,770       |
| 11   | Arizona        | 644                         | 45,158       | 37                   | Idaho         | 477                         | 8,187        |
| 12   | Missouri       | 640                         | 39,148       | 38                   | Montana       | 473                         | 4,968        |
| 13   | Virginia       | 613                         | 51,932       | 39                   | Wisconsin     | 452                         | 26,196       |
| 14   | Ohio           | 598                         | 69,764       | 40                   | Minnesota     | 434                         | 24,200       |
| 15   | New Mexico     | 590                         | 12,326       | 41                   | Hawaii        | 428                         | 6,116        |
| 16   | North Carolina | 587                         | 60,261       | 42                   | Maine         | 423                         | 5,647        |
| 17   | Louisiana      | 582                         | 27,266       | 43                   | Wyoming       | 414                         | 2,396        |
| 18   | California     | 570                         | 225,296      | 44                   | Utah          | 413                         | 12,817       |
| 19   | Colorado       | 568                         | 31,833       | 45                   | Alaska        | 406                         | 3,005        |
| 20   | Rhode Island   | 561                         | 5,947        | 46                   | Nebraska      | 395                         | 7,590        |
| 21   | Pennsylvania   | 560                         | 71,771       | 47                   | Vermont       | 388                         | 2,417        |
| 22   | New Jersey     | 556                         | 50,085       | 48                   | Iowa          | 330                         | 10,370       |
| 23   | Connecticut    | 541                         | 19,402       | 49                   | South Dakota  | 309                         | 2,689        |
| 24   | Indiana        | 521                         | 34,765       | 50                   | North Dakota  | 277                         | 2,090        |
| 25   | Washington     | 521                         | 38,549       | District of Columbia |               | 1,141                       | 7,916        |
| 26   | Illinois       | 518                         | 66,353       | Puerto Rico          |               | 70                          | 2,335        |

The District of Columbia and Puerto Rico are included in the table but are not ranked. States are ranked based on the number of reports per 100,000 populations. Population estimates are based on 2017 U.S. Census population estimates. Ranking excludes state-specific data contributor reports.

## State Rankings: Identity Theft Reports

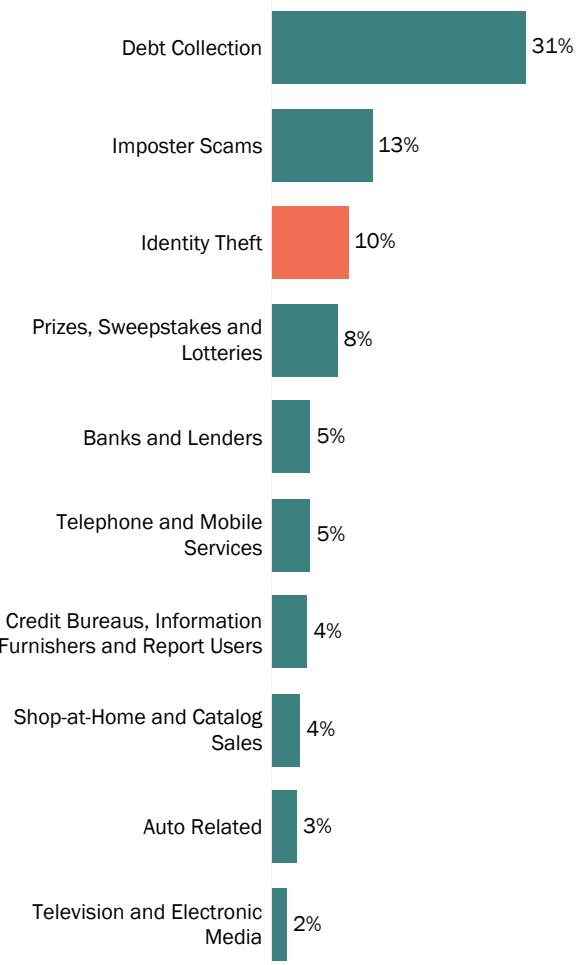


| Rank | State          | Reports per 100K Population | # of Reports | Rank                 | State         | Reports per 100K Population | # of Reports |
|------|----------------|-----------------------------|--------------|----------------------|---------------|-----------------------------|--------------|
| 1    | Michigan       | 151                         | 15,027       | 27                   | Utah          | 79                          | 2,452        |
| 2    | Florida        | 149                         | 31,167       | 28                   | Idaho         | 79                          | 1,356        |
| 3    | California     | 140                         | 55,418       | 29                   | Ohio          | 78                          | 9,121        |
| 4    | Maryland       | 129                         | 7,788        | 30                   | Minnesota     | 78                          | 4,324        |
| 5    | Nevada         | 128                         | 3,828        | 31                   | Indiana       | 75                          | 5,027        |
| 6    | Delaware       | 126                         | 1,211        | 32                   | Alabama       | 74                          | 3,609        |
| 7    | Illinois       | 124                         | 15,841       | 33                   | Oklahoma      | 74                          | 2,901        |
| 8    | Rhode Island   | 123                         | 1,302        | 34                   | Kansas        | 72                          | 2,100        |
| 9    | Georgia        | 120                         | 12,548       | 35                   | Louisiana     | 71                          | 3,340        |
| 10   | Arizona        | 119                         | 8,330        | 36                   | Arkansas      | 69                          | 2,084        |
| 11   | Texas          | 118                         | 33,454       | 37                   | Mississippi   | 69                          | 2,064        |
| 12   | Connecticut    | 114                         | 4,078        | 38                   | Kentucky      | 69                          | 3,060        |
| 13   | Colorado       | 108                         | 6,051        | 39                   | Wyoming       | 67                          | 389          |
| 14   | New Jersey     | 106                         | 9,533        | 40                   | Alaska        | 67                          | 494          |
| 15   | New York       | 103                         | 20,397       | 41                   | Wisconsin     | 64                          | 3,731        |
| 16   | Washington     | 99                          | 7,360        | 42                   | Hawaii        | 62                          | 890          |
| 17   | Pennsylvania   | 97                          | 12,468       | 43                   | North Dakota  | 62                          | 467          |
| 18   | North Carolina | 92                          | 9,424        | 44                   | Nebraska      | 61                          | 1,170        |
| 19   | New Mexico     | 91                          | 1,909        | 45                   | Montana       | 61                          | 638          |
| 20   | Virginia       | 90                          | 7,656        | 46                   | Maine         | 60                          | 806          |
| 21   | South Carolina | 90                          | 4,509        | 47                   | Iowa          | 59                          | 1,870        |
| 22   | Oregon         | 90                          | 3,714        | 48                   | Vermont       | 57                          | 354          |
| 23   | Massachusetts  | 88                          | 6,016        | 49                   | West Virginia | 55                          | 1,000        |
| 24   | Tennessee      | 83                          | 5,586        | 50                   | South Dakota  | 46                          | 403          |
| 25   | New Hampshire  | 82                          | 1,097        | District of Columbia |               | 192                         | 1,333        |
| 26   | Missouri       | 82                          | 4,994        | Puerto Rico          |               | 61                          | 2,046        |

The District of Columbia and Puerto Rico are included in the table but are not ranked. States are ranked based on the number of reports per 100,000 populations. Population estimates are based on 2017 U.S. Census population estimates. Ranking excludes state-specific data contributor reports.

## Alabama

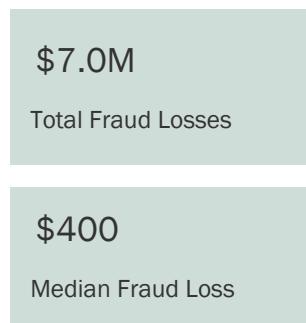
### Top Ten Report Categories



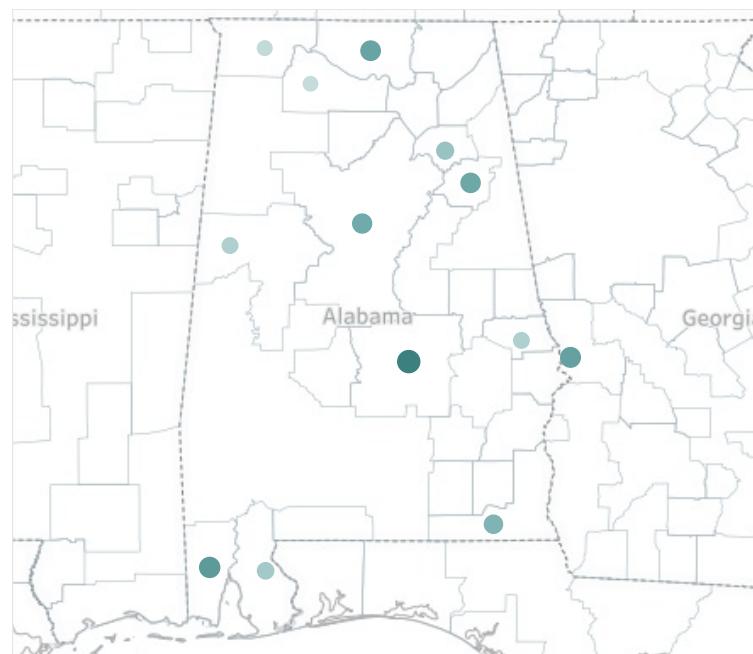
### Fraud & Other Reports



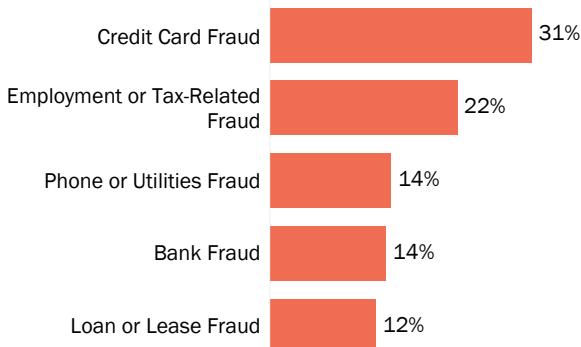
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



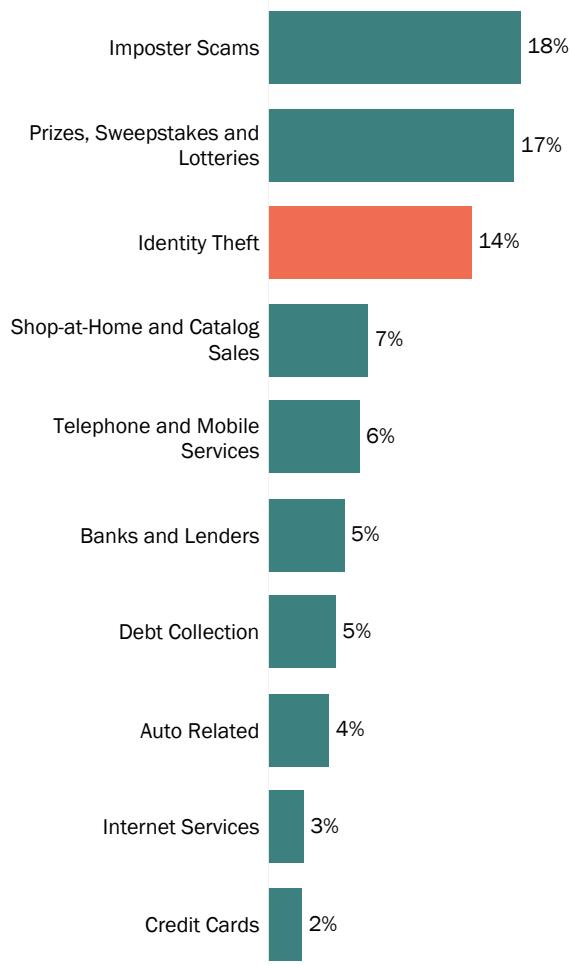
### Identity Theft Reports



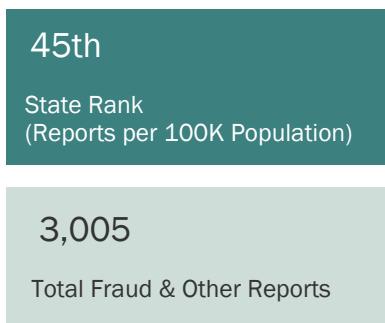
*Percentages are based on the total number of relevant 2017 reports from Alabama consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## Alaska

### Top Ten Report Categories



### Fraud & Other Reports



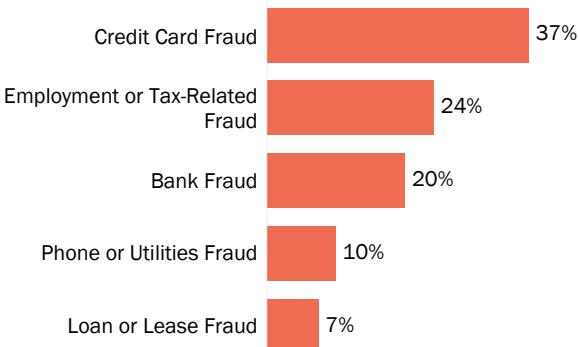
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



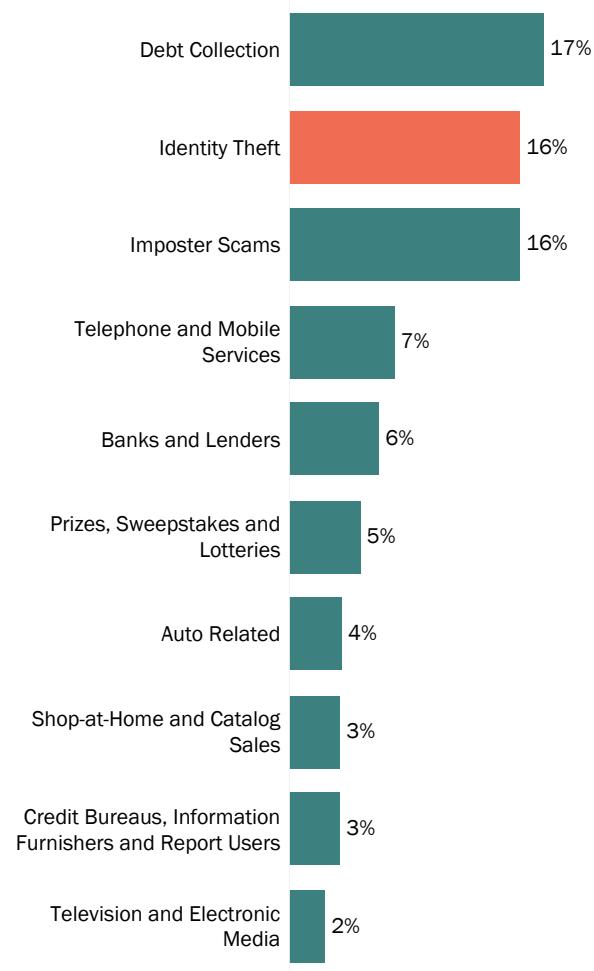
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Alaska consumers, as indicated in the chart title. This page excludes reports provided by the Alaska Attorney General. Consumers can report multiple types of identity theft.

## Arizona

### Top Ten Report Categories



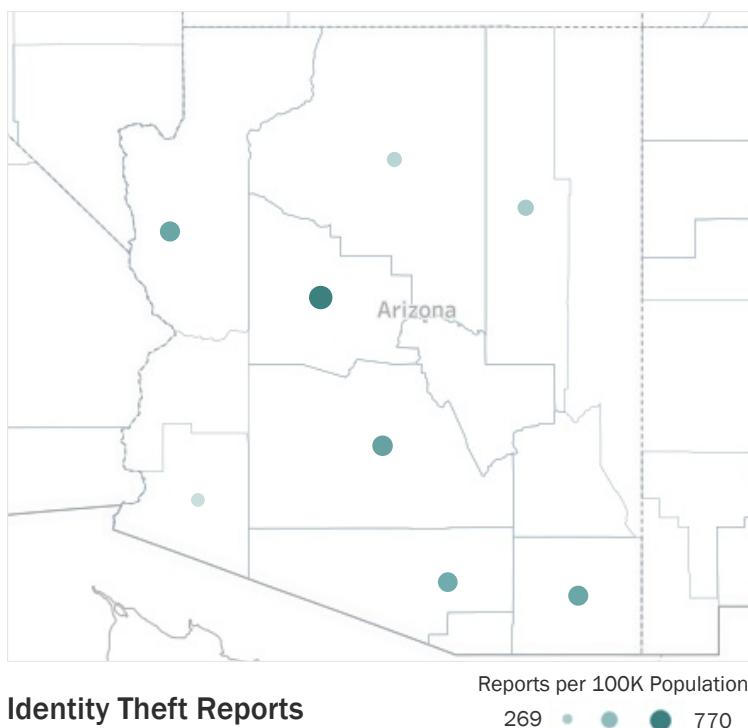
### Fraud & Other Reports



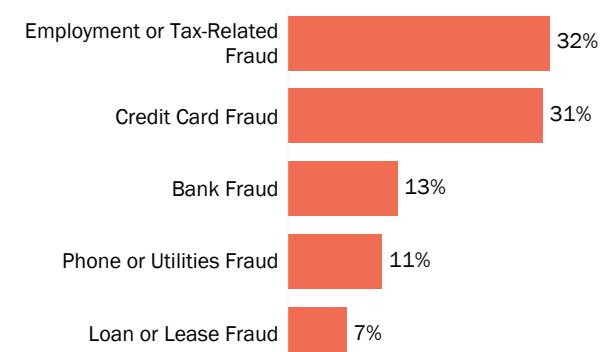
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



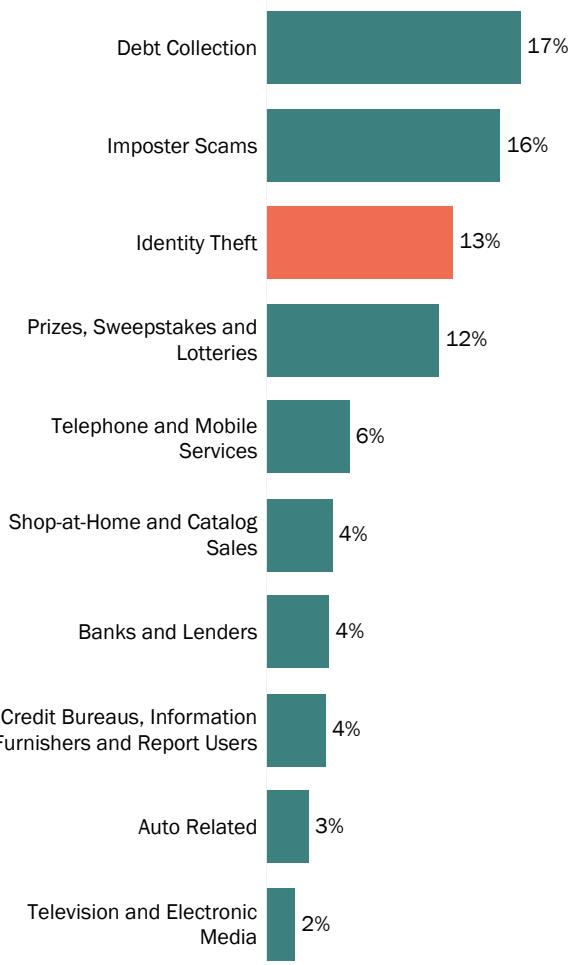
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from Arizona consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## Arkansas

### Top Ten Report Categories



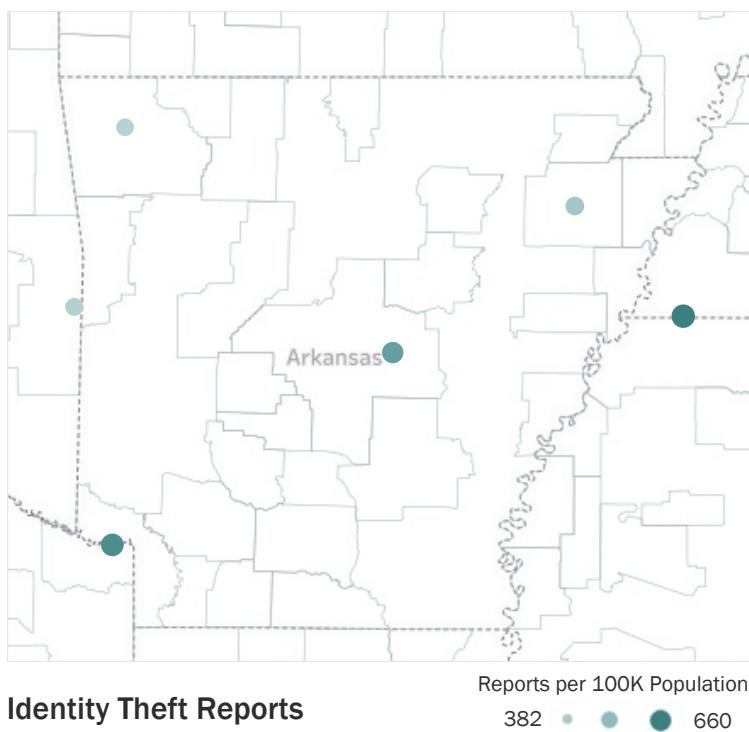
### Fraud & Other Reports



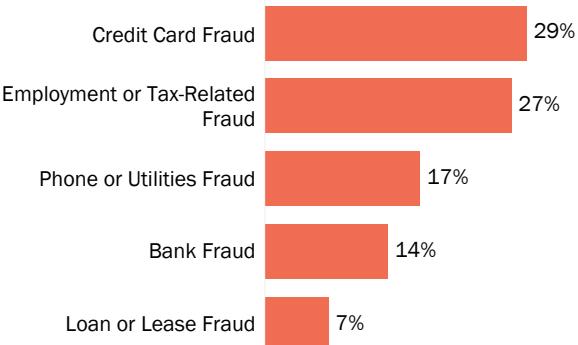
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



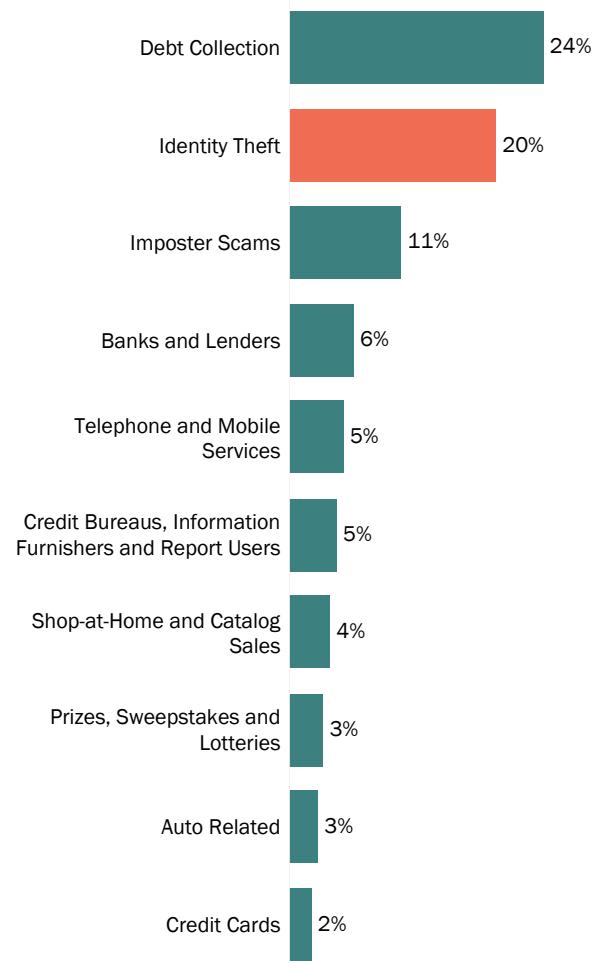
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Arkansas consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## California

### Top Ten Report Categories



### Fraud & Other Reports



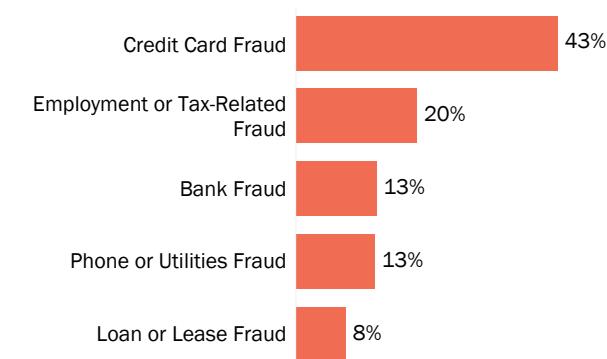
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



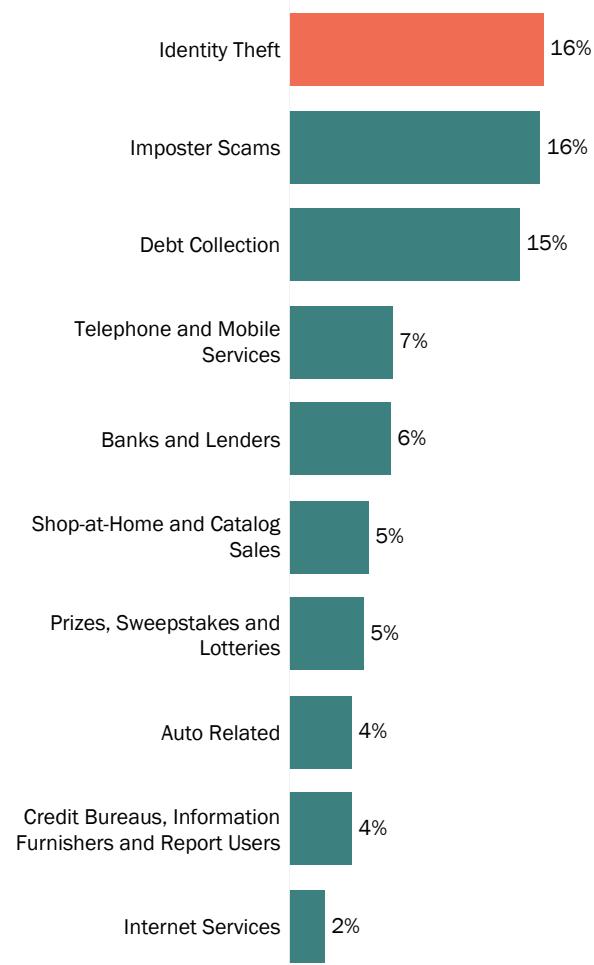
### Identity Theft Reports



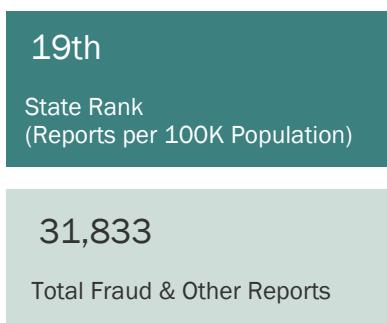
Percentages are based on the total number of relevant 2017 reports from California consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Colorado

### Top Ten Report Categories



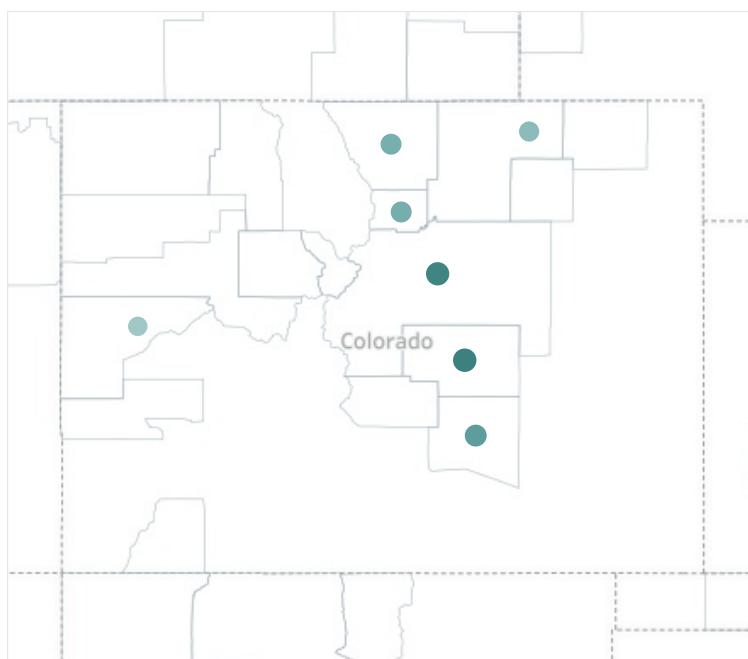
### Fraud & Other Reports



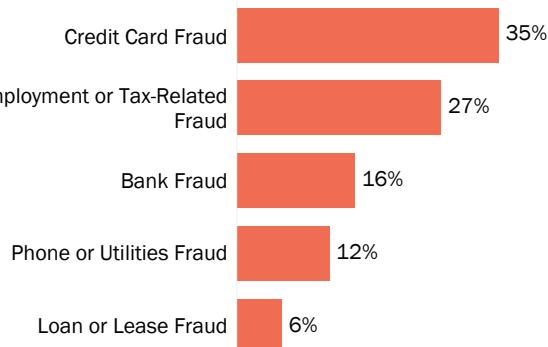
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



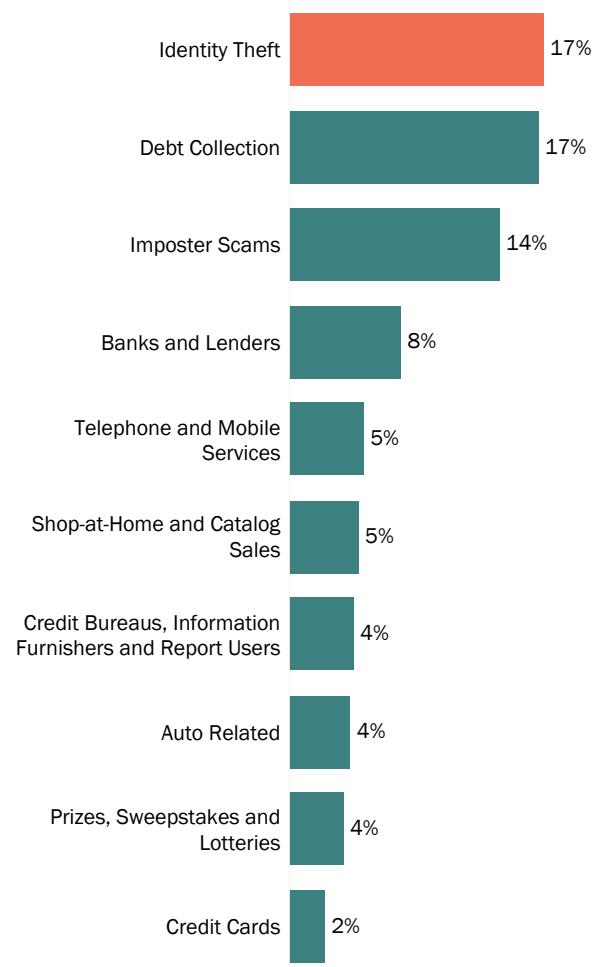
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Colorado consumers, as indicated in the chart title. This page excludes reports provided by the Colorado Attorney General. Consumers can report multiple types of identity theft.

## Connecticut

### Top Ten Report Categories



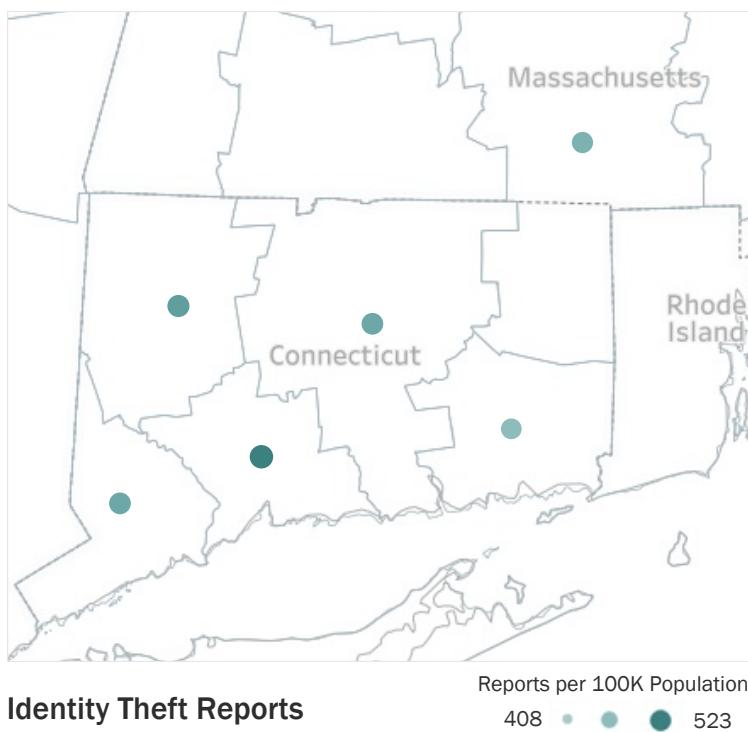
### Fraud & Other Reports



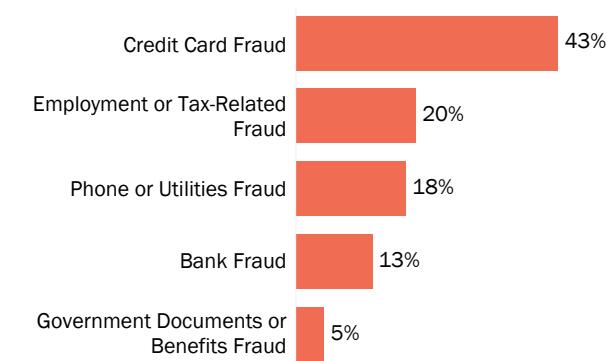
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



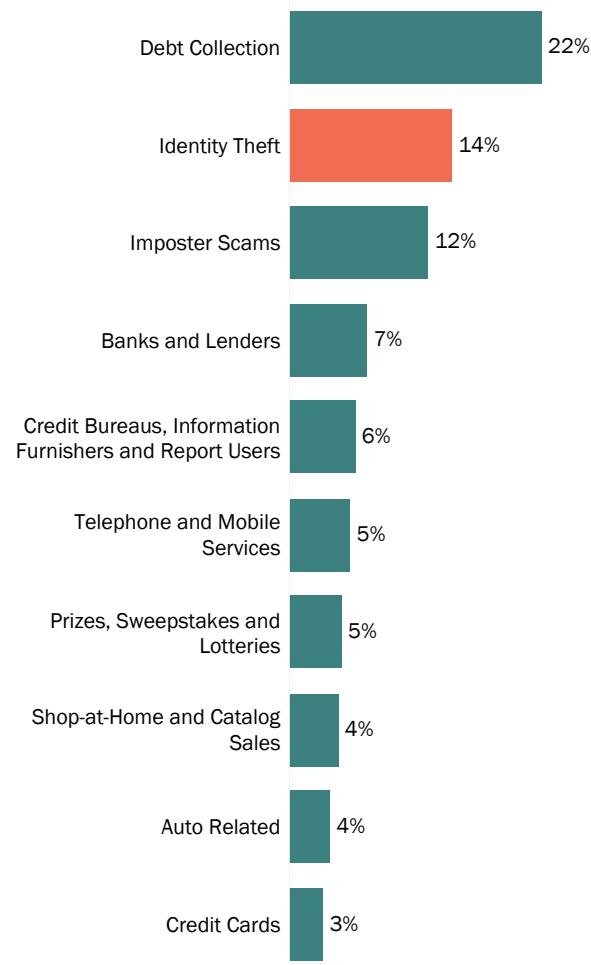
### Identity Theft Reports



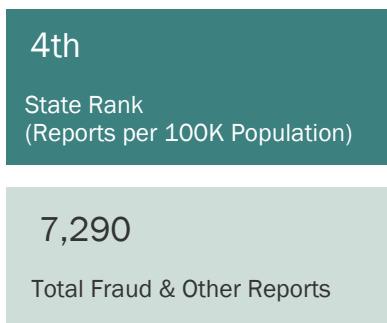
Percentages are based on the total number of relevant 2017 reports from Connecticut consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Delaware

### Top Ten Report Categories



### Fraud & Other Reports



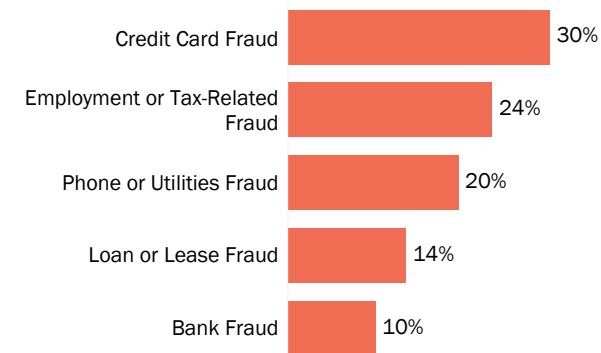
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



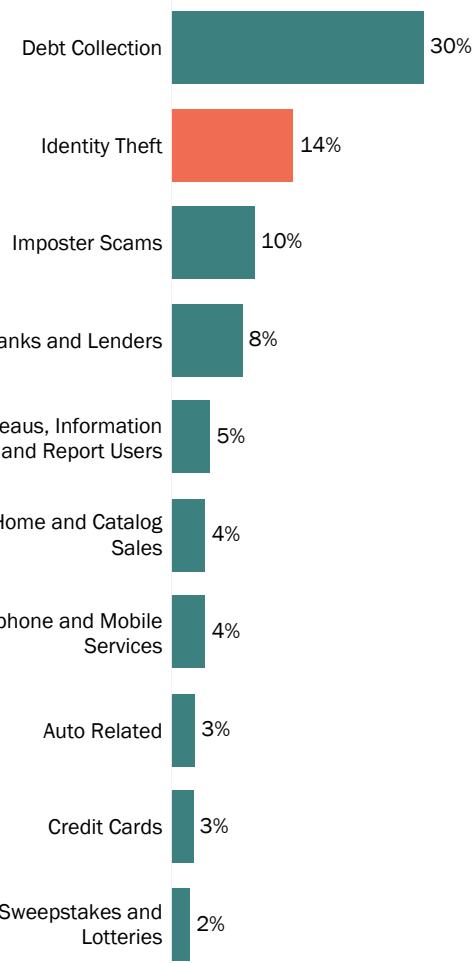
### Identity Theft Reports



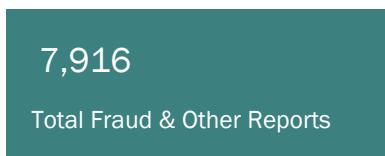
Percentages are based on the total number of relevant 2017 reports from Delaware consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## District of Columbia

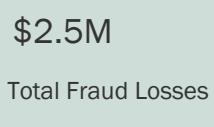
### Top Ten Report Categories



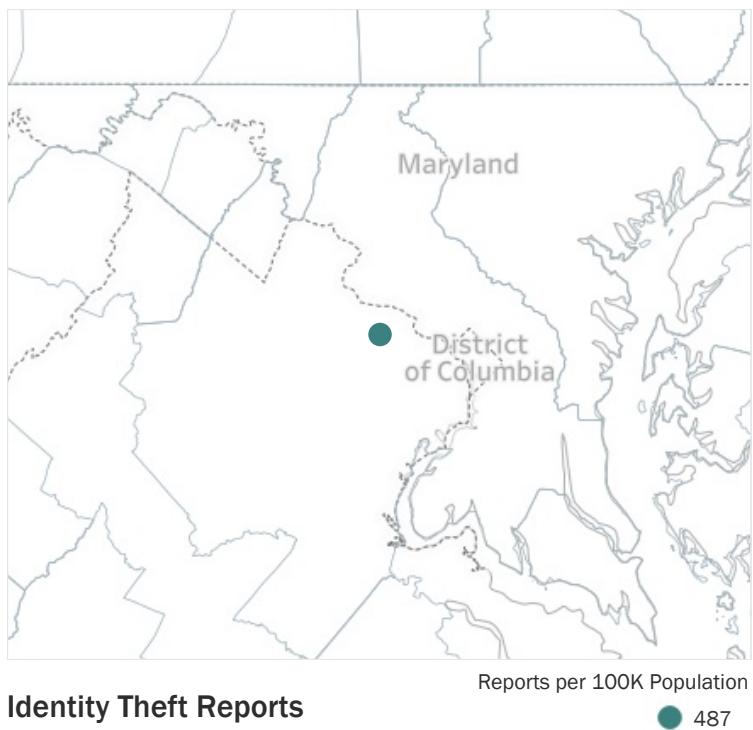
### Fraud & Other Reports



### Fraud Losses



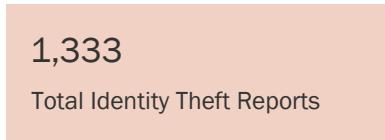
### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



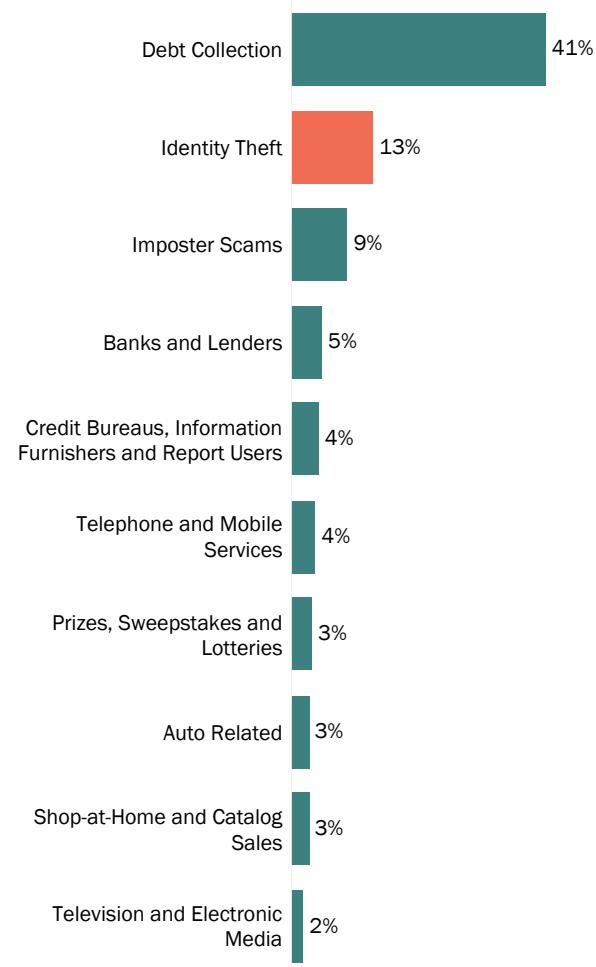
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from District of Columbia consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Florida

### Top Ten Report Categories



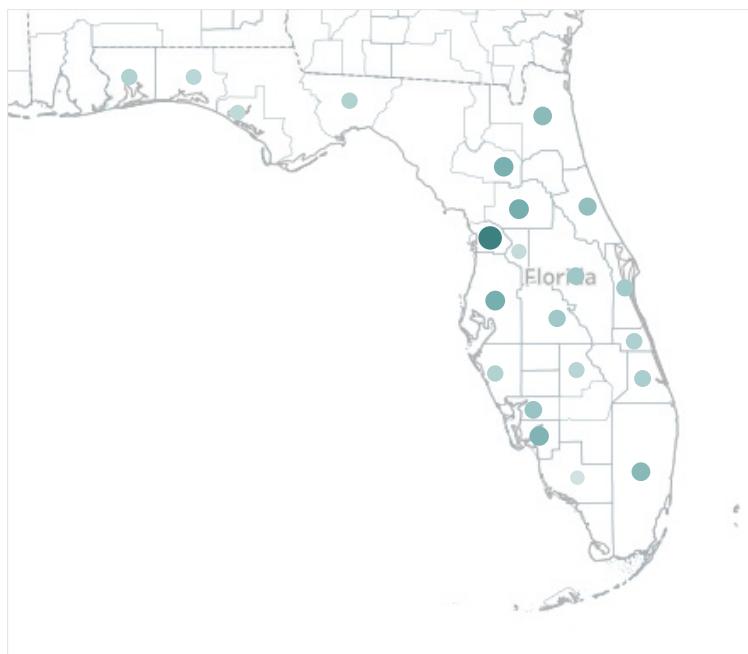
### Fraud & Other Reports



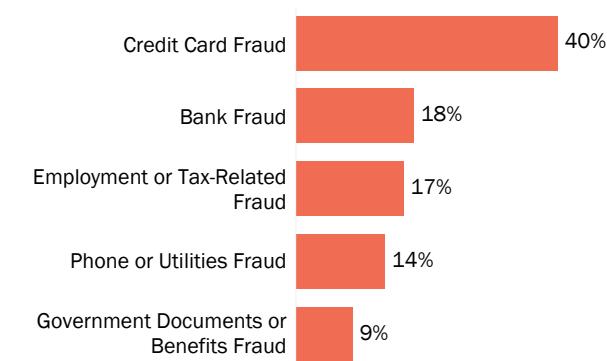
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



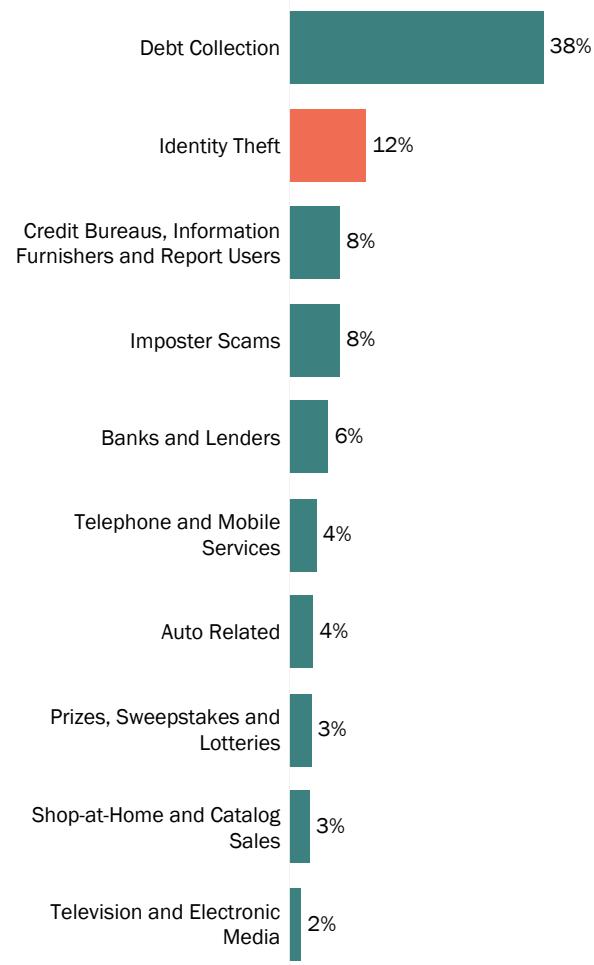
### Identity Theft Reports



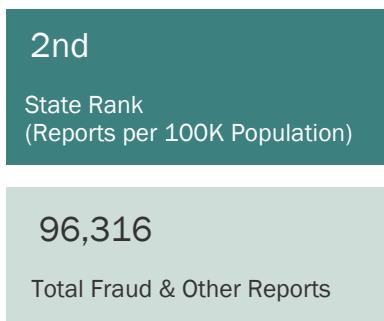
Percentages are based on the total number of relevant 2017 reports from Florida consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Georgia

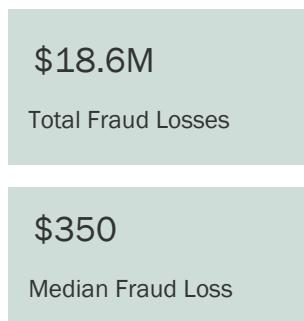
### Top Ten Report Categories



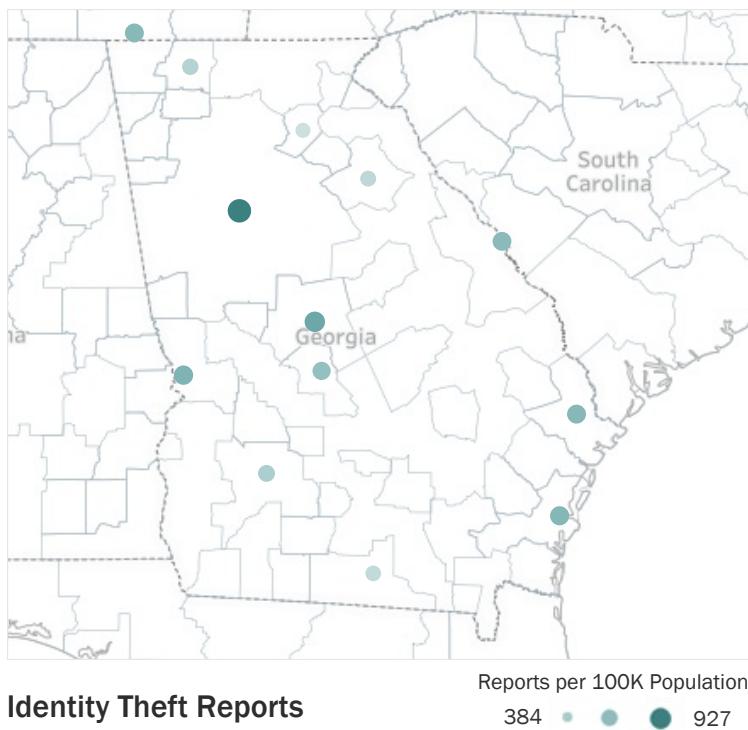
### Fraud & Other Reports



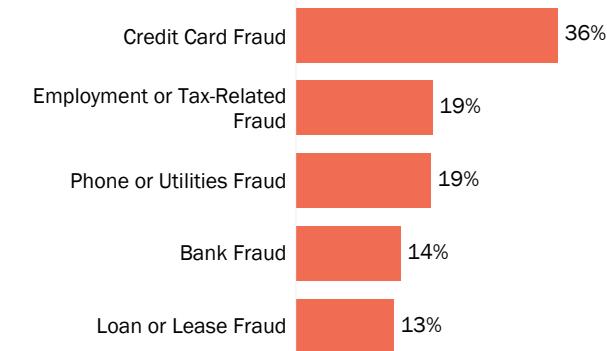
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



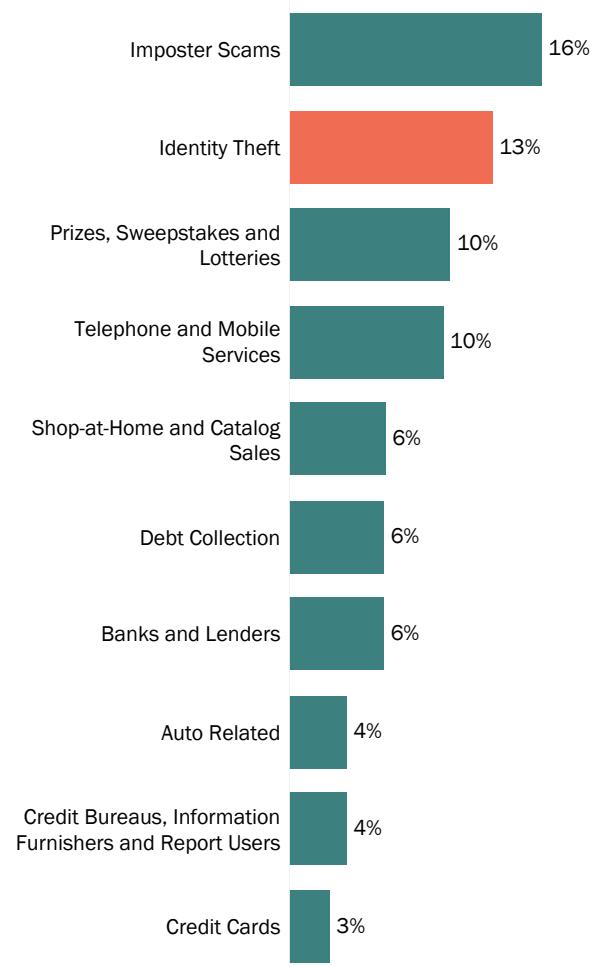
### Identity Theft Reports



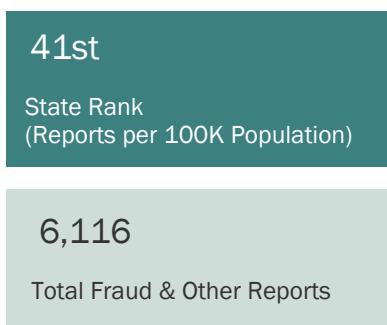
Percentages are based on the total number of relevant 2017 reports from Georgia consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Hawaii

### Top Ten Report Categories



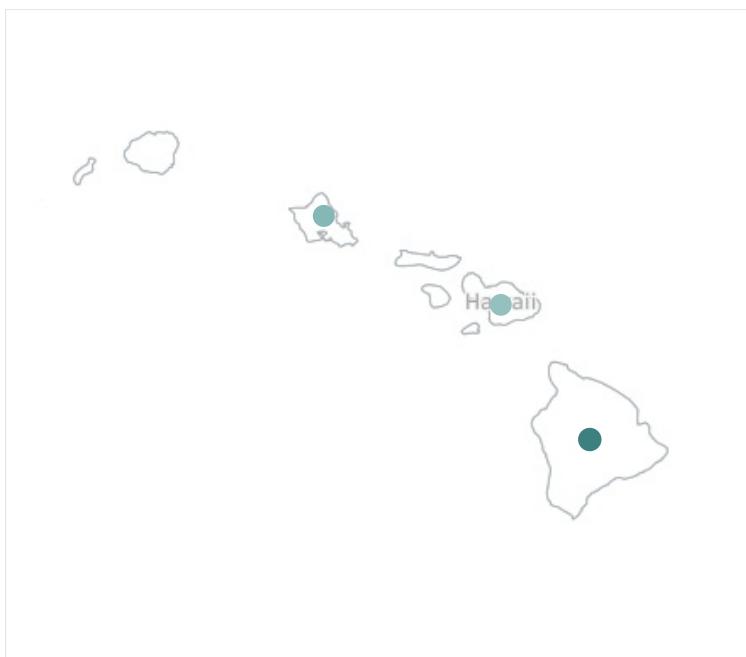
### Fraud & Other Reports



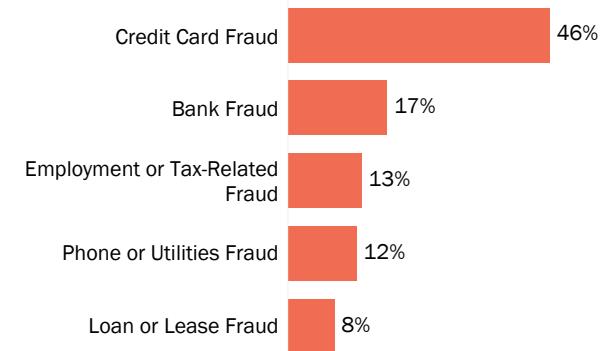
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



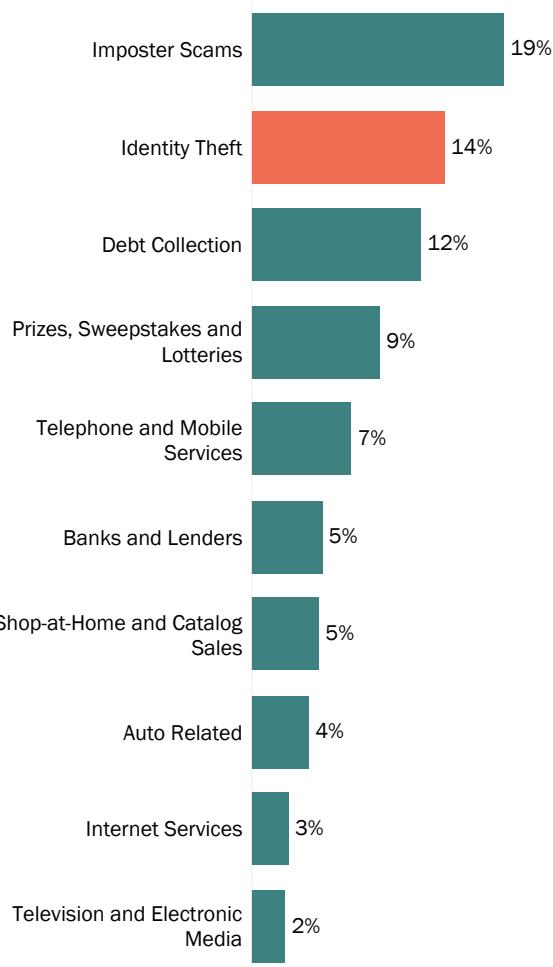
### Identity Theft Reports



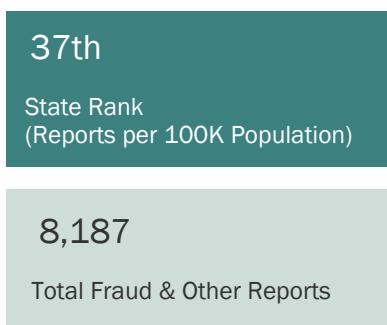
Percentages are based on the total number of relevant 2017 reports from Hawaii consumers, as indicated in the chart title. This page excludes reports provided by the Hawaii Office of Consumer Protection. Consumers can report multiple types of identity theft.

## Idaho

### Top Ten Report Categories



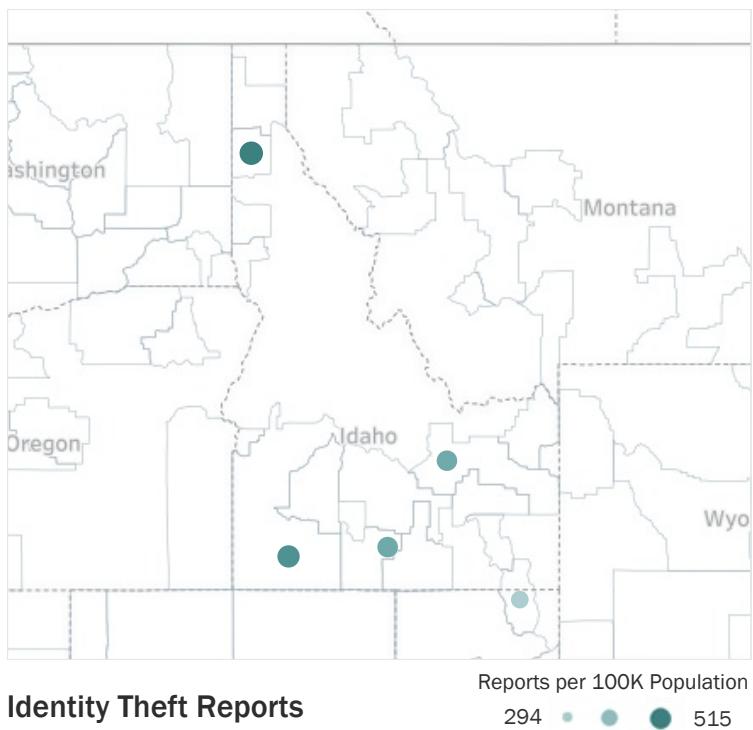
### Fraud & Other Reports



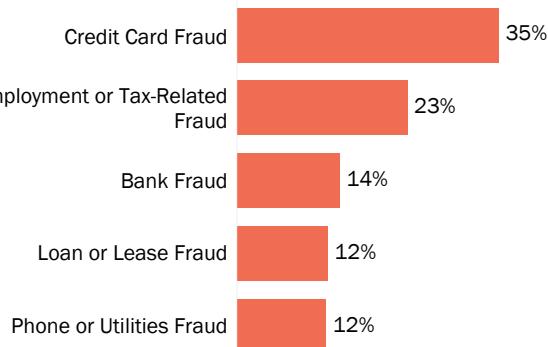
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



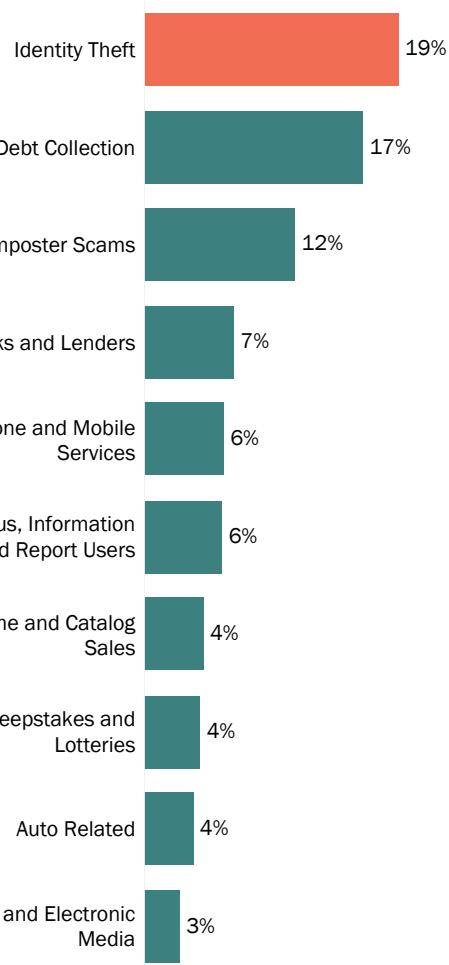
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Idaho consumers, as indicated in the chart title. This page excludes reports provided by the Idaho Attorney General. Consumers can report multiple types of identity theft.

## Illinois

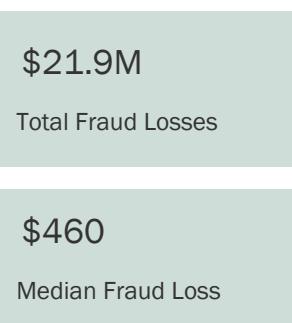
### Top Ten Report Categories



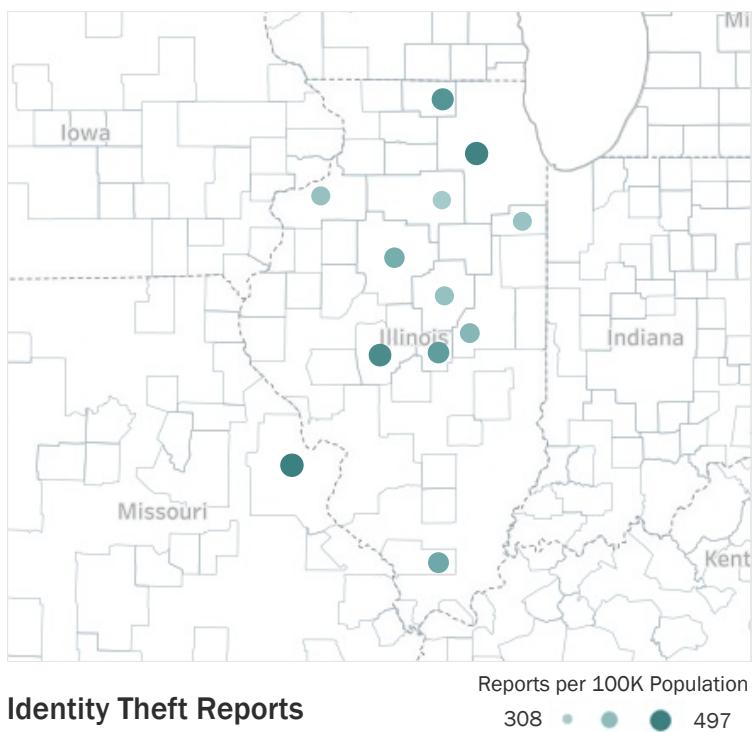
### Fraud & Other Reports



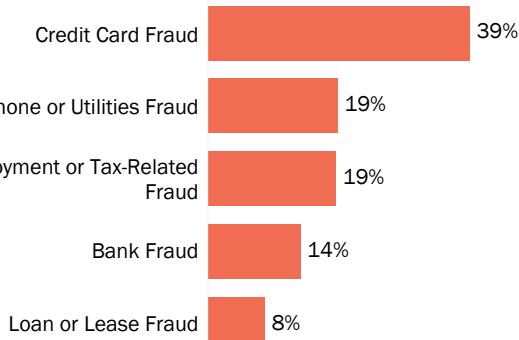
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



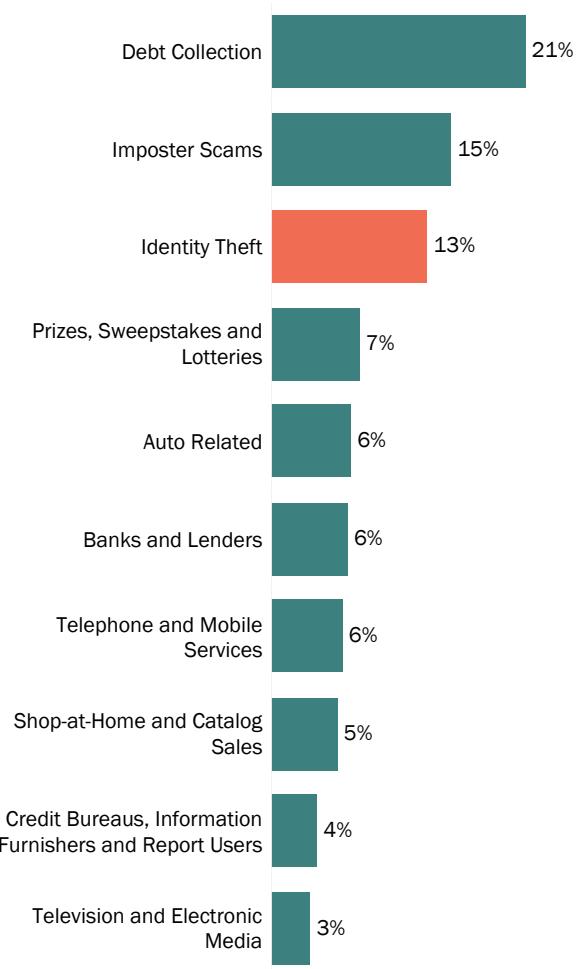
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Illinois consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Indiana

### Top Ten Report Categories



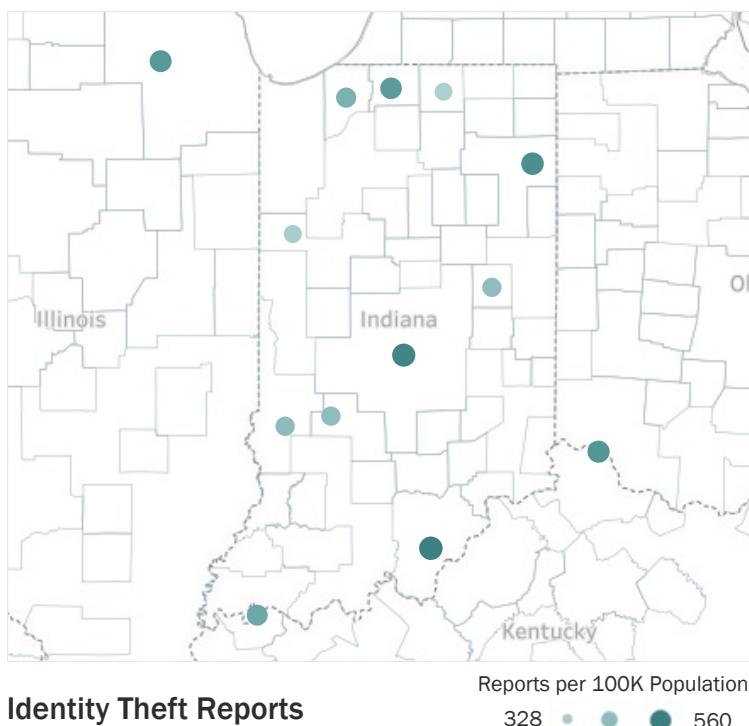
### Fraud & Other Reports



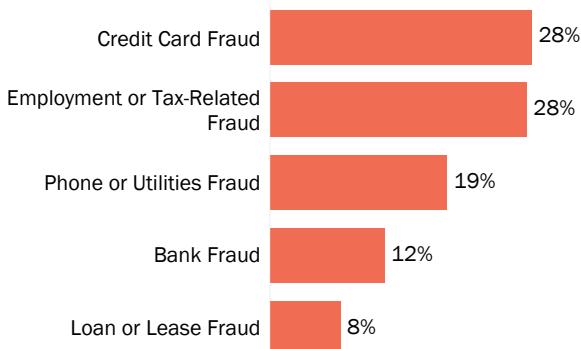
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



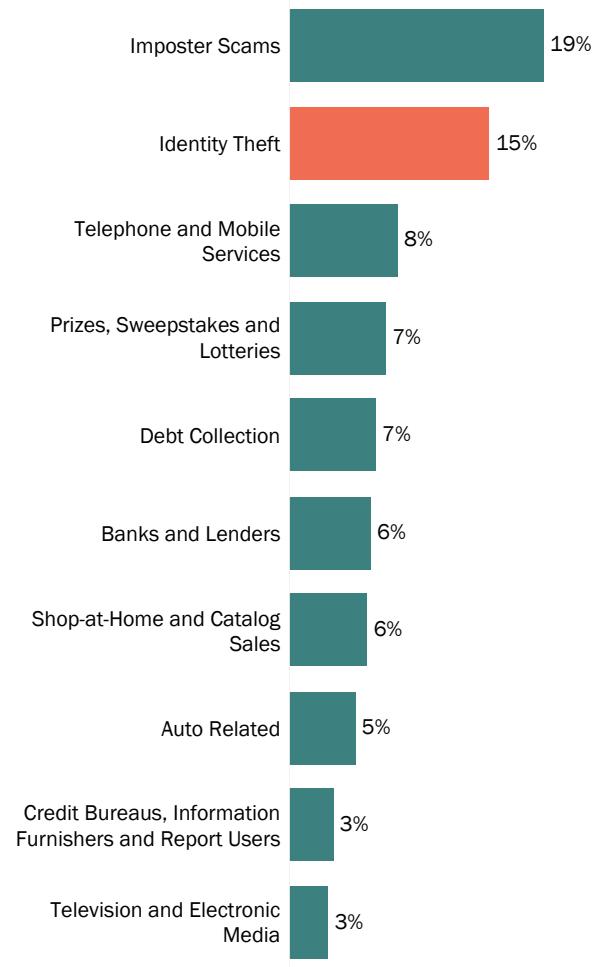
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Indiana consumers, as indicated in the chart title. This page excludes reports provided by the Indiana Attorney General. Consumers can report multiple types of identity theft.

## Iowa

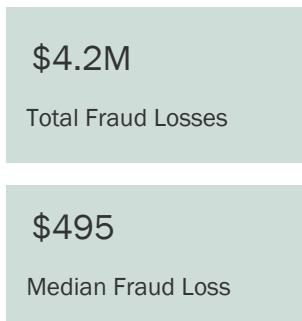
### Top Ten Report Categories



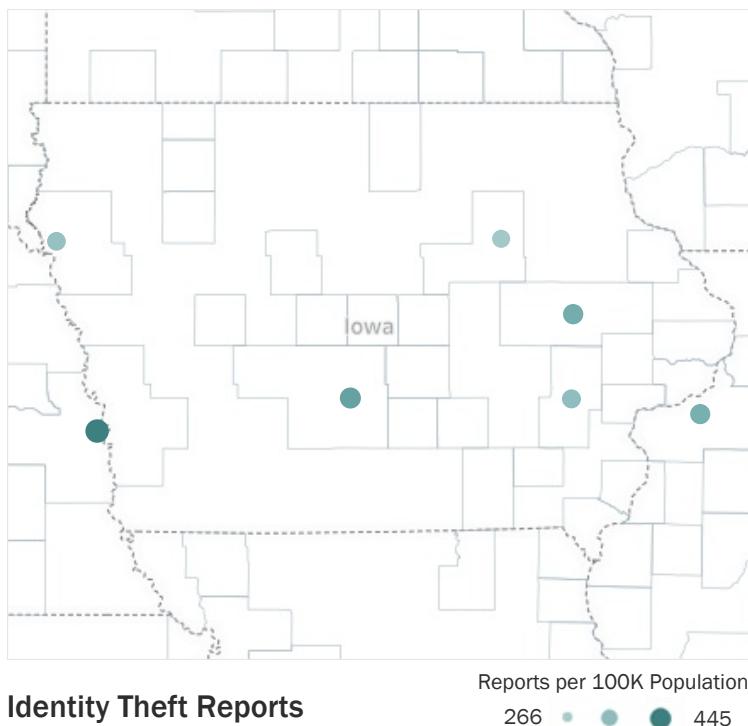
### Fraud & Other Reports



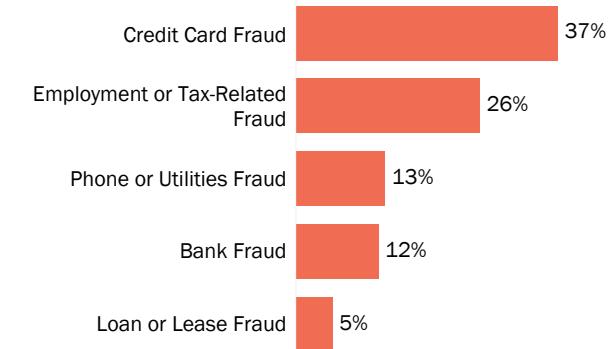
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



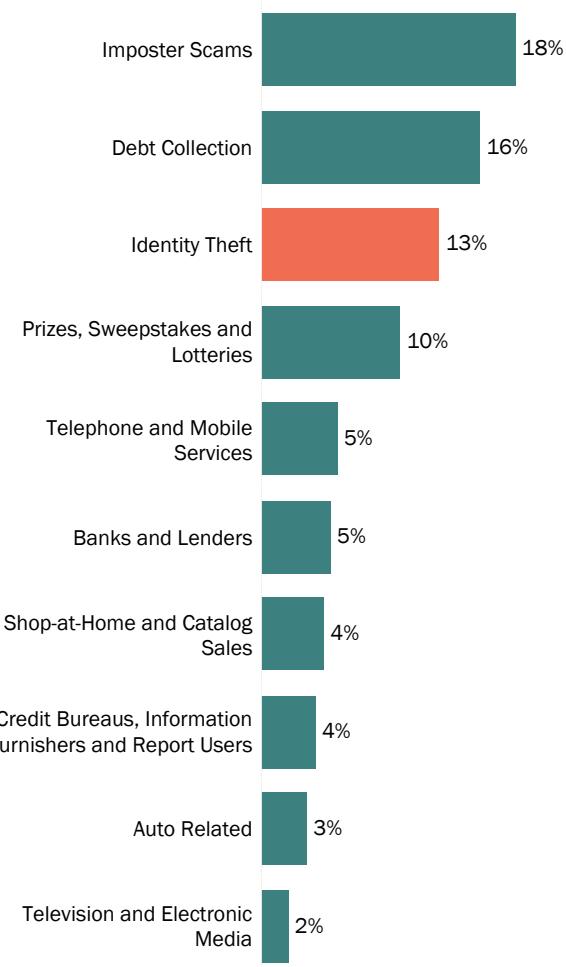
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Iowa consumers, as indicated in the chart title. This page excludes reports provided by the Iowa Attorney General. Consumers can report multiple types of identity theft.

## Kansas

### Top Ten Report Categories



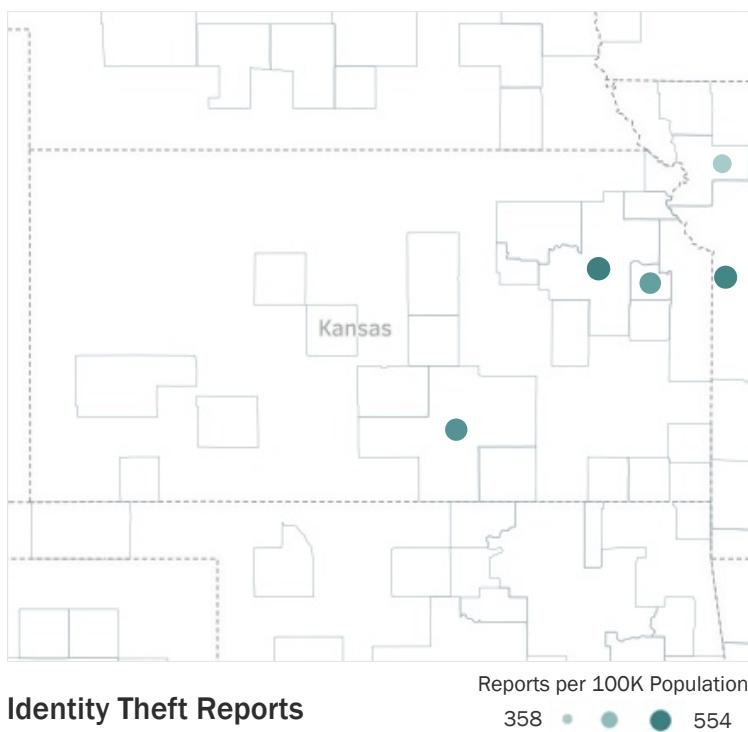
### Fraud & Other Reports



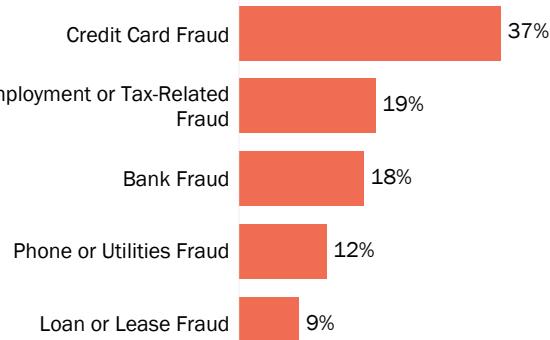
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



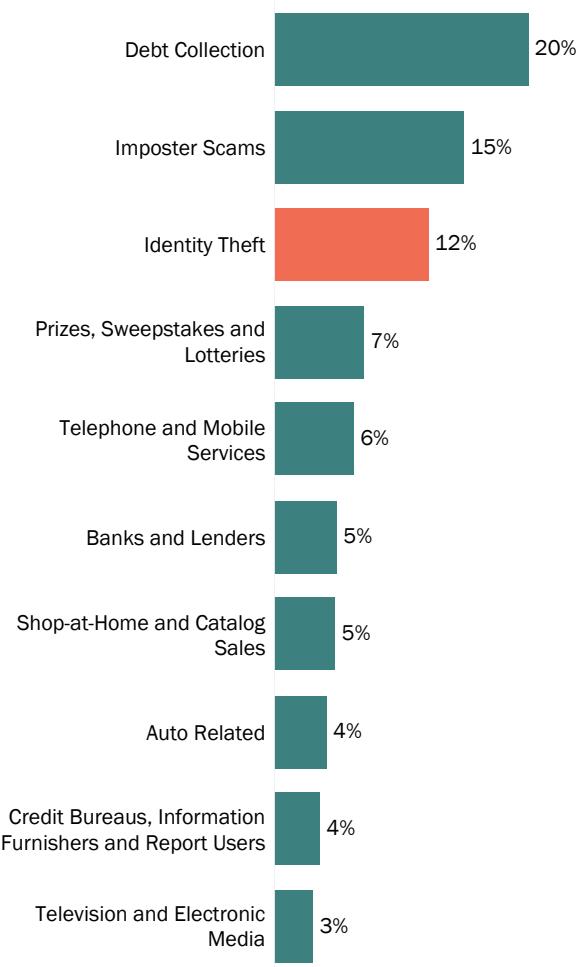
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Kansas consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Kentucky

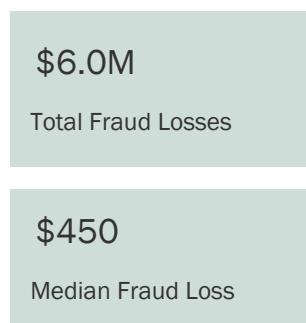
### Top Ten Report Categories



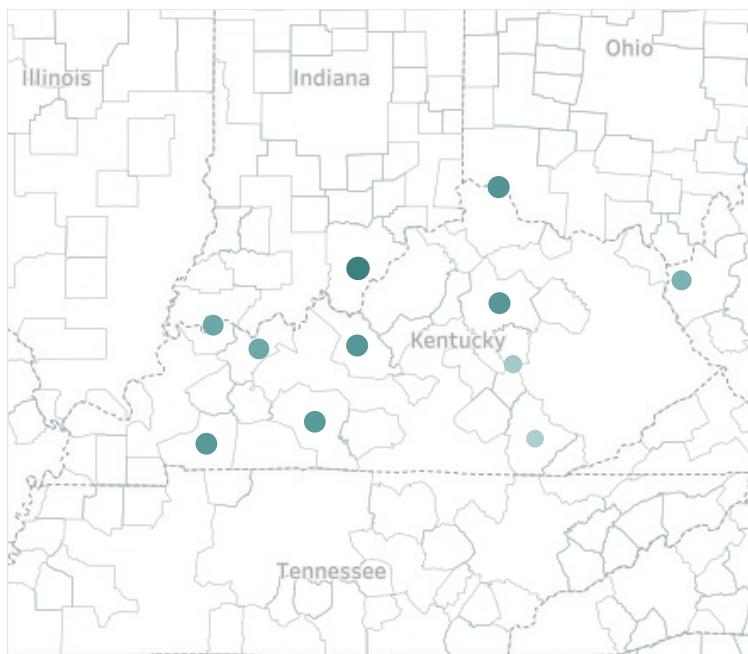
### Fraud & Other Reports



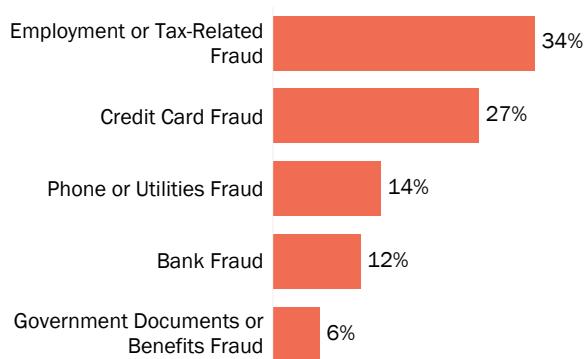
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



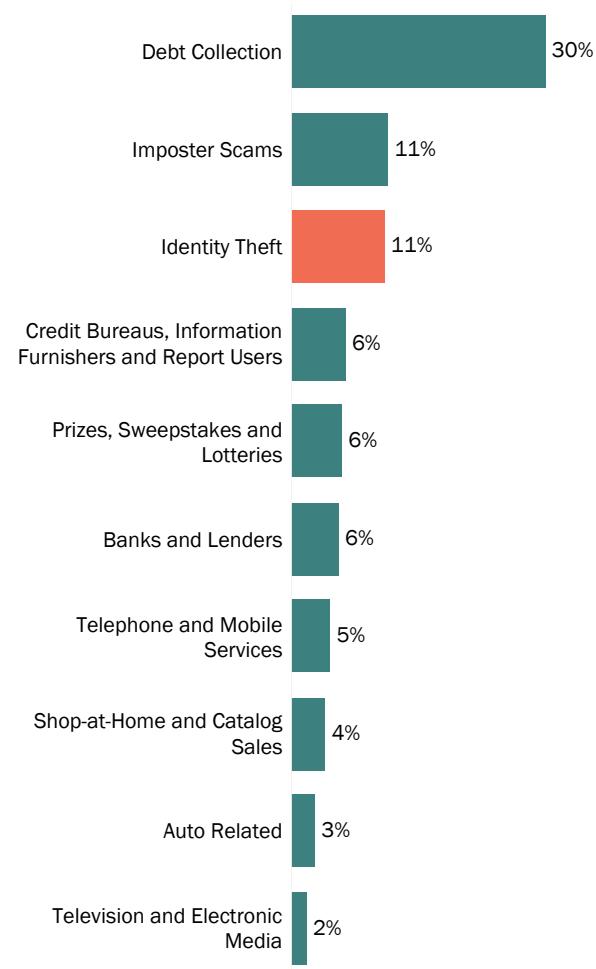
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Kentucky consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Louisiana

### Top Ten Report Categories



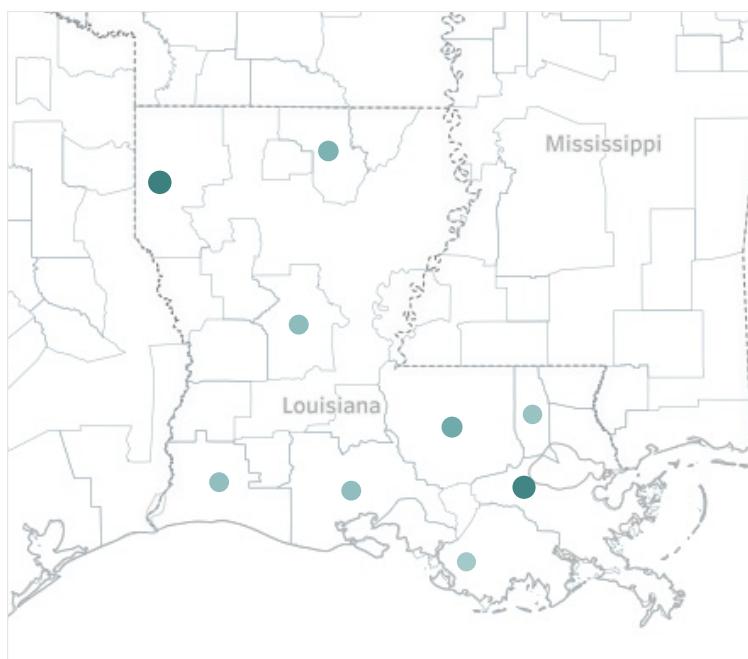
### Fraud & Other Reports



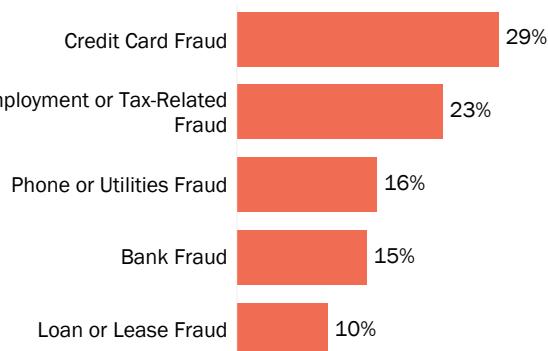
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



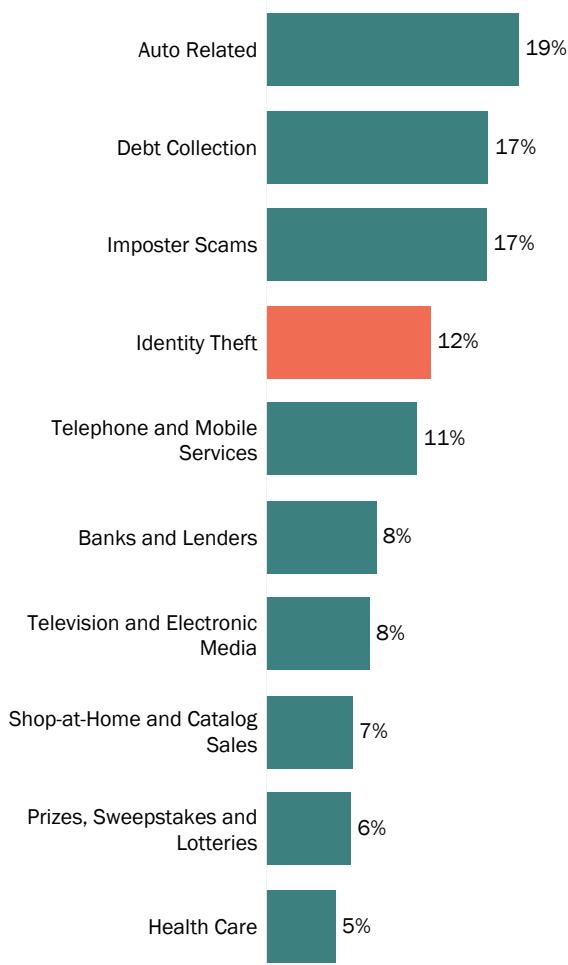
### Identity Theft Reports



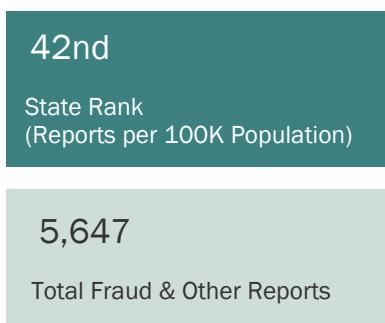
*Percentages are based on the total number of relevant 2017 reports from Louisiana consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## Maine

### Top Ten Report Categories



### Fraud & Other Reports



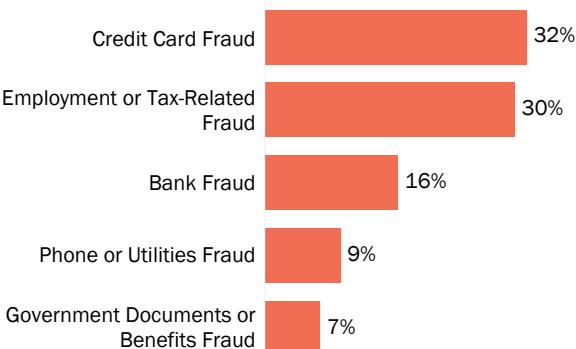
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



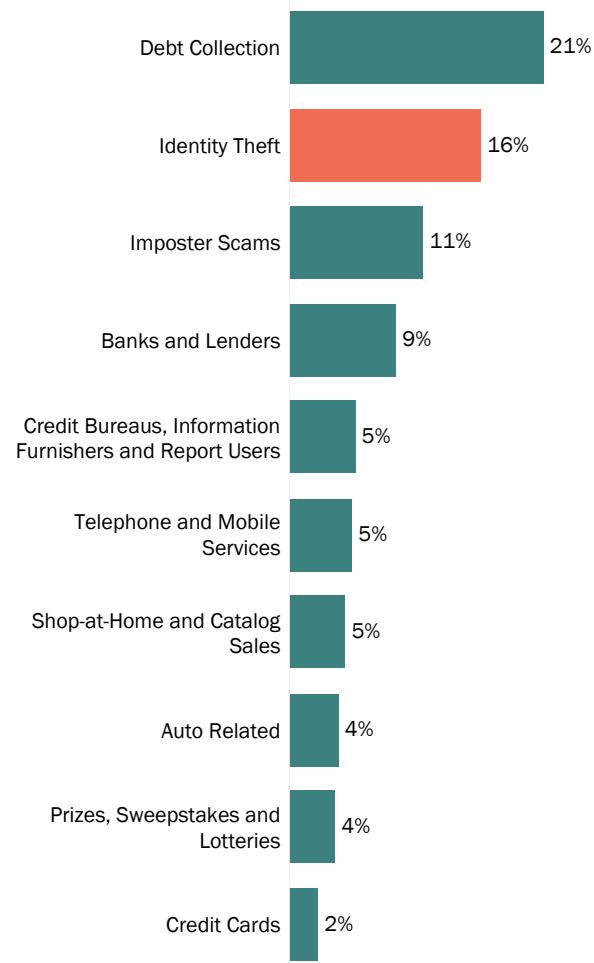
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Maine consumers, as indicated in the chart title. This page excludes reports provided by the Maine Attorney General. Consumers can report multiple types of identity theft.

## Maryland

### Top Ten Report Categories



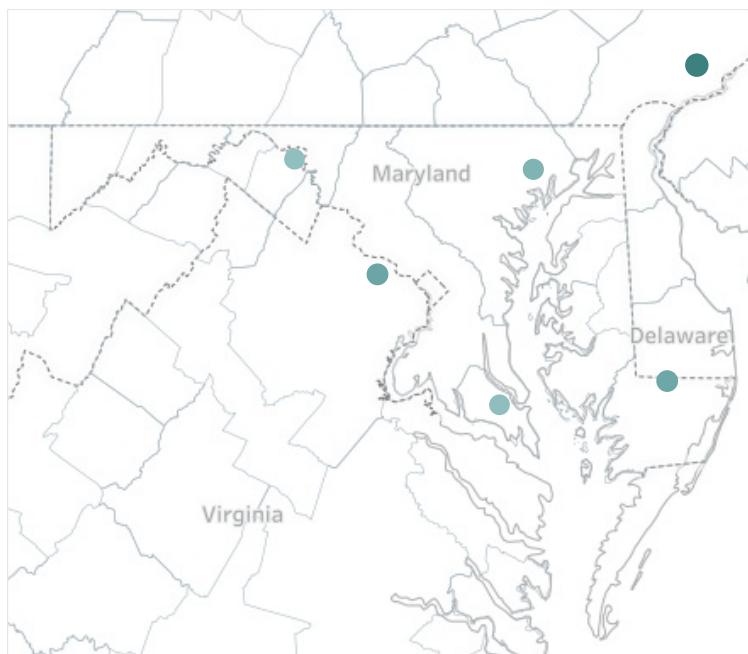
### Fraud & Other Reports



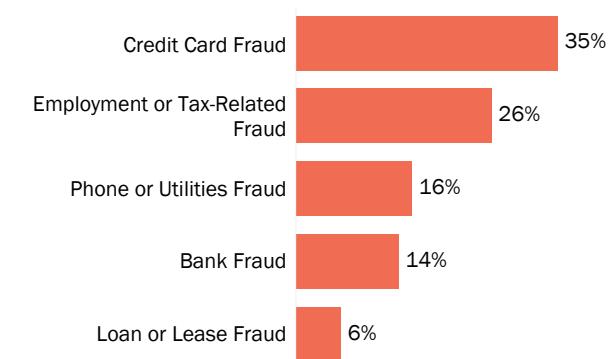
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



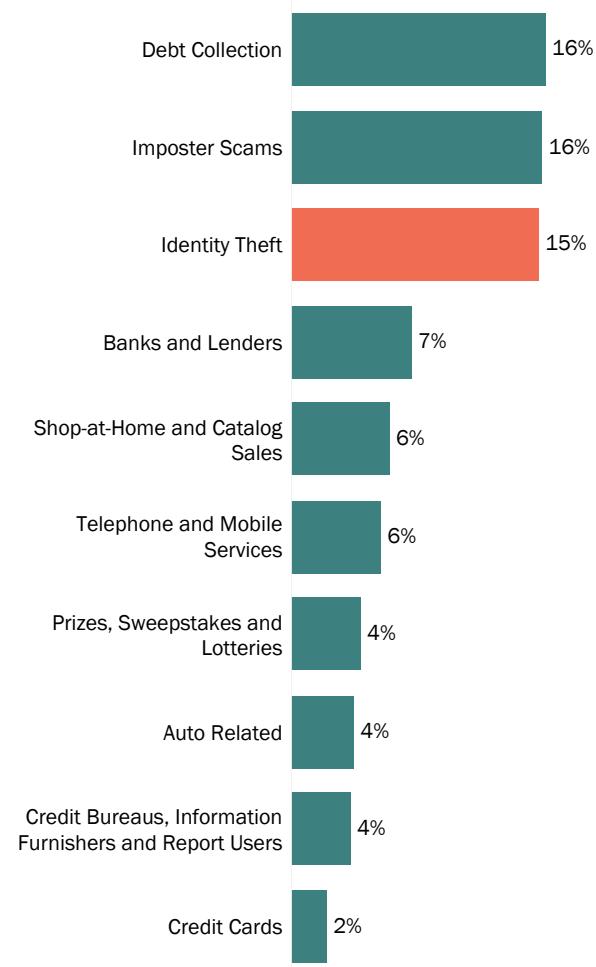
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Maryland consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Massachusetts

### Top Ten Report Categories



### Fraud & Other Reports



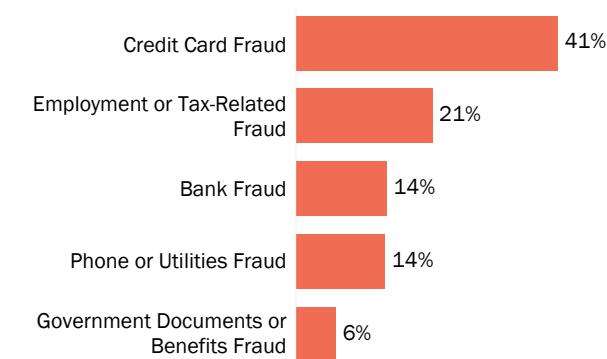
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



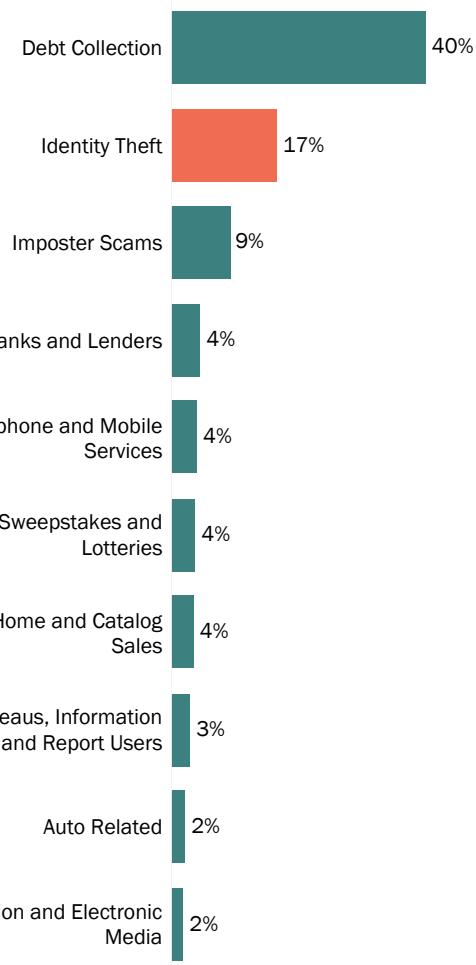
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Massachusetts consumers, as indicated in the chart title. This page excludes reports provided by the Massachusetts Attorney General. Consumers can report multiple types of identity theft.

## Michigan

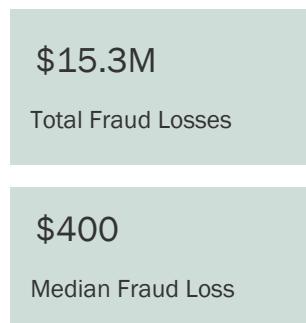
### Top Ten Report Categories



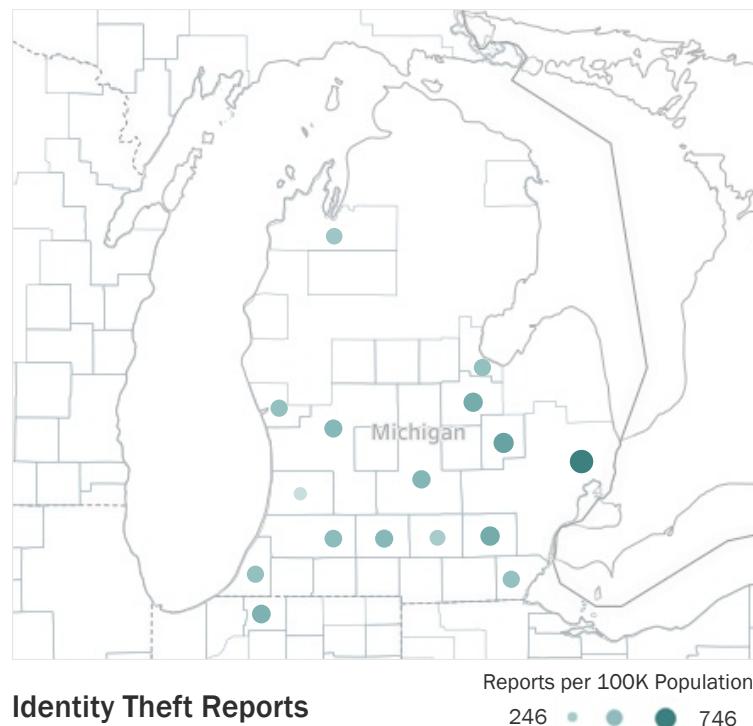
### Fraud & Other Reports



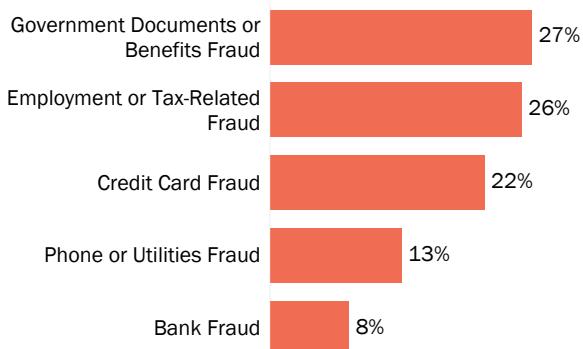
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



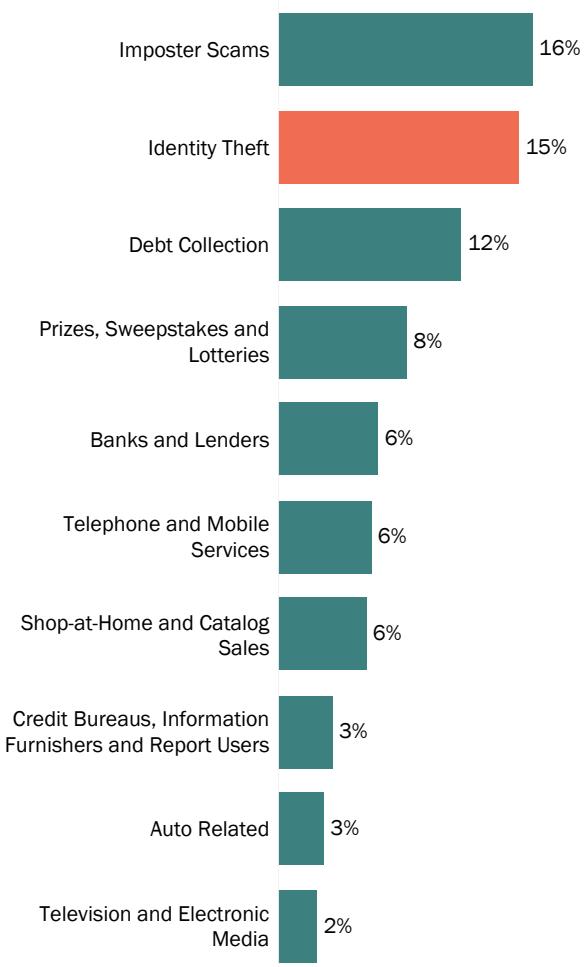
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Michigan consumers, as indicated in the chart title. This page excludes reports provided by the Michigan Attorney General. Consumers can report multiple types of identity theft.

## Minnesota

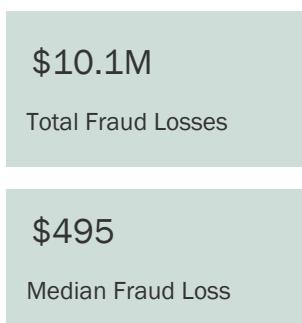
### Top Ten Report Categories



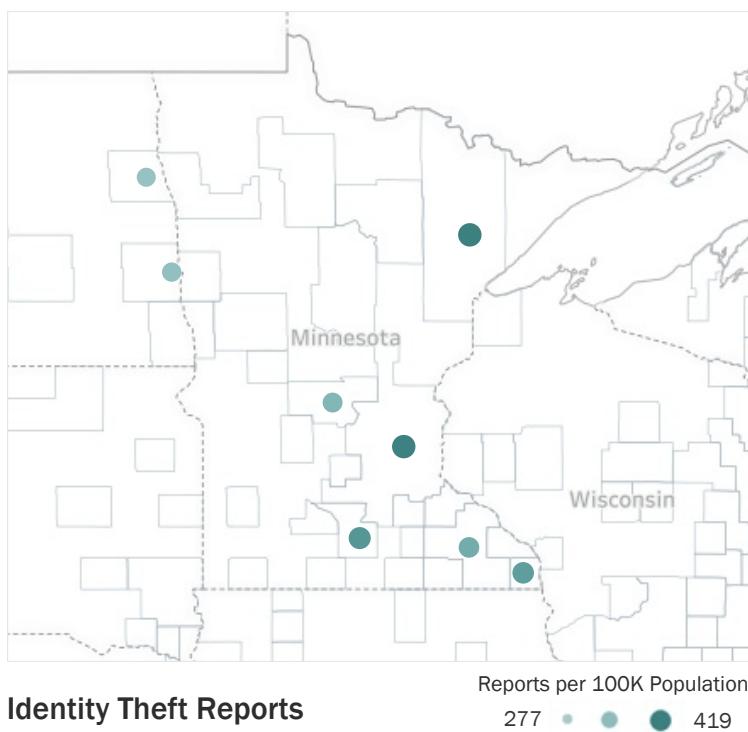
### Fraud & Other Reports



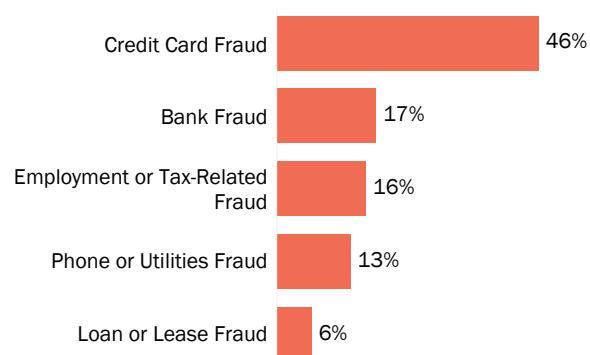
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



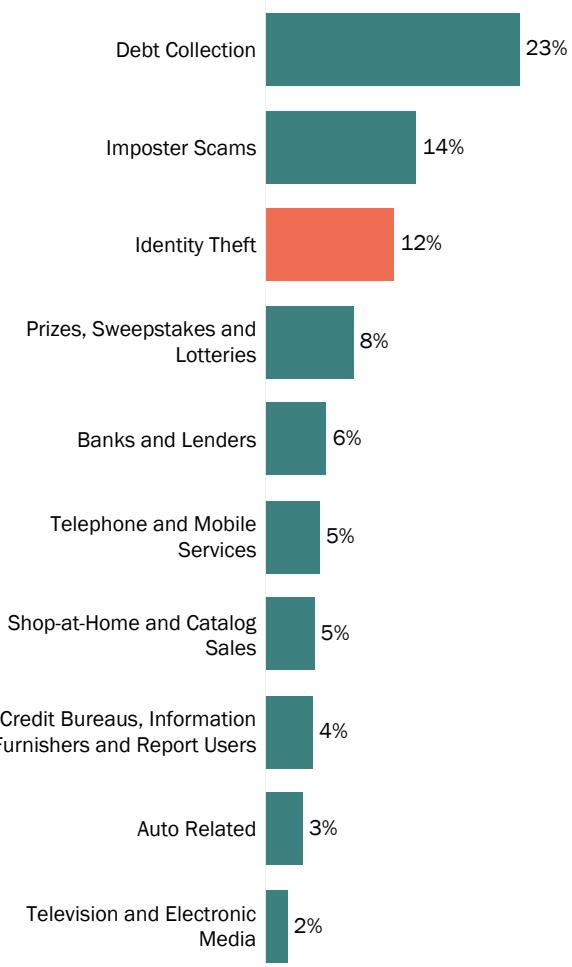
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Minnesota consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Mississippi

### Top Ten Report Categories



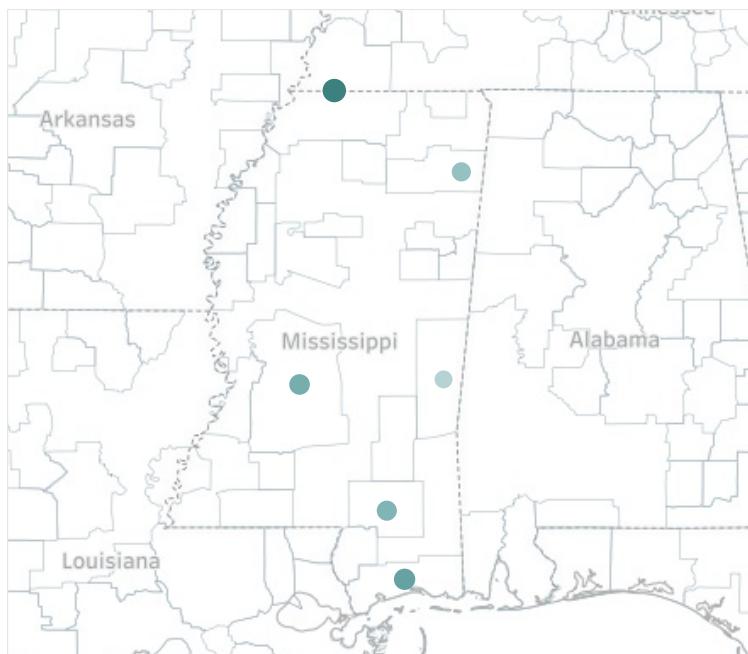
### Fraud & Other Reports



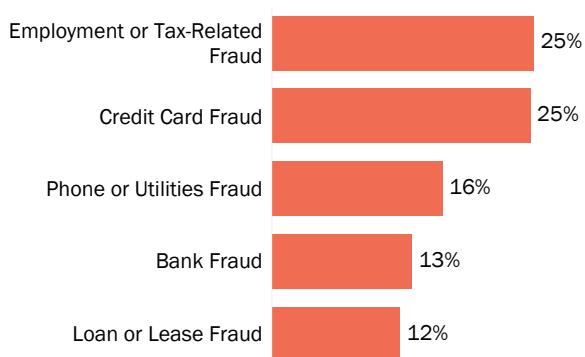
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



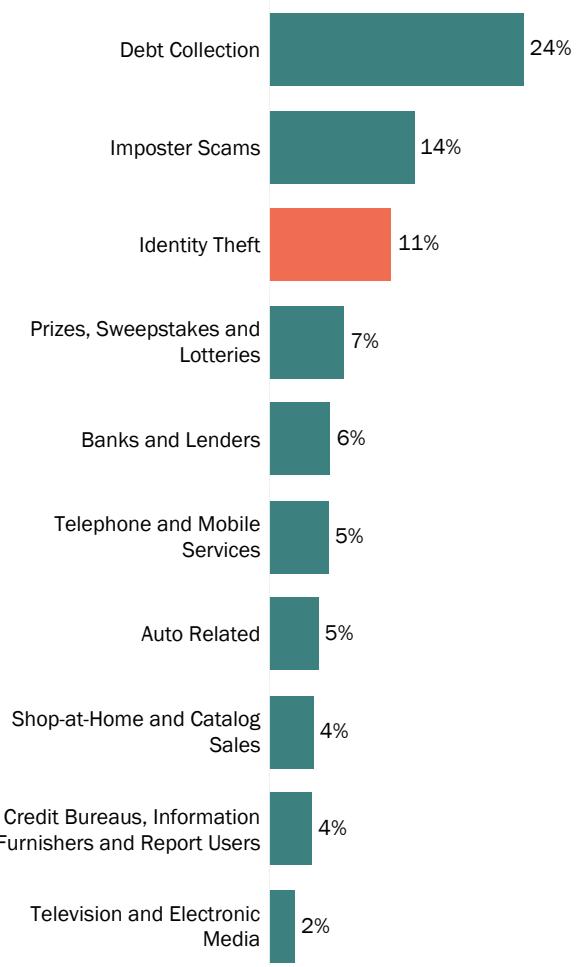
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Mississippi consumers, as indicated in the chart title. This page excludes reports provided by the Mississippi Attorney General. Consumers can report multiple types of identity theft.

## Missouri

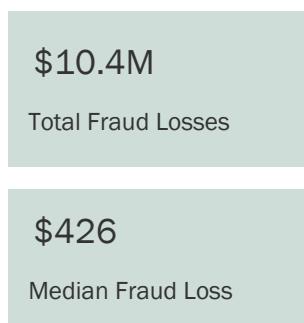
### Top Ten Report Categories



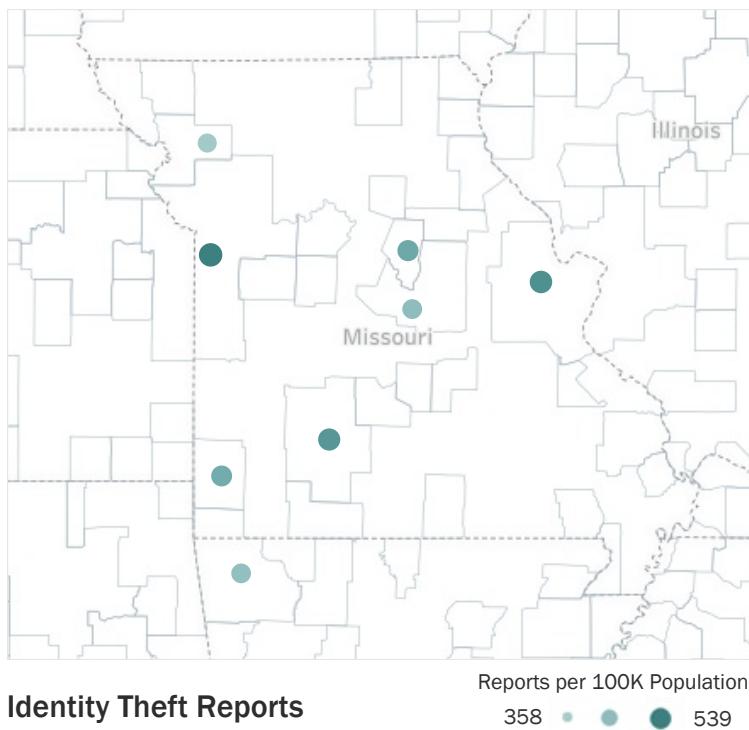
### Fraud & Other Reports



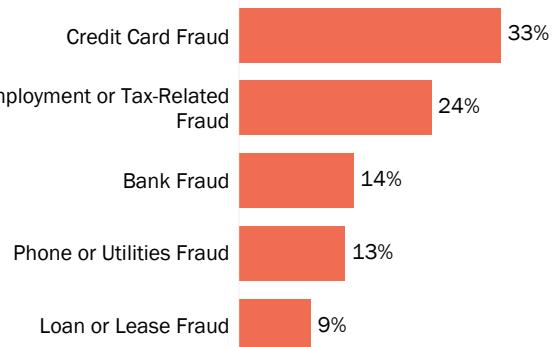
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



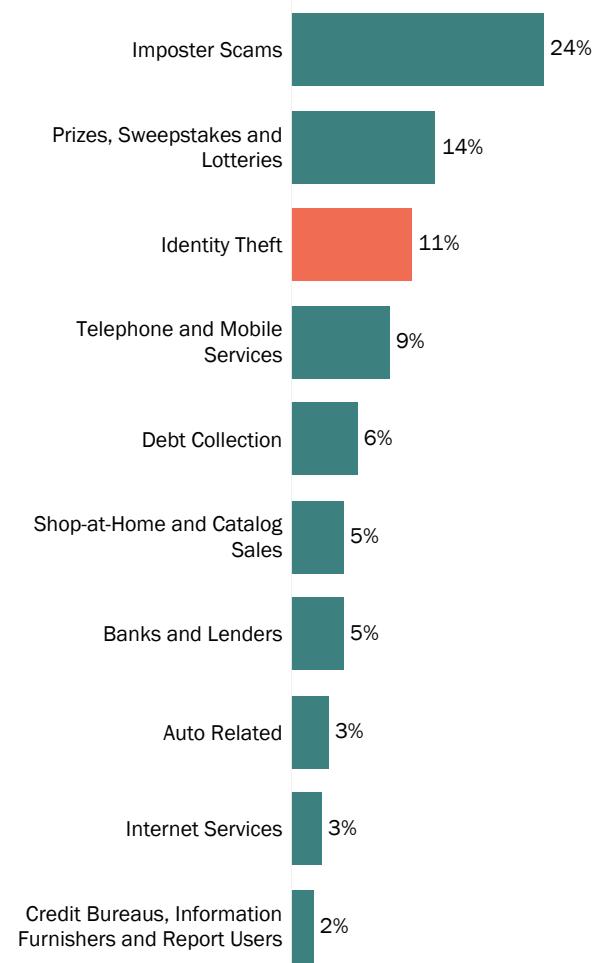
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from Missouri consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## Montana

### Top Ten Report Categories



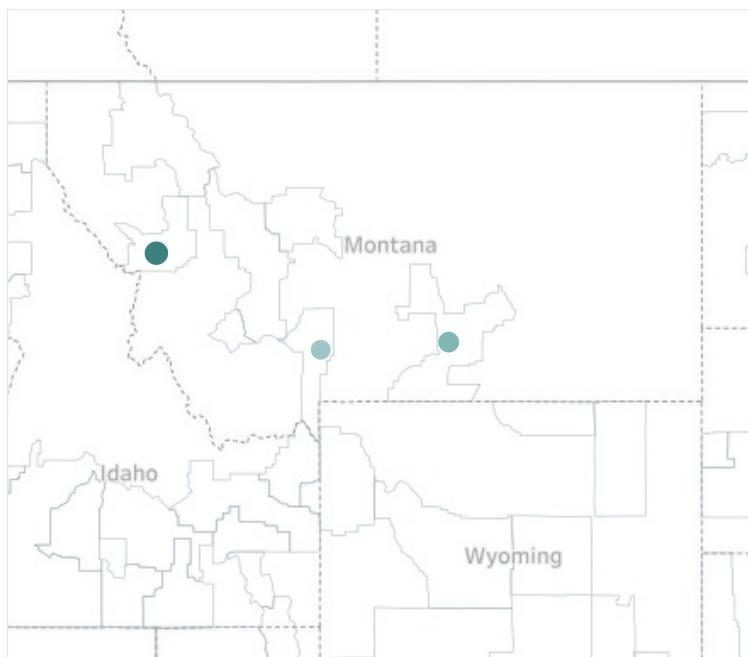
### Fraud & Other Reports



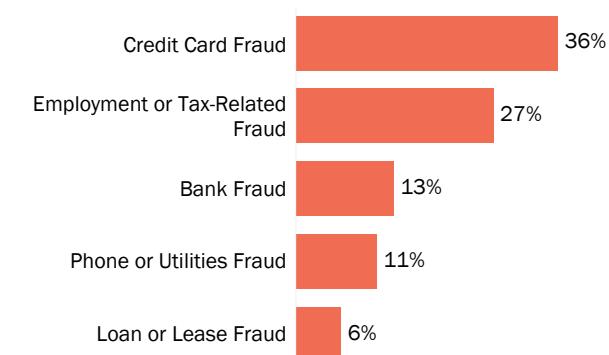
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



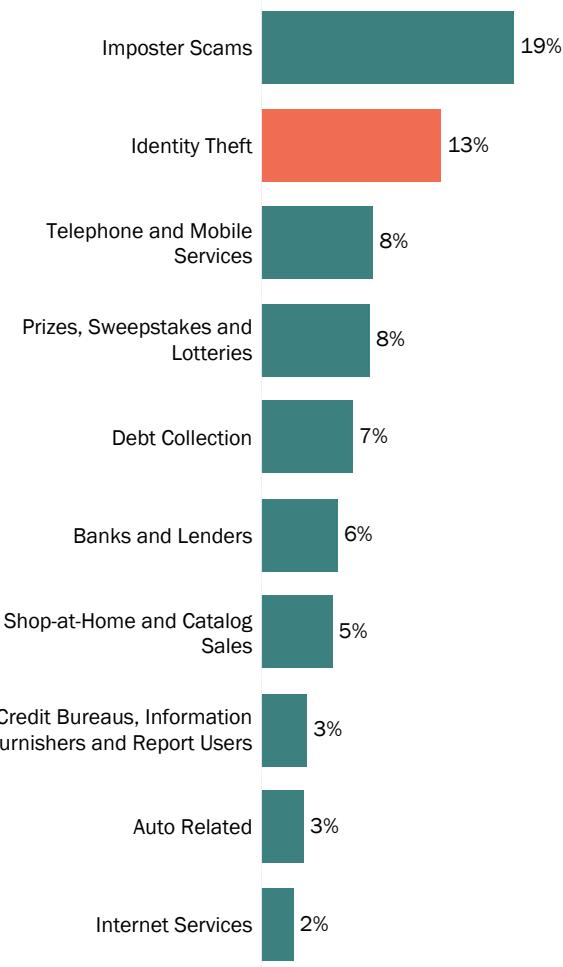
### Identity Theft Reports



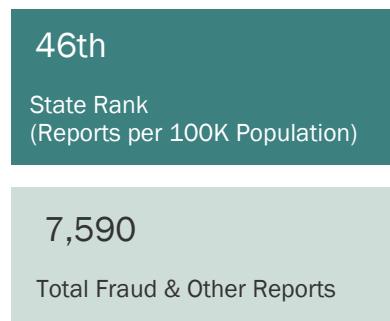
Percentages are based on the total number of relevant 2017 reports from Montana consumers, as indicated in the chart title. This page excludes reports provided by the Montana Attorney General. Consumers can report multiple types of identity theft.

## Nebraska

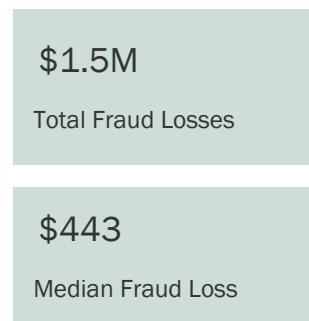
### Top Ten Report Categories



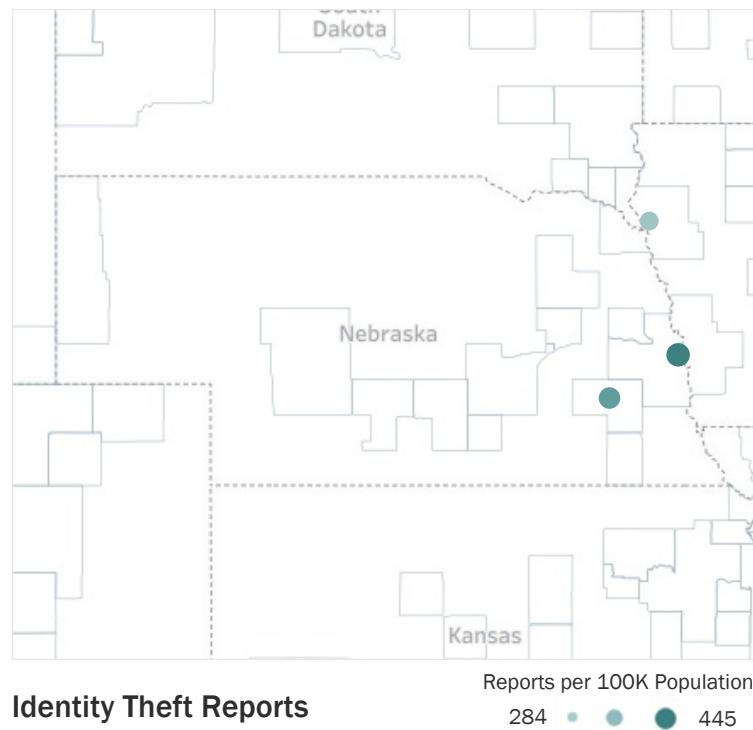
### Fraud & Other Reports



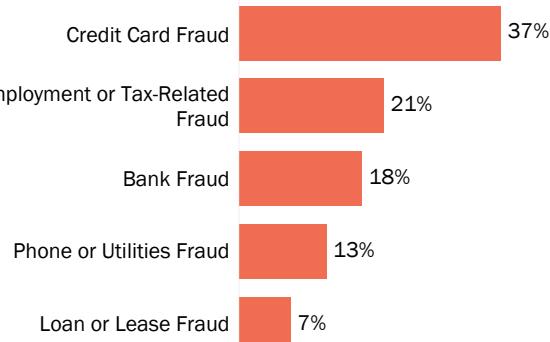
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



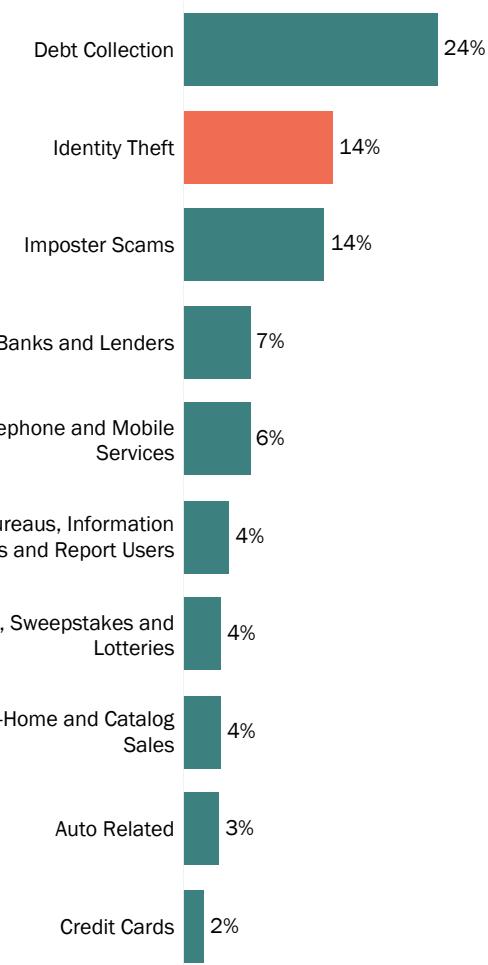
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from Nebraska consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## Nevada

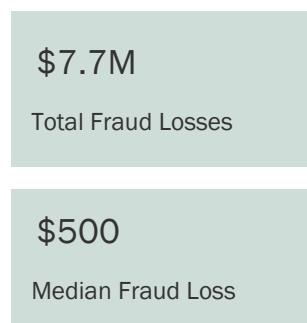
### Top Ten Report Categories



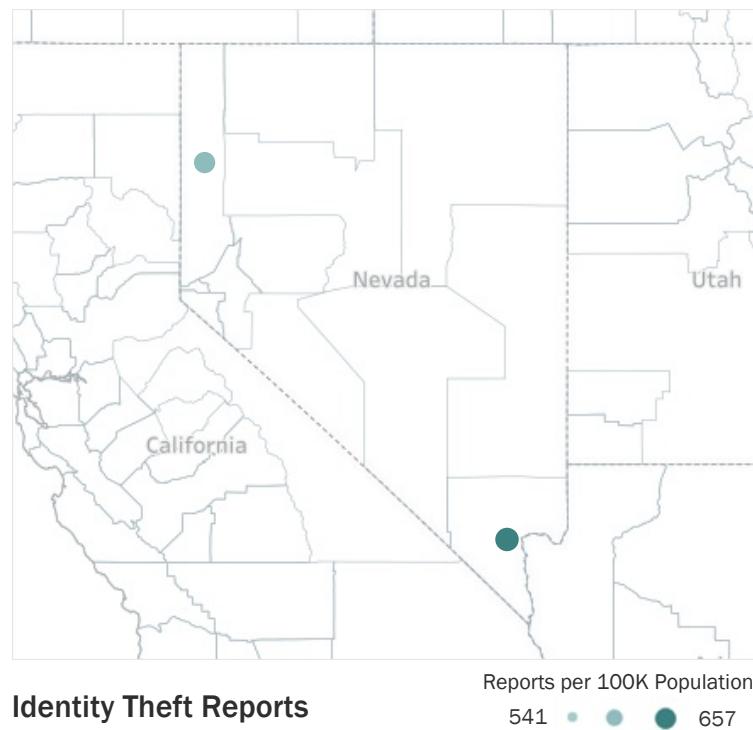
### Fraud & Other Reports



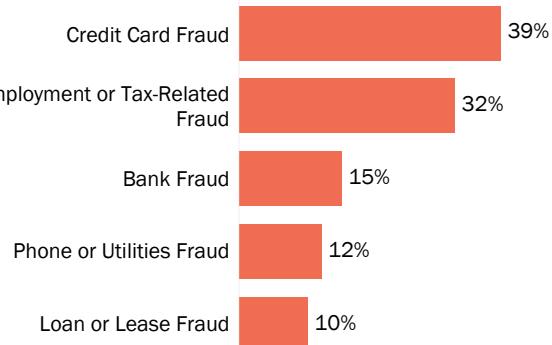
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



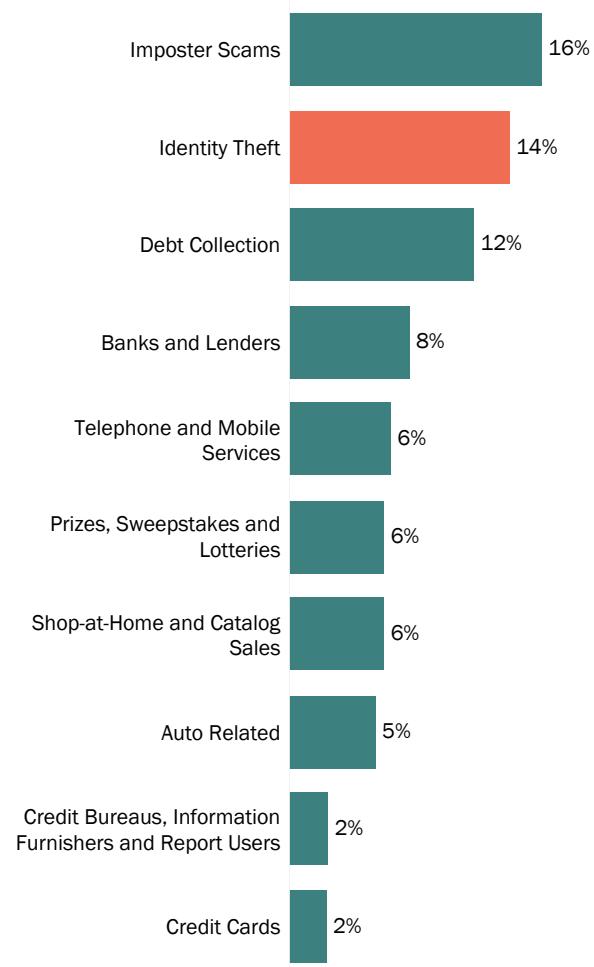
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Nevada consumers, as indicated in the chart title. This page excludes reports provided by the Nevada Attorney General. Consumers can report multiple types of identity theft.

## New Hampshire

### Top Ten Report Categories



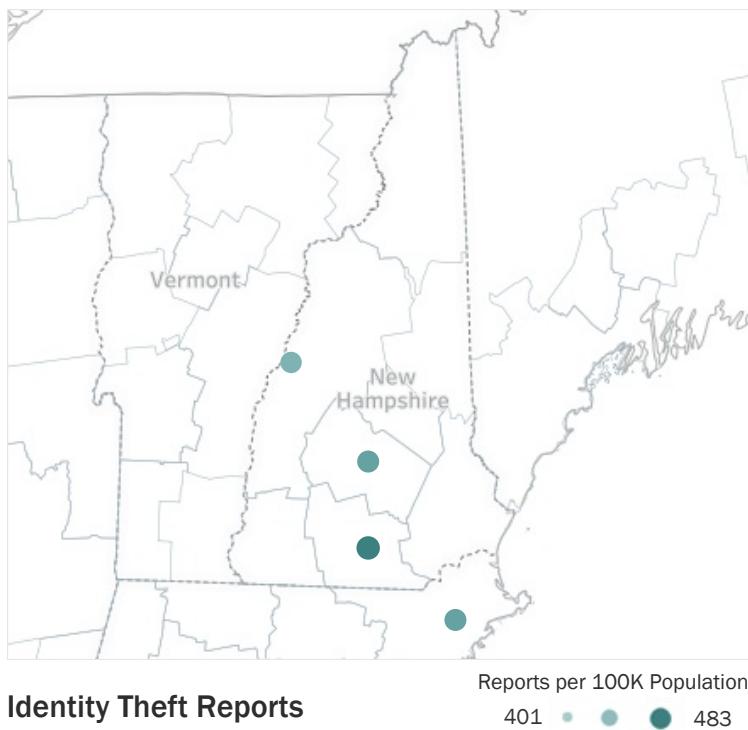
### Fraud & Other Reports



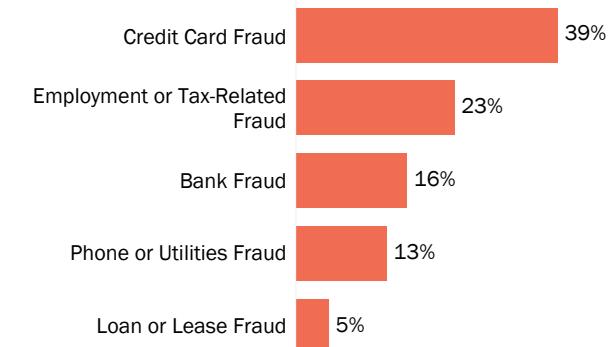
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



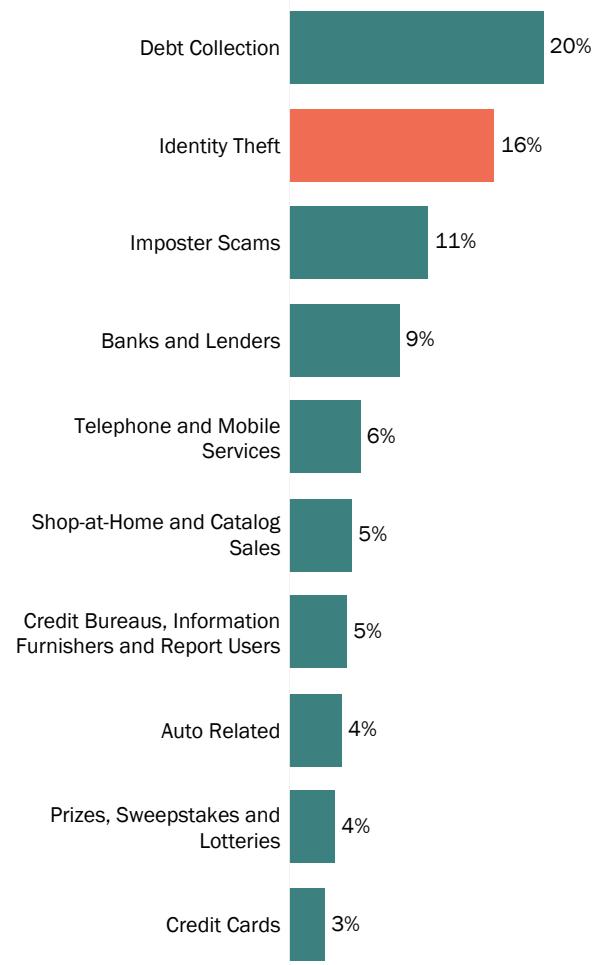
### Identity Theft Reports



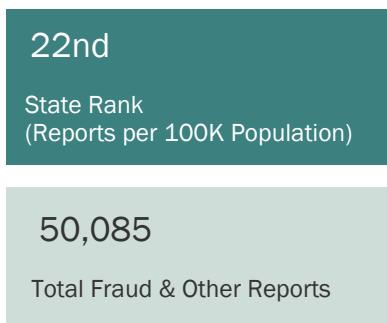
*Percentages are based on the total number of relevant 2017 reports from New Hampshire consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## New Jersey

### Top Ten Report Categories



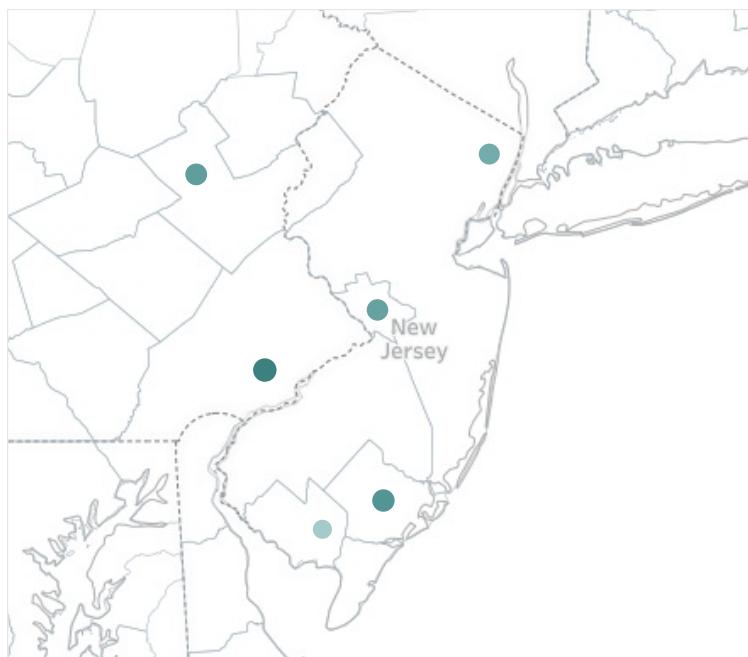
### Fraud & Other Reports



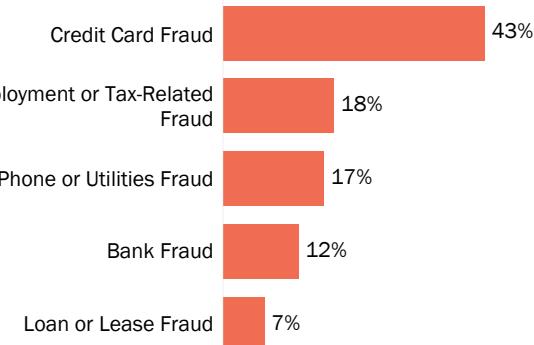
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



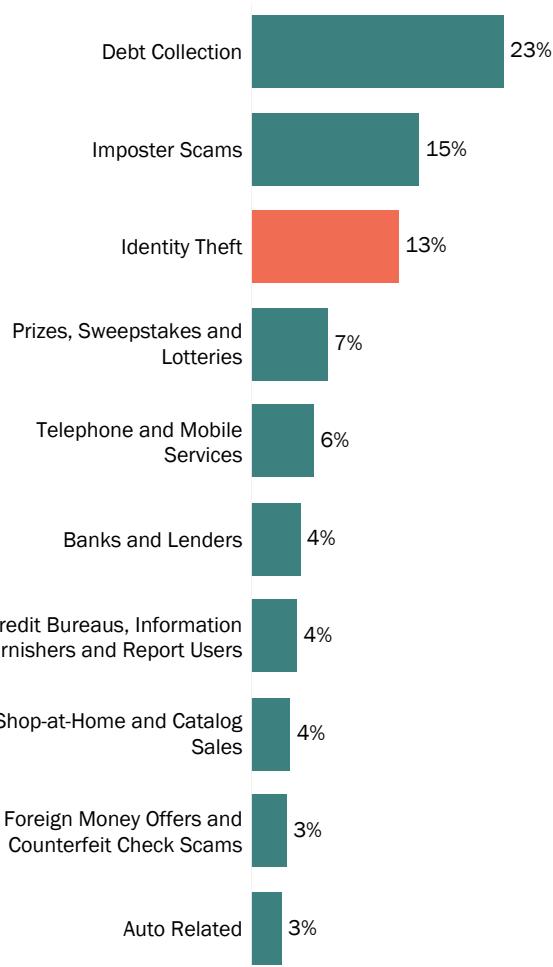
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from New Jersey consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## New Mexico

### Top Ten Report Categories



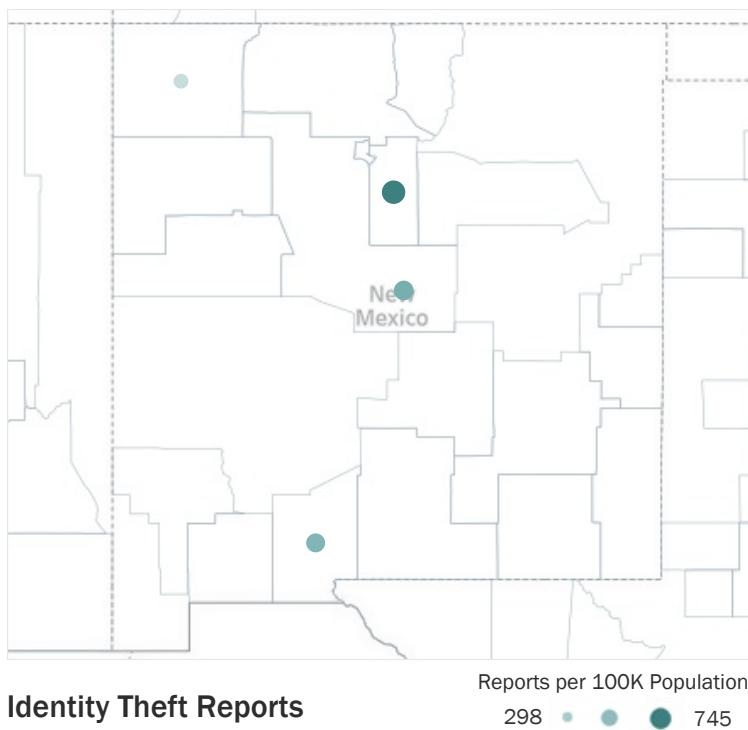
### Fraud & Other Reports



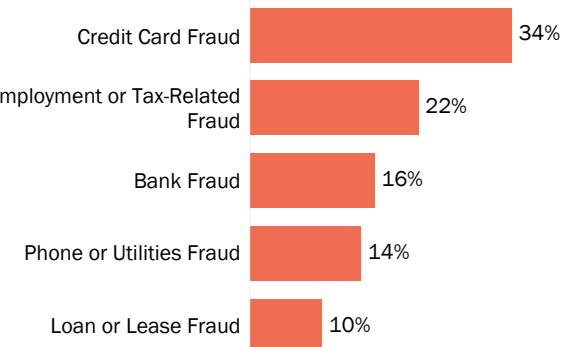
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



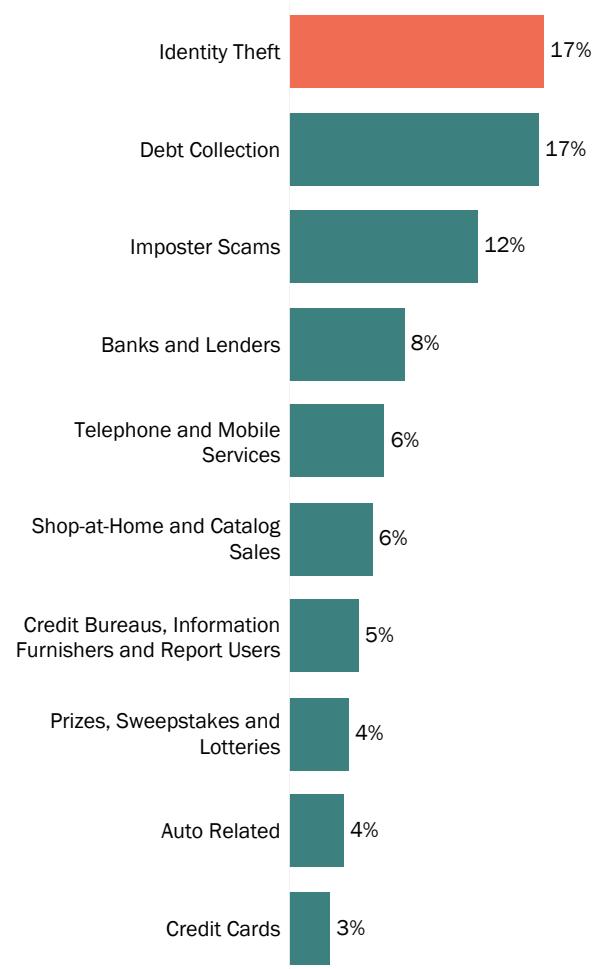
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from New Mexico consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## New York

### Top Ten Report Categories



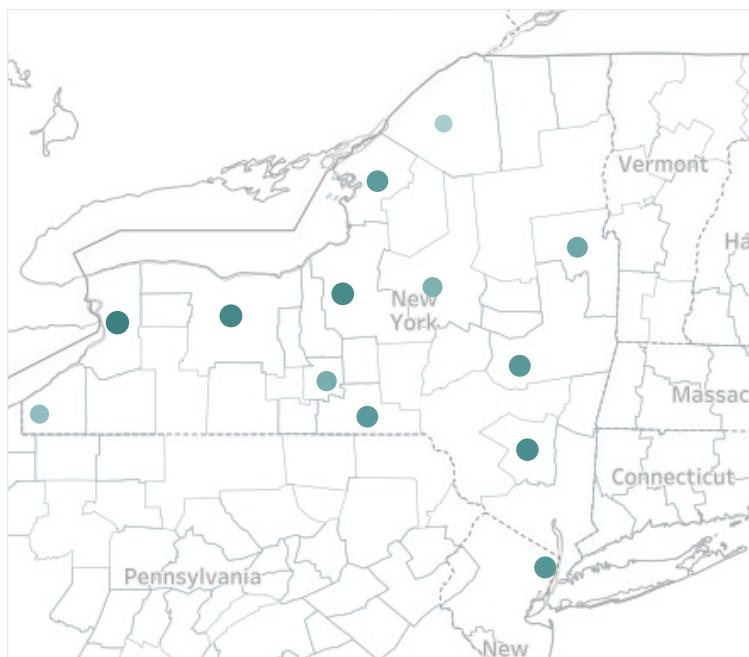
### Fraud & Other Reports



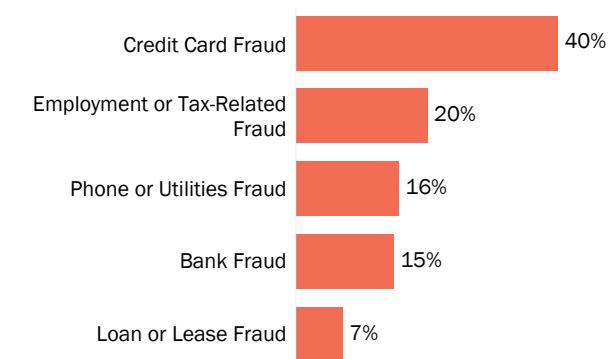
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



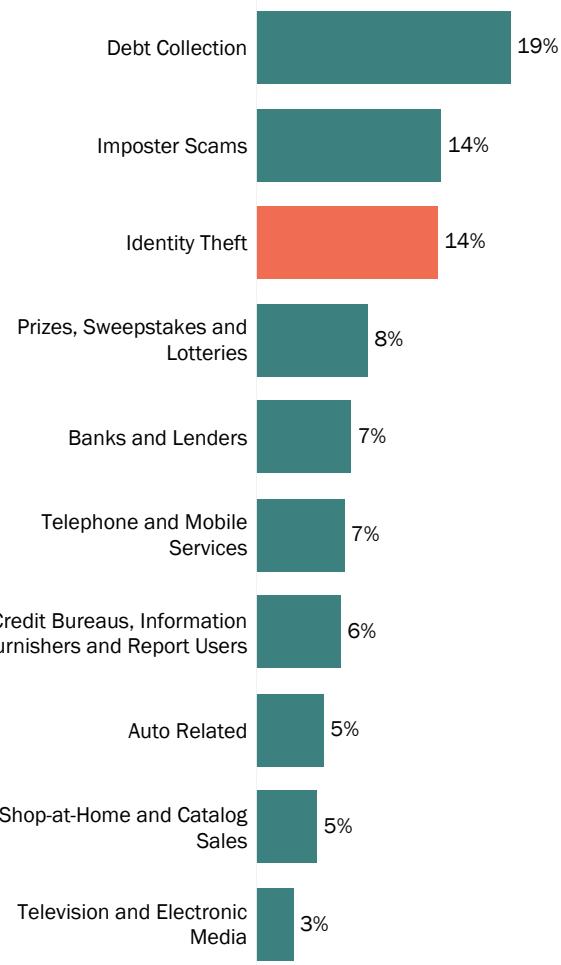
### Identity Theft Reports



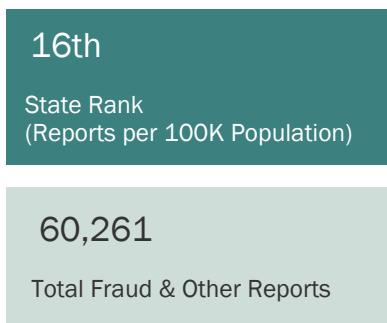
Percentages are based on the total number of relevant 2017 reports from New York consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## North Carolina

### Top Ten Report Categories



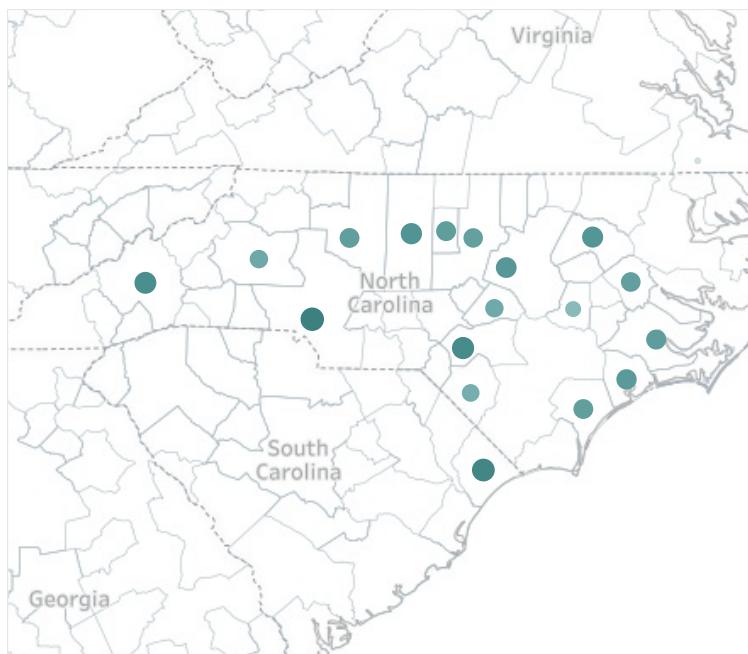
### Fraud & Other Reports



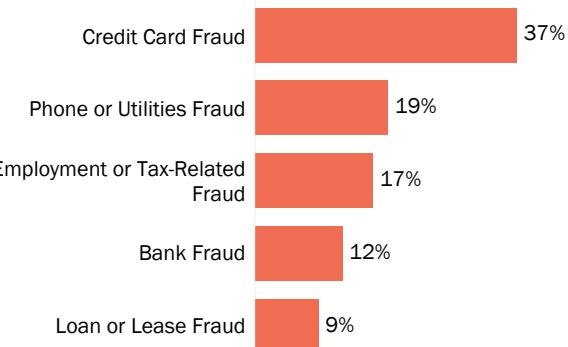
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



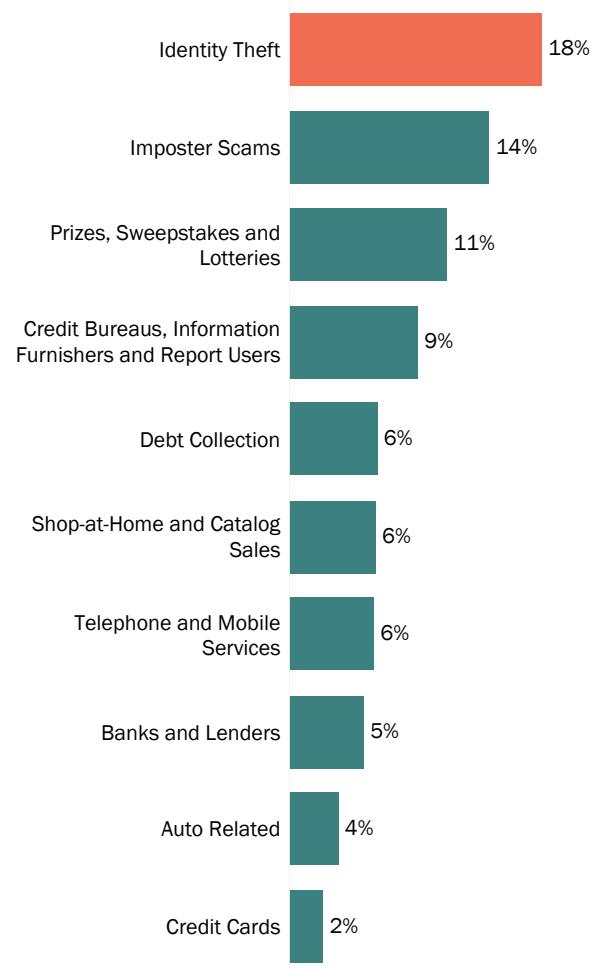
### Identity Theft Reports



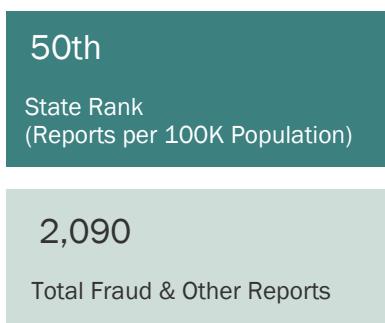
Percentages are based on the total number of relevant 2017 reports from North Carolina consumers, as indicated in the chart title. This page excludes reports provided by the North Carolina Department of Justice. Consumers can report multiple types of identity theft.

## North Dakota

### Top Ten Report Categories



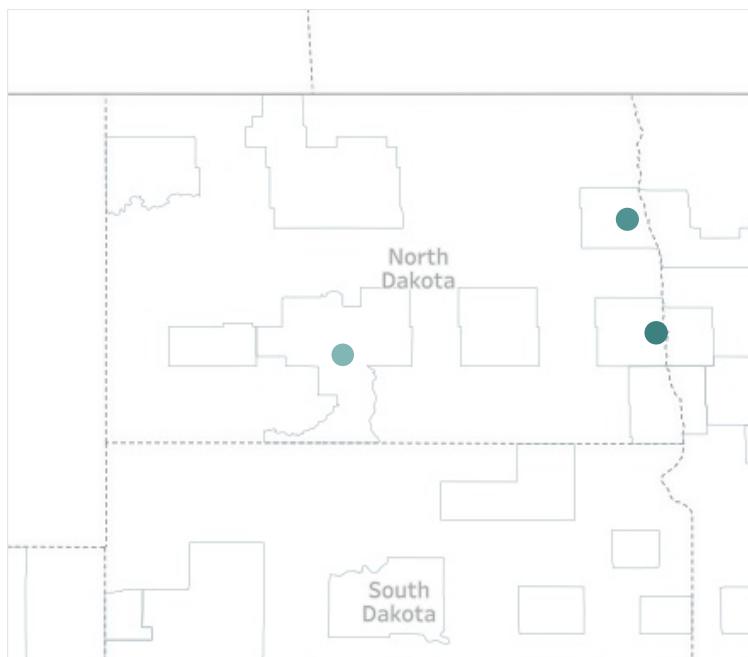
### Fraud & Other Reports



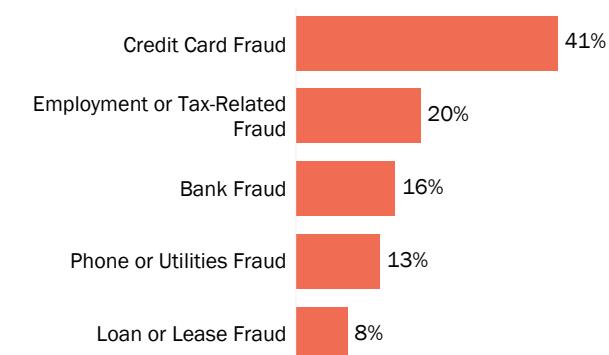
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



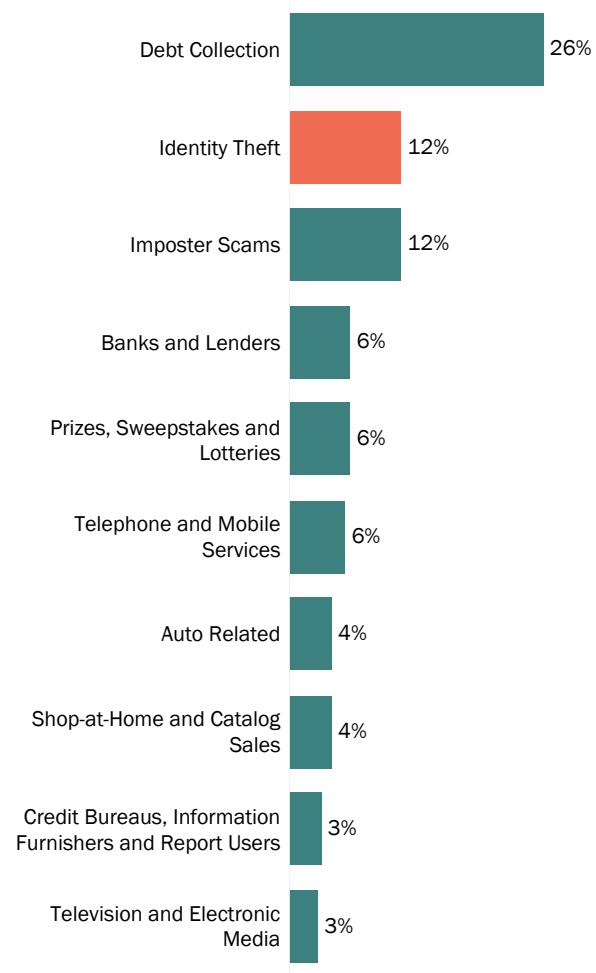
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from North Dakota consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Ohio

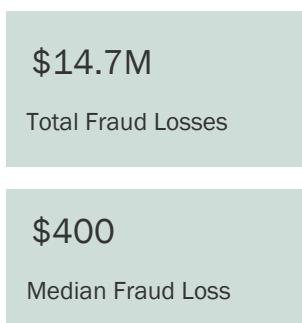
### Top Ten Report Categories



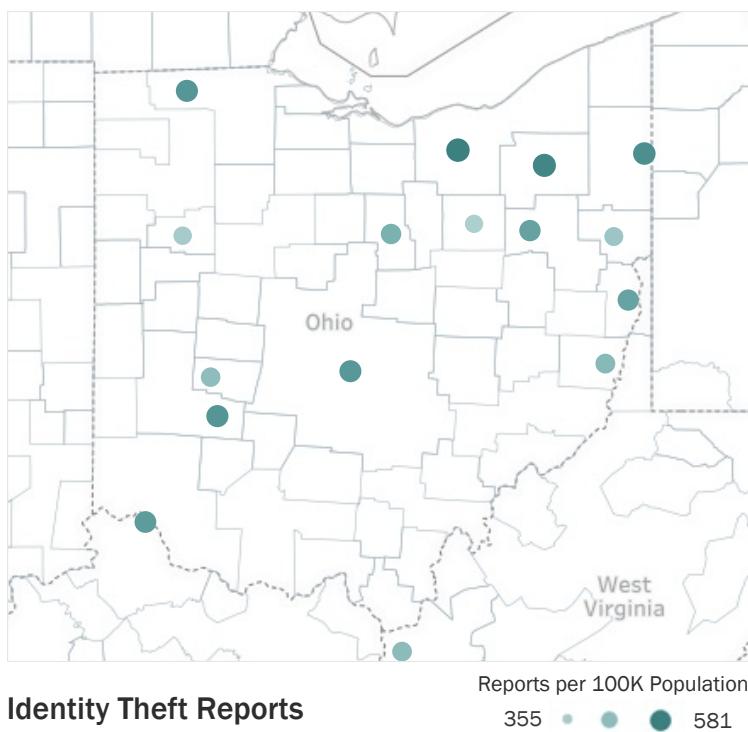
### Fraud & Other Reports



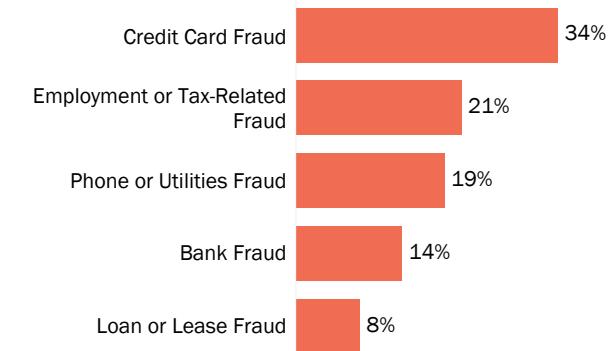
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



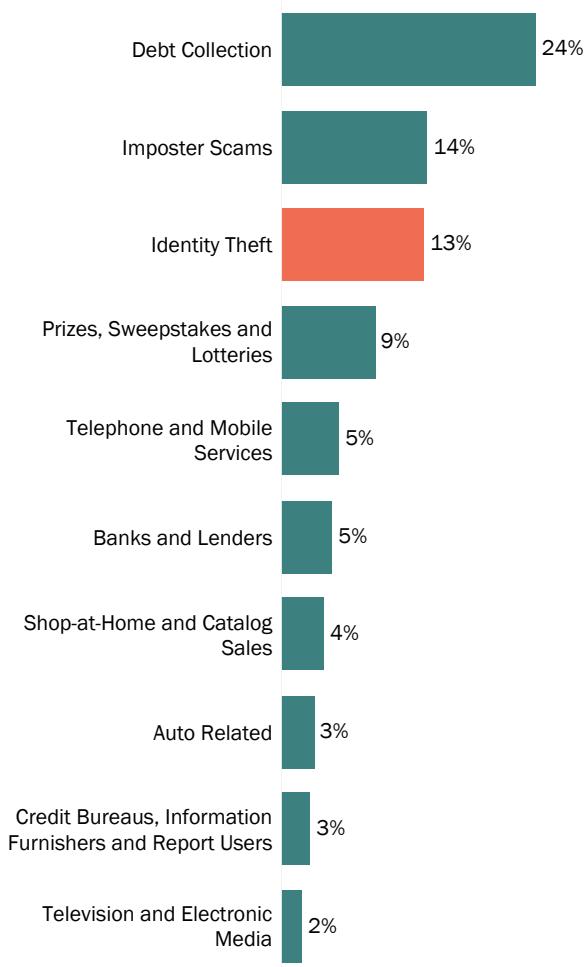
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Ohio consumers, as indicated in the chart title. This page excludes reports provided by the Ohio Attorney General. Consumers can report multiple types of identity theft.

## Oklahoma

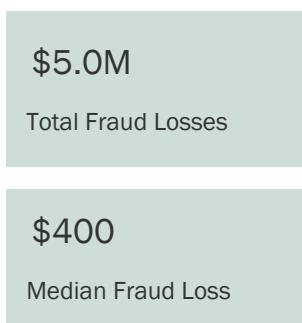
### Top Ten Report Categories



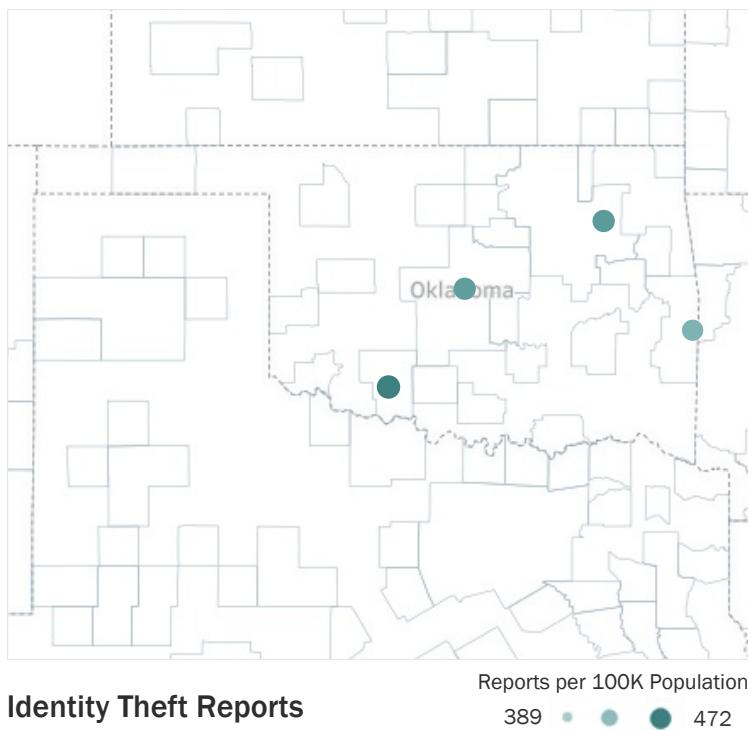
### Fraud & Other Reports



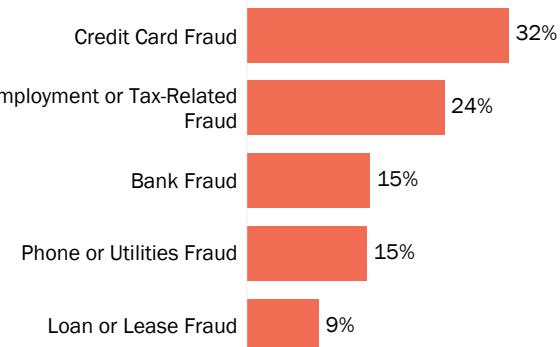
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



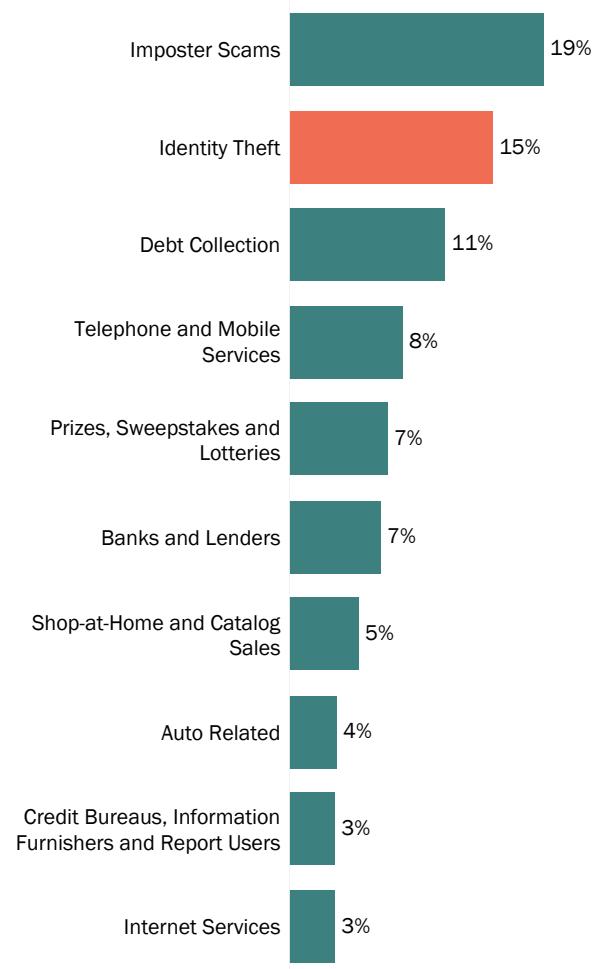
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Oklahoma consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Oregon

### Top Ten Report Categories



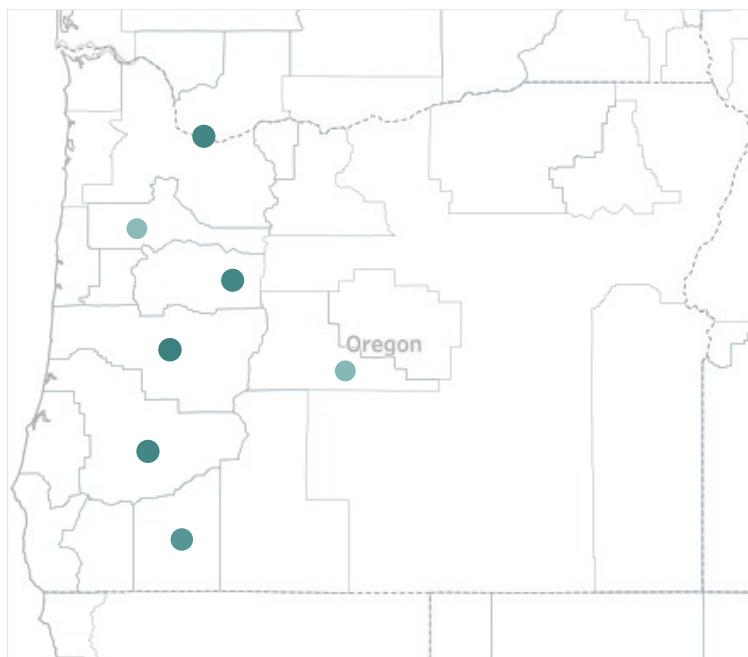
### Fraud & Other Reports



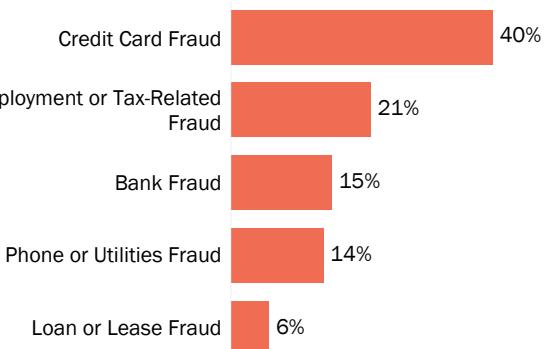
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



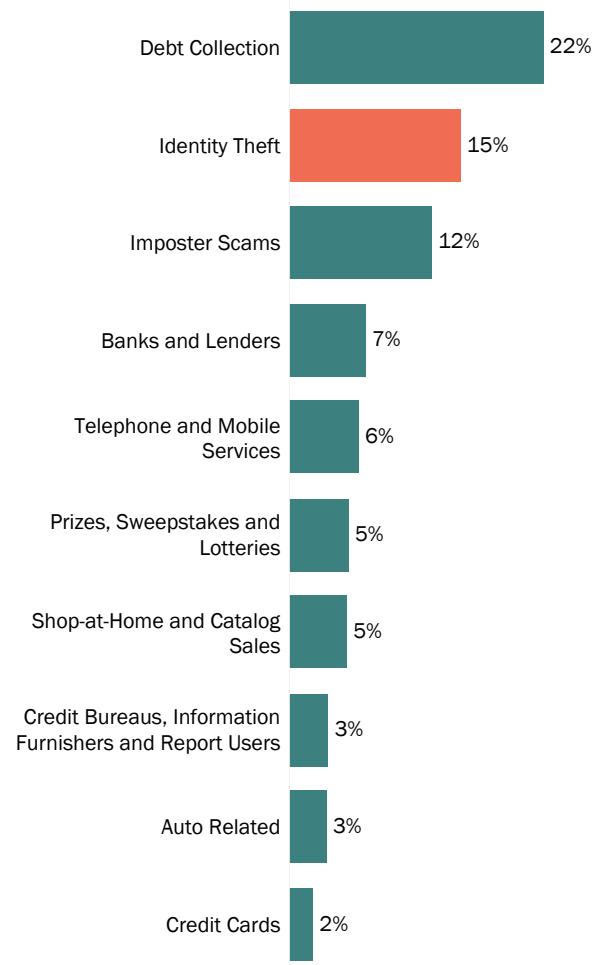
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from Oregon consumers, as indicated in the chart title. This page excludes reports provided by the Oregon Department of Justice. Consumers can report multiple types of identity theft.*

## Pennsylvania

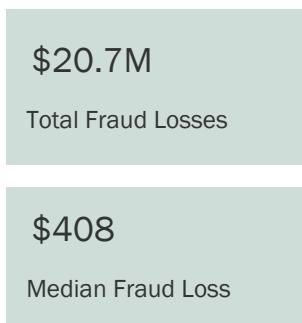
### Top Ten Report Categories



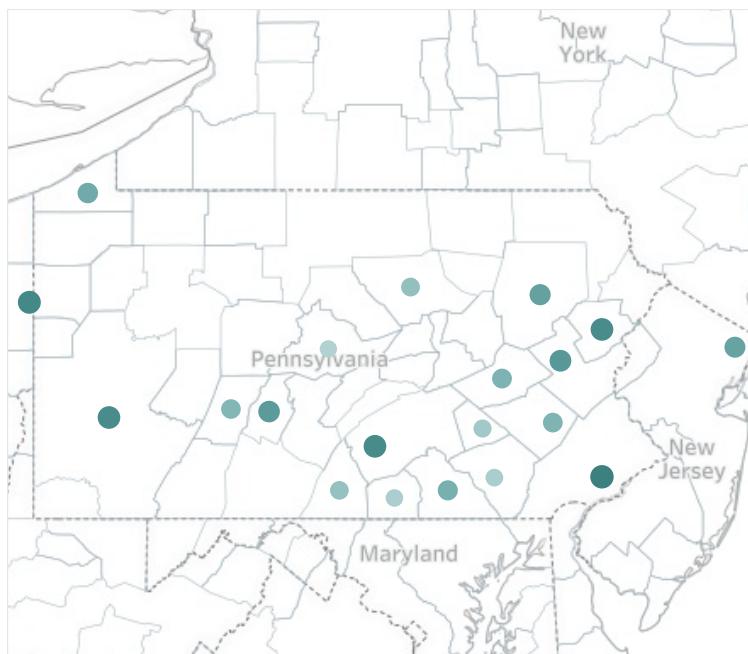
### Fraud & Other Reports



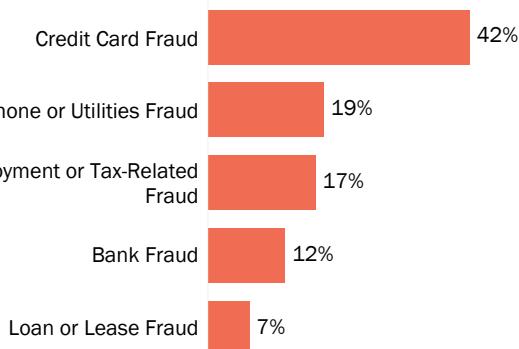
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



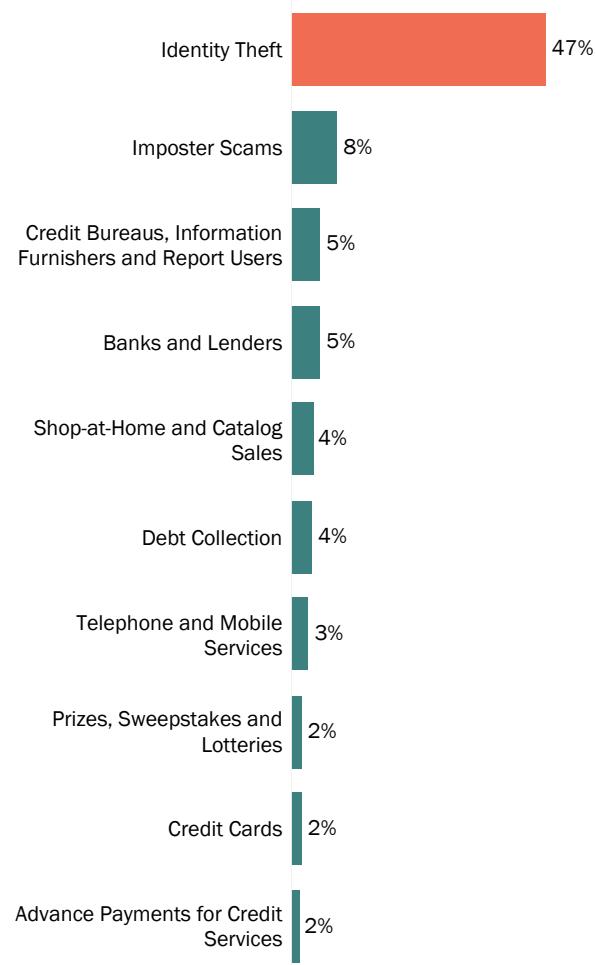
### Identity Theft Reports



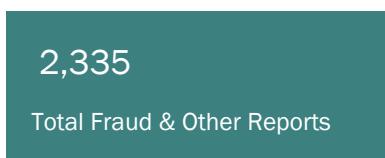
Percentages are based on the total number of relevant 2017 reports from Pennsylvania consumers, as indicated in the chart title. This page excludes reports provided by the Pennsylvania Attorney General. Consumers can report multiple types of identity theft.

## Puerto Rico

### Top Ten Report Categories



### Fraud & Other Reports



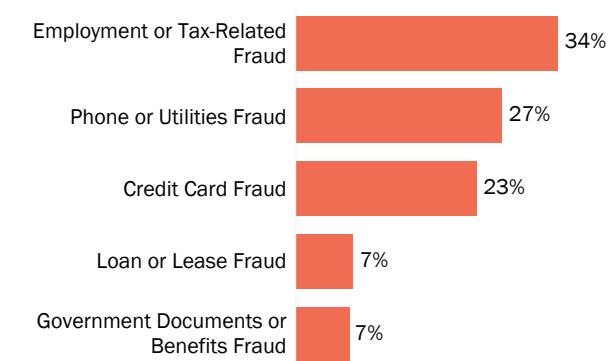
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



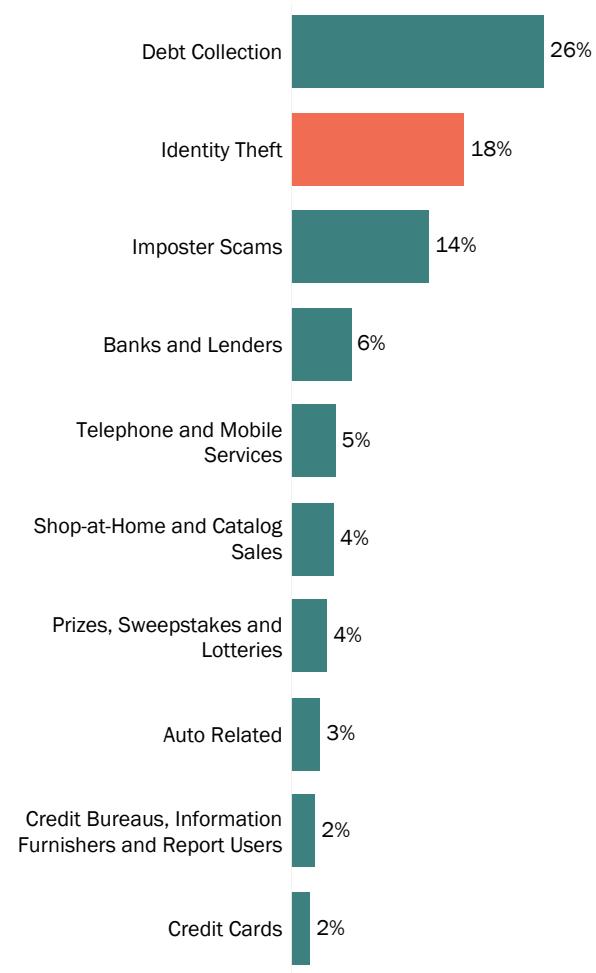
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Puerto Rico consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Rhode Island

### Top Ten Report Categories



### Fraud & Other Reports



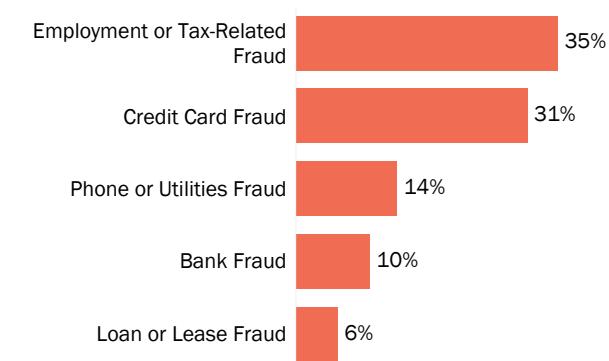
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



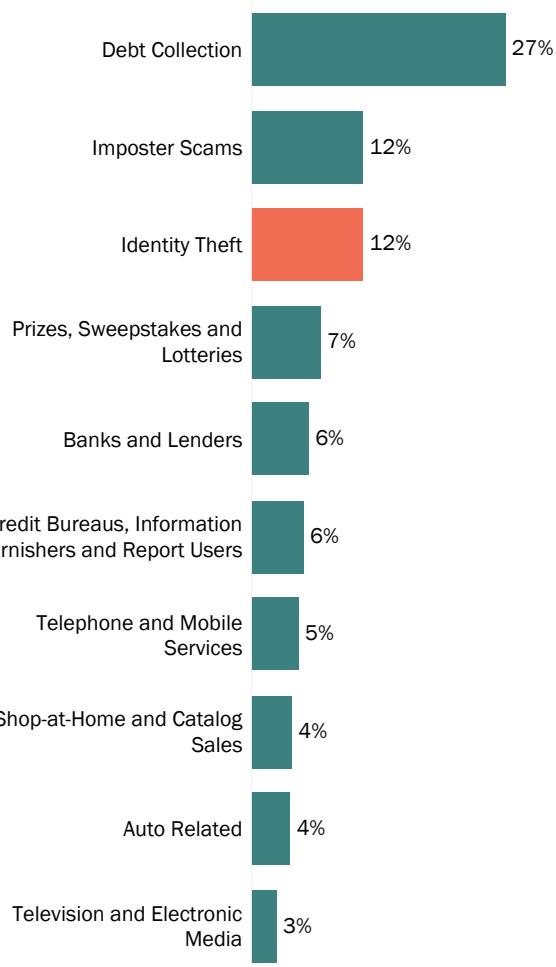
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from Rhode Island consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## South Carolina

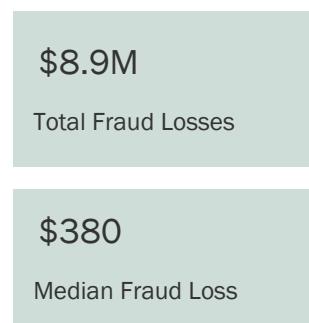
### Top Ten Report Categories



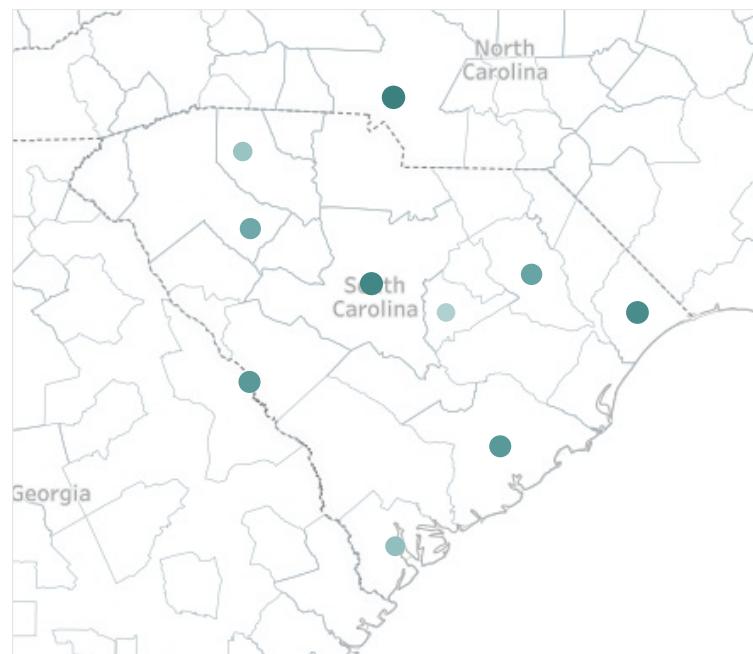
### Fraud & Other Reports



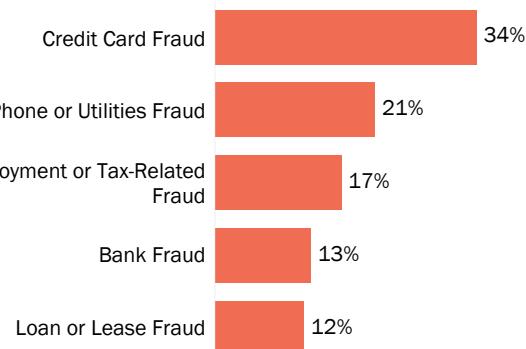
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



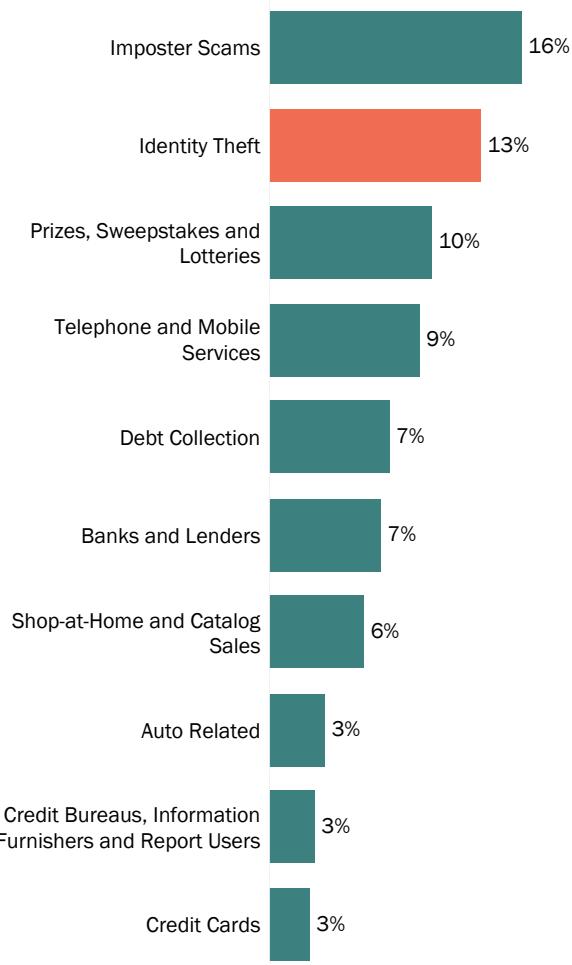
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from South Carolina consumers, as indicated in the chart title. This page excludes reports provided by the South Carolina Department of Consumer Affairs. Consumers can report multiple types of identity theft.

## South Dakota

### Top Ten Report Categories



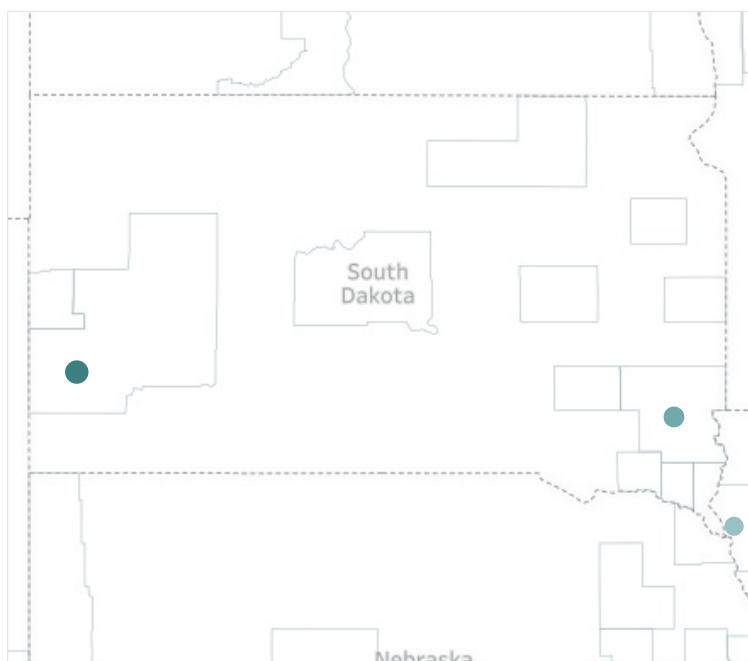
### Fraud & Other Reports



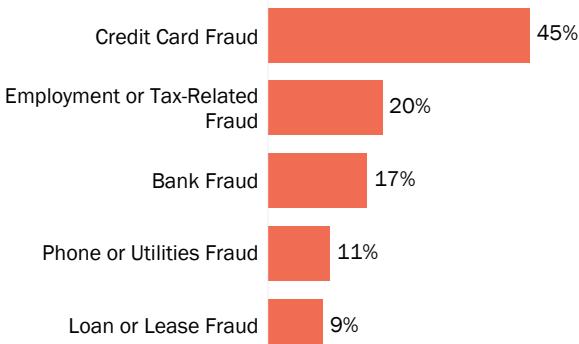
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



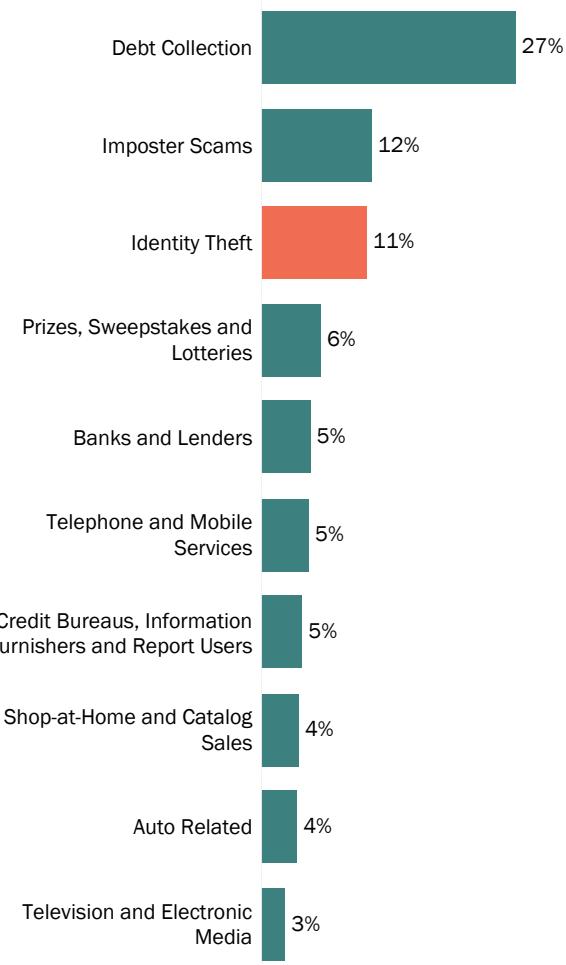
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from South Dakota consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Tennessee

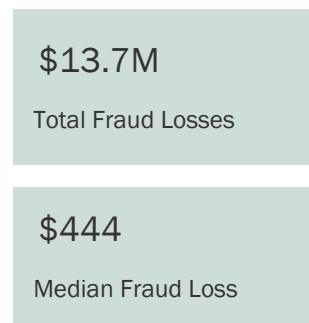
### Top Ten Report Categories



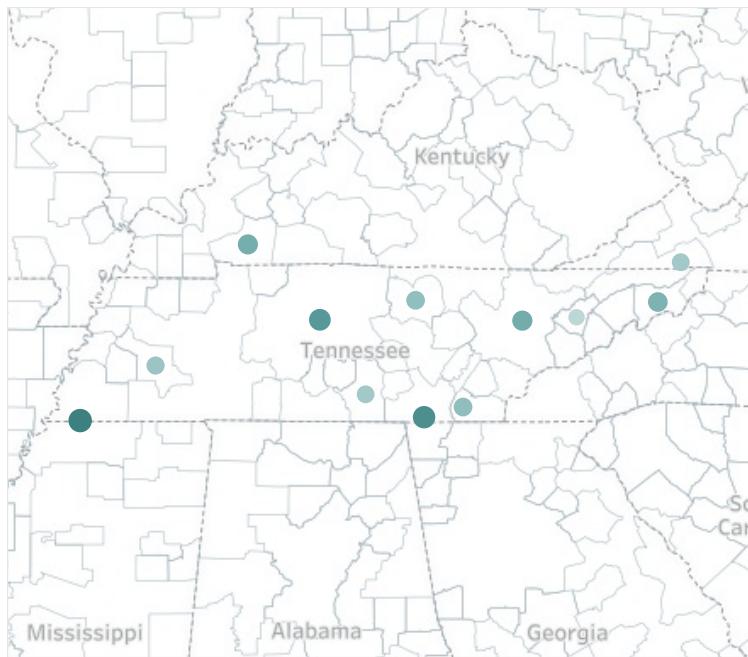
### Fraud & Other Reports



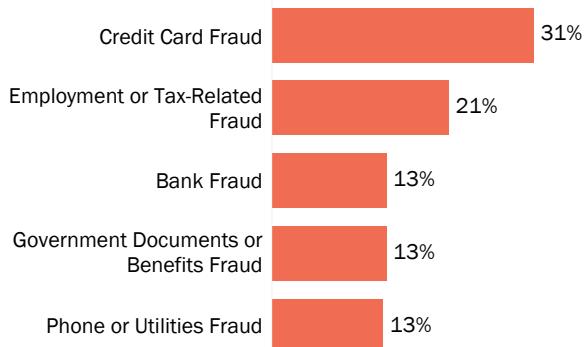
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



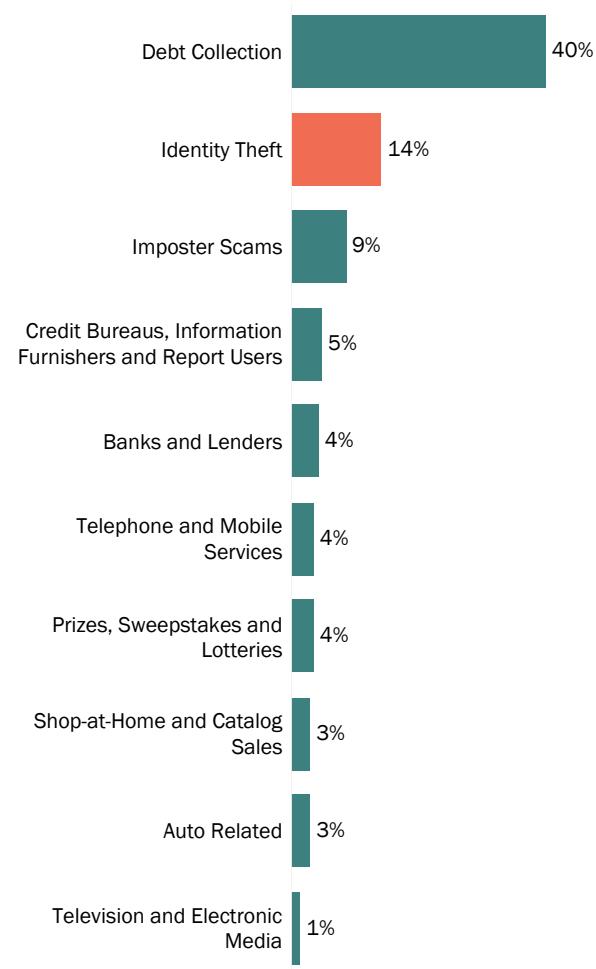
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Tennessee consumers, as indicated in the chart title. This page excludes reports provided by the Tennessee Department of Commerce and Insurance, Consumer Affairs Division. Consumers can report multiple types of identity theft.

## Texas

### Top Ten Report Categories



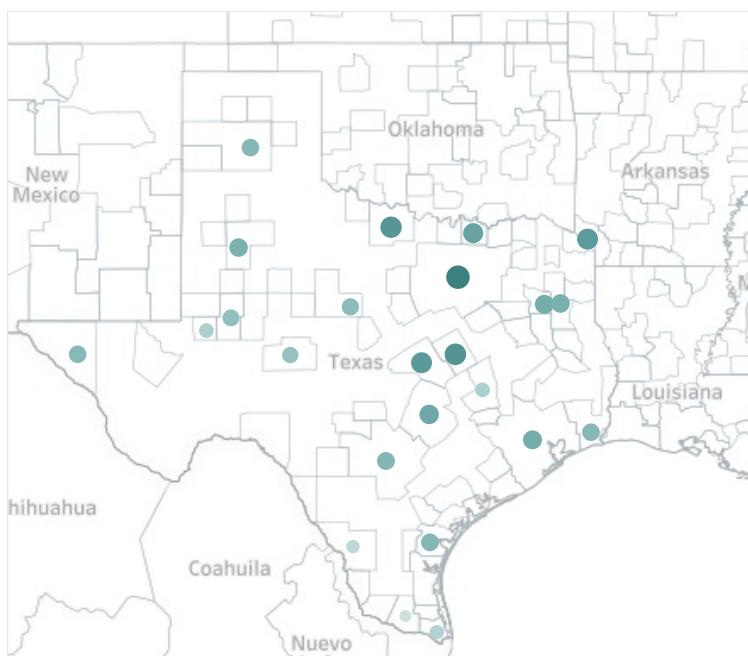
### Fraud & Other Reports



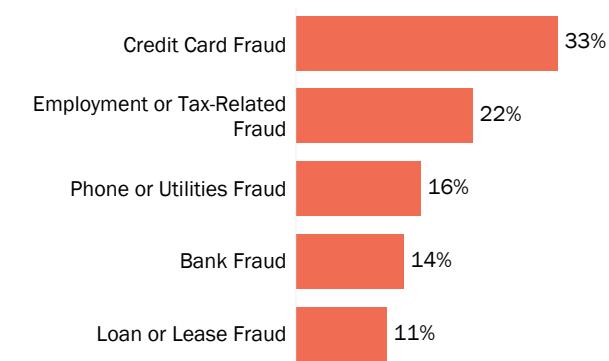
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



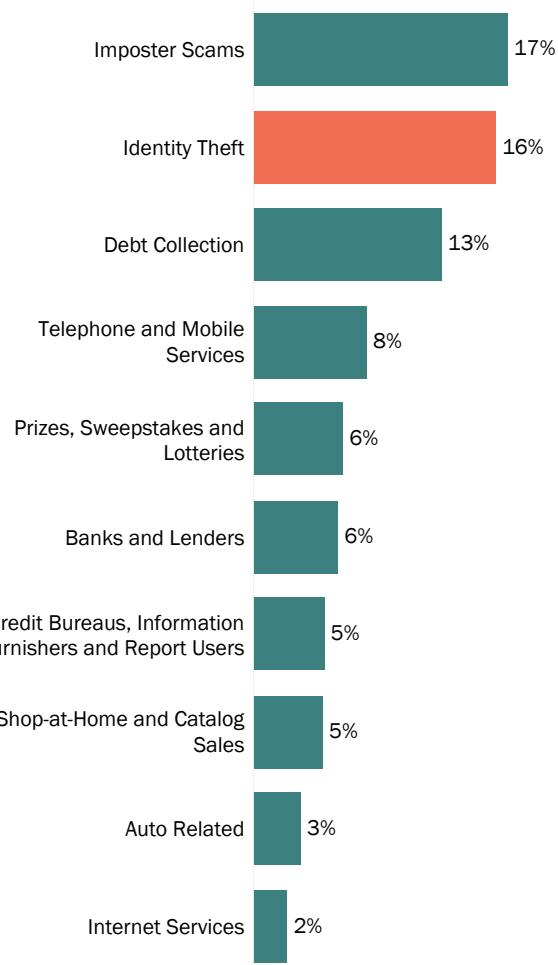
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from Texas consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## Utah

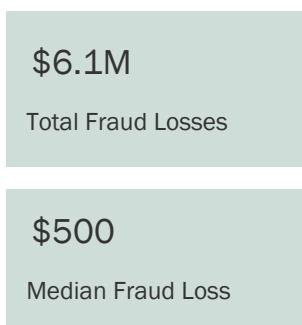
### Top Ten Report Categories



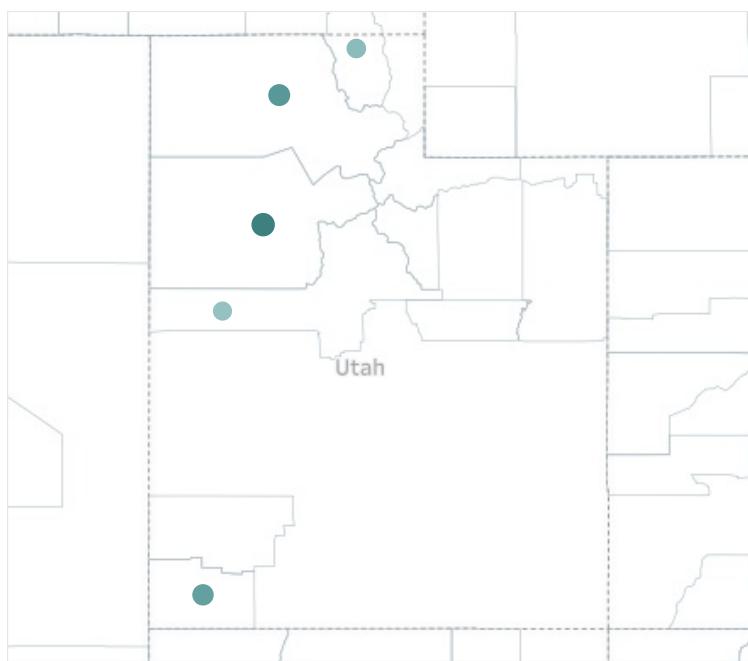
### Fraud & Other Reports



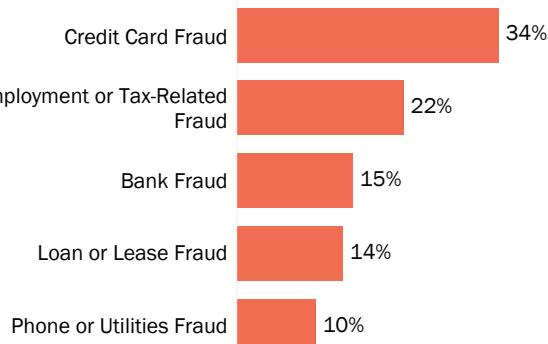
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



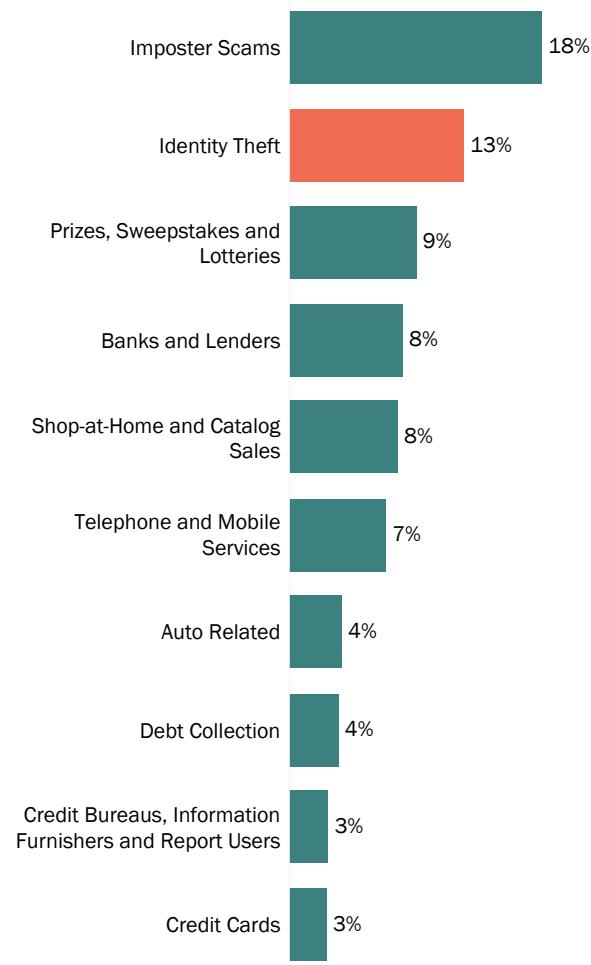
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Utah consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Vermont

### Top Ten Report Categories



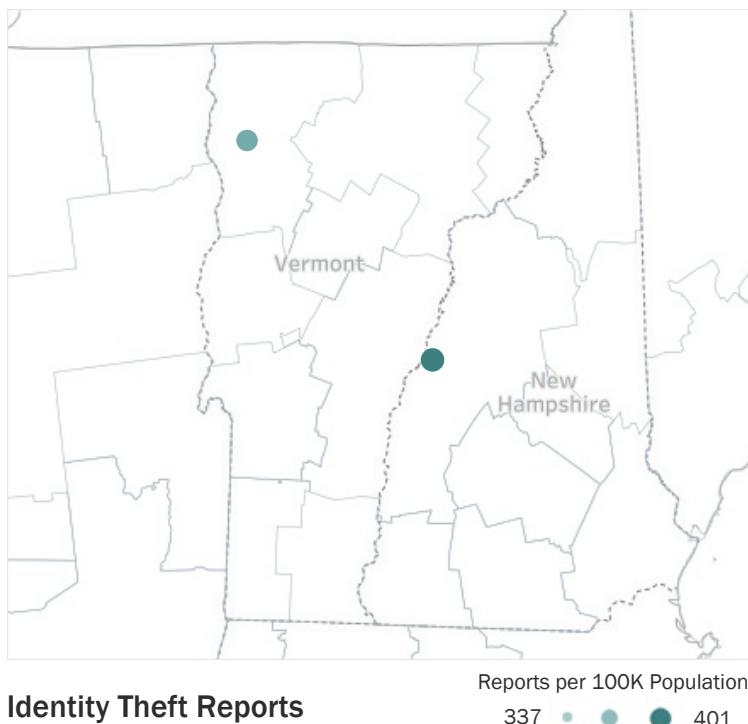
### Fraud & Other Reports



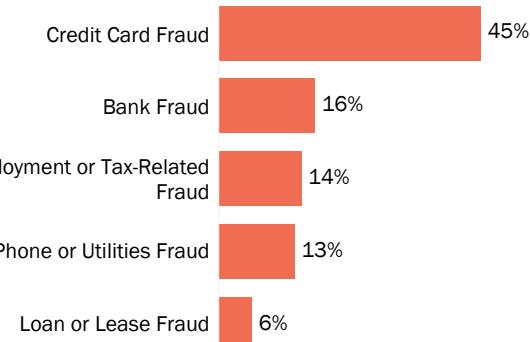
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



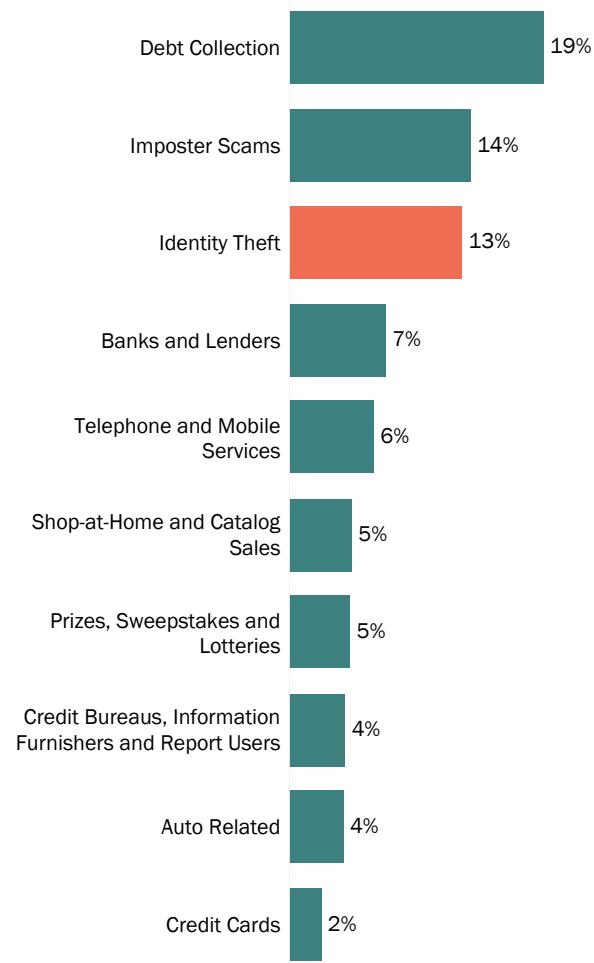
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Vermont consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Virginia

### Top Ten Report Categories



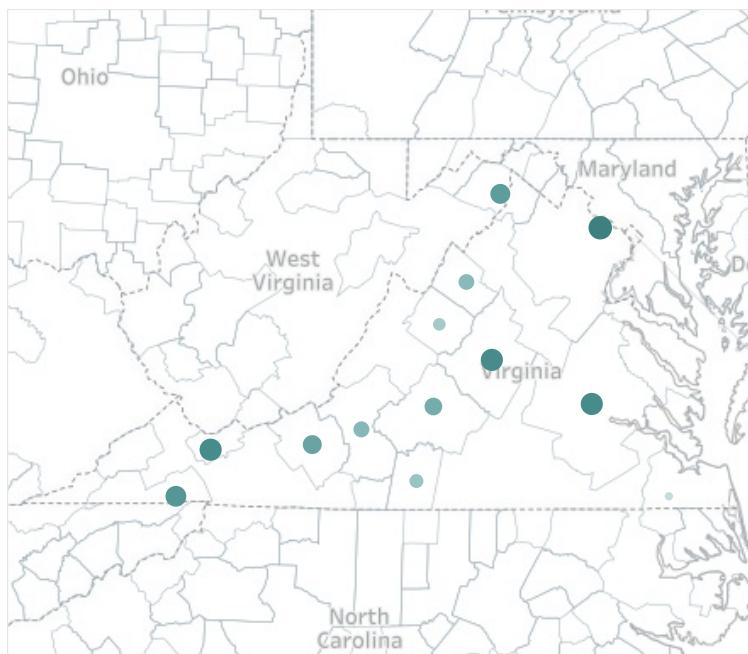
### Fraud & Other Reports



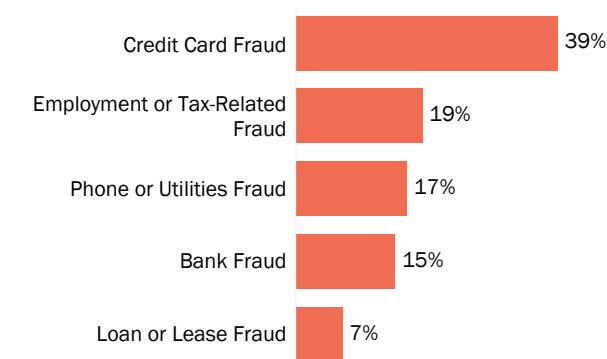
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



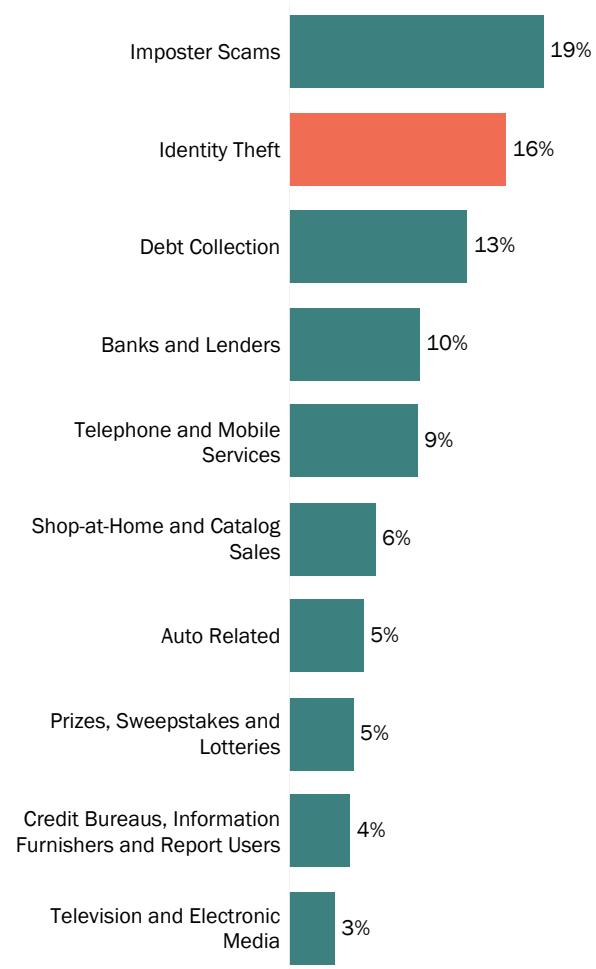
### Identity Theft Reports



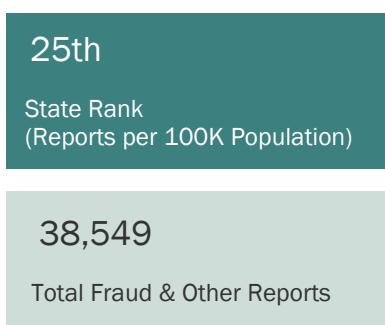
Percentages are based on the total number of relevant 2017 reports from Virginia consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.

## Washington

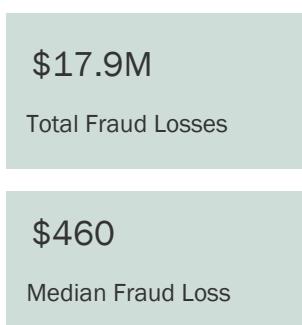
### Top Ten Report Categories



### Fraud & Other Reports



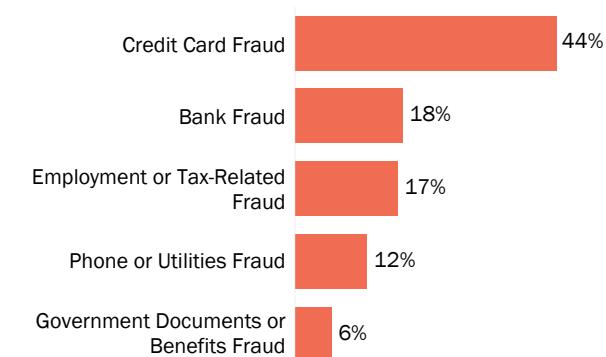
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



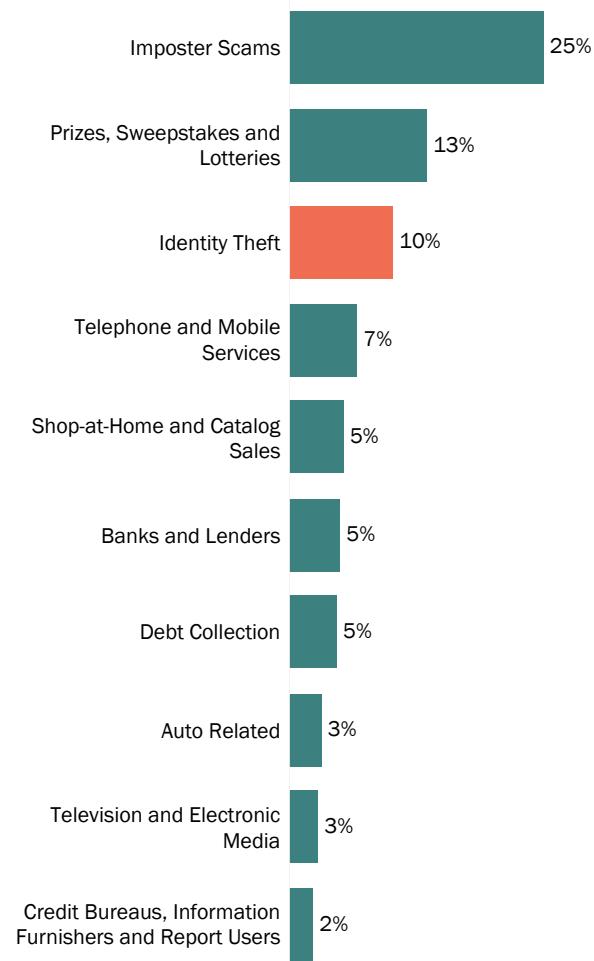
### Identity Theft Reports



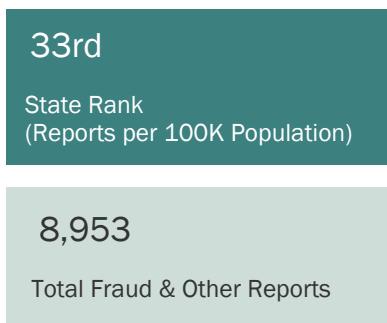
Percentages are based on the total number of relevant 2017 reports from Washington consumers, as indicated in the chart title. This page excludes reports provided by the Washington Attorney General. Consumers can report multiple types of identity theft.

## West Virginia

### Top Ten Report Categories



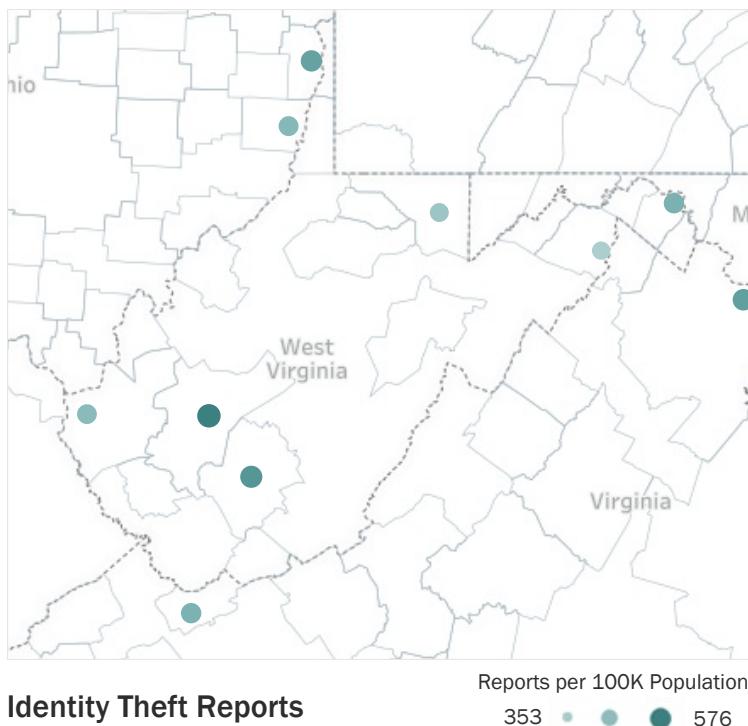
### Fraud & Other Reports



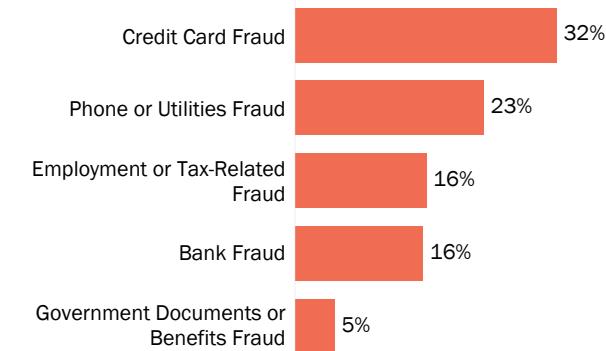
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



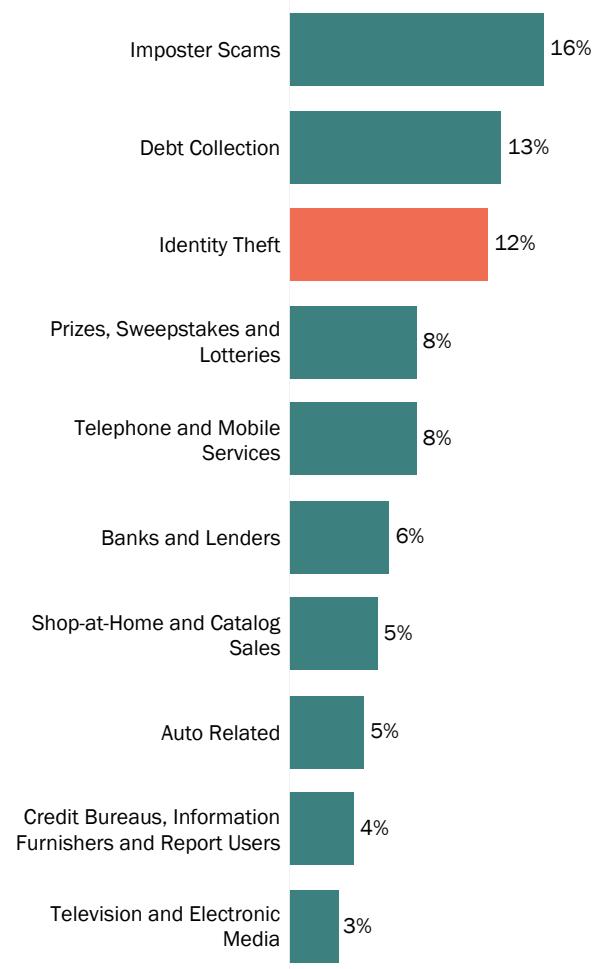
### Identity Theft Reports



*Percentages are based on the total number of relevant 2017 reports from West Virginia consumers, as indicated in the chart title. Consumers can report multiple types of identity theft.*

## Wisconsin

### Top Ten Report Categories



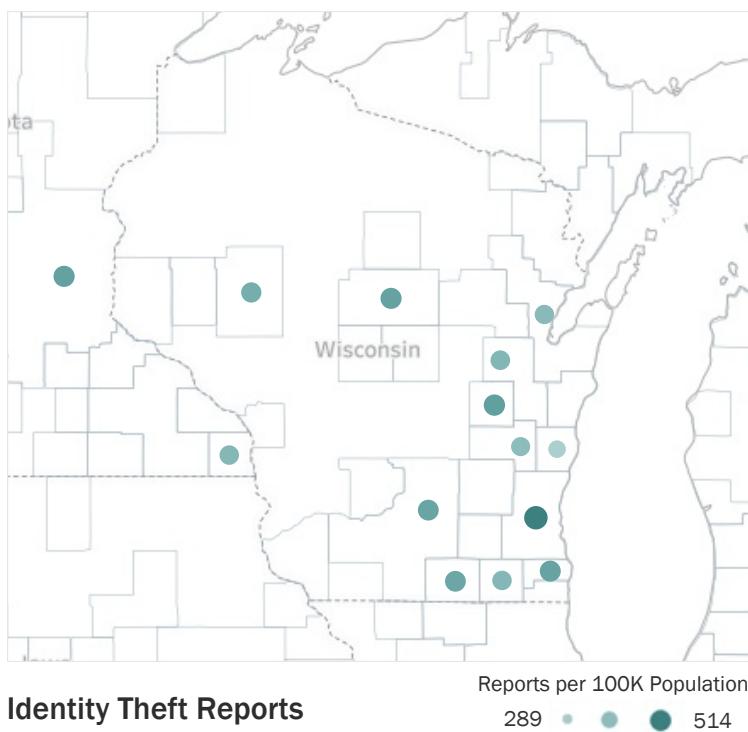
### Fraud & Other Reports



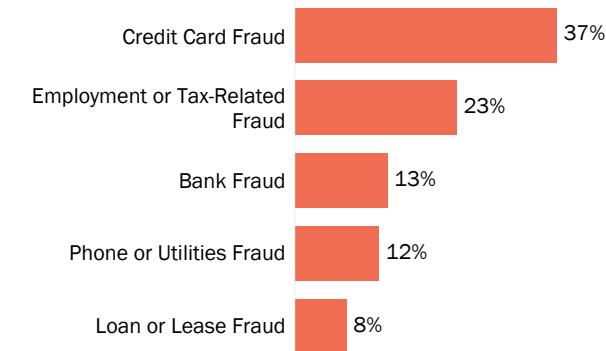
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



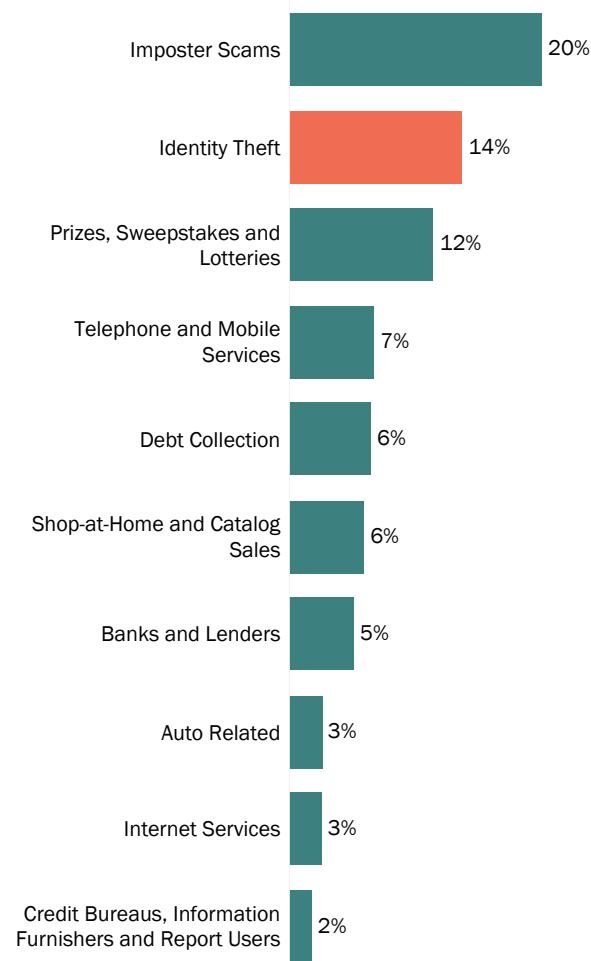
### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Wisconsin consumers, as indicated in the chart title. This page excludes reports provided by the Wisconsin Department of Agriculture, Trade, and Consumer Protection. Consumers can report multiple types of identity theft.

## Wyoming

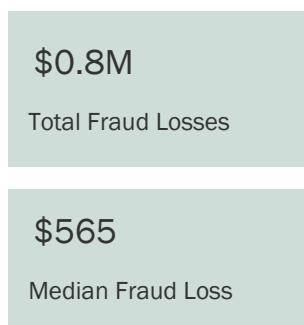
### Top Ten Report Categories



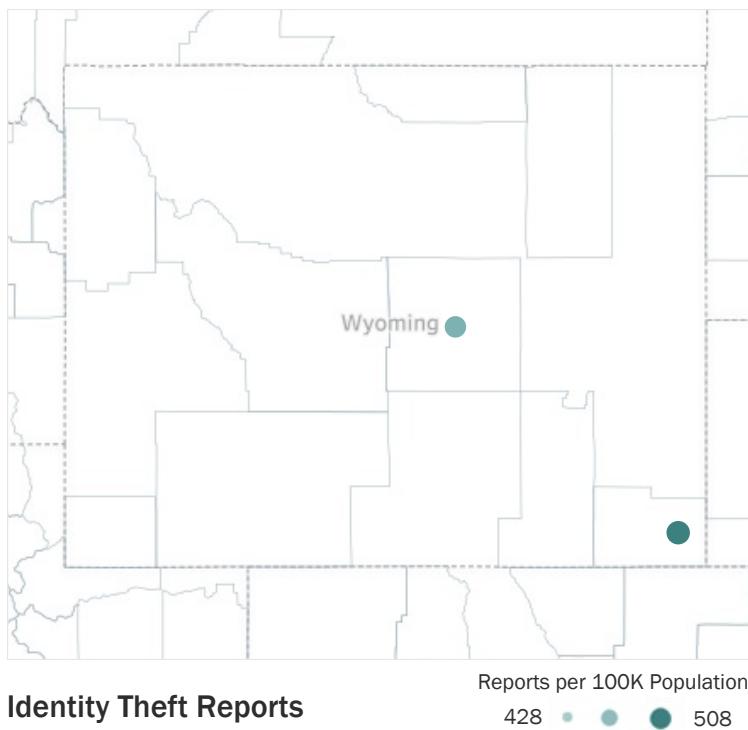
### Fraud & Other Reports



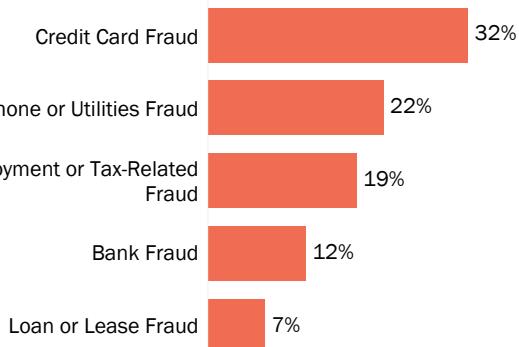
### Fraud Losses



### Fraud & Other Reports by Metropolitan Area



### Top Identity Theft Types



### Identity Theft Reports



Percentages are based on the total number of relevant 2017 reports from Wyoming consumers, as indicated in the chart title. Consumers can report multiple types of identity theft. The identified Metropolitan Areas in Wyoming have a population of 81,000 or more.

## Top 50 Metropolitan Areas: Fraud and Other Reports

| Rank | Metropolitan Area   | Reports per 100K Population | # of Reports |
|------|---|-----------------------------|--------------|
| 1    | Homosassa Springs, FL Metropolitan Statistical Area                         | 1,156                       | 1,660        |
| 2    | Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area             | 927                         | 53,680       |
| 3    | Ocala, FL Metropolitan Statistical Area                                     | 827                         | 2,885        |
| 4    | Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area           | 824                         | 24,972       |
| 5    | Gainesville, FL Metropolitan Statistical Area                               | 807                         | 2,265        |
| 6    | Montgomery, AL Metropolitan Statistical Area                                | 785                         | 2,935        |
| 7    | Cape Coral-Fort Myers, FL Metropolitan Statistical Area                     | 781                         | 5,639        |
| 8    | Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area               | 773                         | 55,938       |
| 9    | Prescott, AZ Metropolitan Statistical Area                                  | 770                         | 1,737        |
| 10   | Detroit-Warren-Dearborn, MI Metropolitan Statistical Area                   | 746                         | 32,052       |
| 11   | Santa Fe, NM Metropolitan Statistical Area                                  | 745                         | 1,107        |
| 12   | Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area     | 743                         | 45,051       |
| 13   | Jacksonville, FL Metropolitan Statistical Area                              | 737                         | 10,889       |
| 14   | Macon-Bibb County, GA Metropolitan Statistical Area                         | 702                         | 1,610        |
| 15   | Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area        | 696                         | 4,437        |
| 16   | Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area             | 674                         | 16,666       |
| 17   | Punta Gorda, FL Metropolitan Statistical Area                               | 666                         | 1,189        |
| 18   | Memphis, TN-MS-AR Metropolitan Statistical Area                             | 660                         | 8,865        |
| 19   | Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area              | 657                         | 14,159       |
| 20   | Columbia, SC Metropolitan Statistical Area                                  | 657                         | 5,367        |
| 21   | Mobile, AL Metropolitan Statistical Area                                    | 656                         | 2,722        |
| 22   | Waco, TX Metropolitan Statistical Area                                      | 654                         | 1,735        |
| 23   | Spokane-Spokane Valley, WA Metropolitan Statistical Area                    | 646                         | 3,598        |
| 24   | Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area                 | 641                         | 15,655       |
| 25   | Wichita Falls, TX Metropolitan Statistical Area                             | 640                         | 964          |
| 26   | Lakeland-Winter Haven, FL Metropolitan Statistical Area                     | 637                         | 4,241        |
| 27   | Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area | 636                         | 2,859        |
| 28   | Columbus, GA-AL Metropolitan Statistical Area                               | 631                         | 1,947        |
| 29   | Sacramento-Roseville-Arden-Arcade, CA Metropolitan Statistical Area         | 623                         | 14,306       |
| 30   | Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area             | 623                         | 3,606        |
| 31   | Huntsville, AL Metropolitan Statistical Area                                | 616                         | 2,772        |
| 32   | Brunswick, GA Metropolitan Statistical Area                                 | 616                         | 719          |
| 33   | Killeen-Temple, TX Metropolitan Statistical Area                            | 615                         | 2,682        |
| 34   | Texarkana, TX-AR Metropolitan Statistical Area                              | 614                         | 921          |
| 35   | Dover, DE Metropolitan Statistical Area                                     | 609                         | 1,064        |
| 36   | Savannah, GA Metropolitan Statistical Area                                  | 606                         | 2,327        |
| 37   | Chattanooga, TN-GA Metropolitan Statistical Area                            | 603                         | 3,326        |
| 38   | Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area              | 603                         | 691          |
| 39   | Fayetteville, NC Metropolitan Statistical Area                              | 603                         | 2,293        |
| 40   | Port St. Lucie, FL Metropolitan Statistical Area                            | 600                         | 2,793        |
| 41   | Augusta-Richmond County, GA-SC Metropolitan Statistical Area                | 597                         | 3,549        |
| 42   | Charleston-North Charleston, SC Metropolitan Statistical Area               | 596                         | 4,534        |
| 43   | Birmingham-Hoover, AL Metropolitan Statistical Area                         | 592                         | 6,789        |
| 44   | Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area                   | 589                         | 27,458       |
| 45   | Asheville, NC Metropolitan Statistical Area                                 | 589                         | 2,662        |
| 46   | Missoula, MT Metropolitan Statistical Area                                  | 585                         | 679          |
| 47   | Sebastian-Vero Beach, FL Metropolitan Statistical Area                      | 583                         | 883          |
| 48   | Cleveland-Elyria, OH Metropolitan Statistical Area                          | 581                         | 11,933       |
| 49   | Charleston, WV Metropolitan Statistical Area                                | 576                         | 1,256        |
| 50   | Lake Havasu City-Kingman, AZ Metropolitan Statistical Area                  | 569                         | 1,168        |

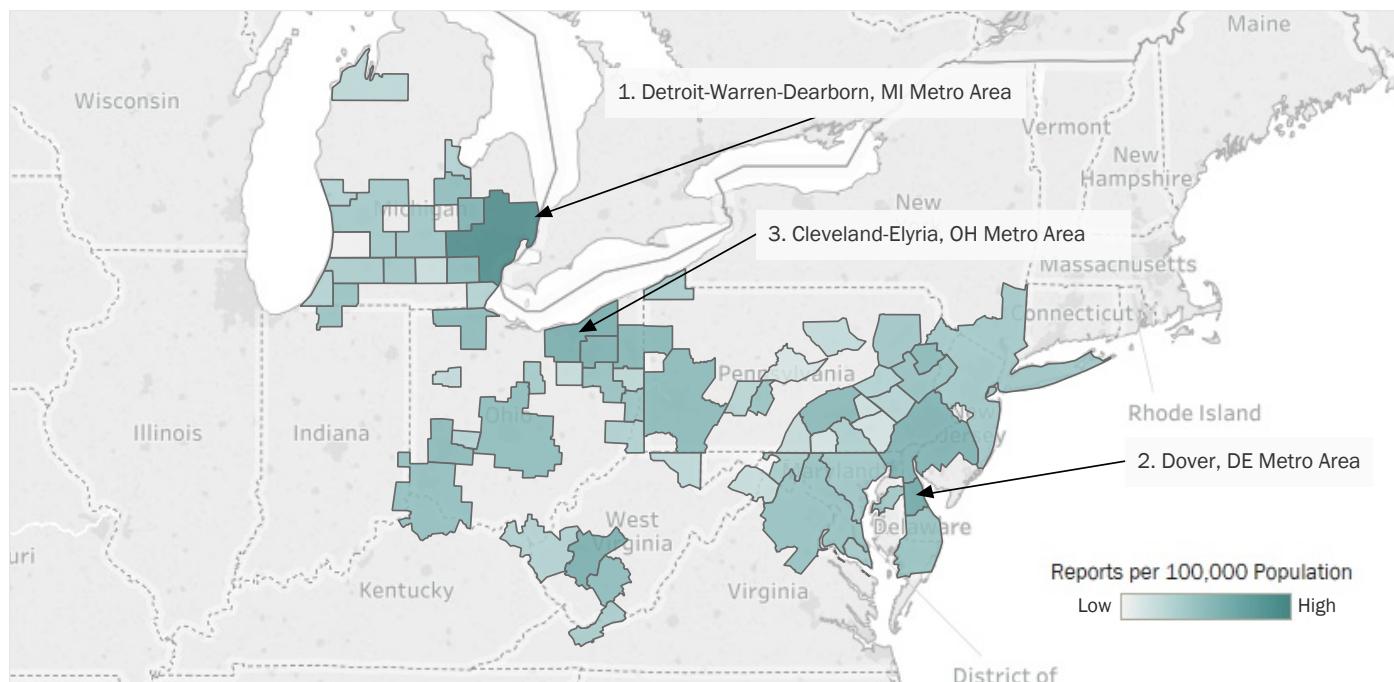
Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

## Top 50 Metropolitan Areas: Identity Theft Reports

| Rank | Metropolitan Area   | Reports per 100K Population | # of Reports |
|------|---|-----------------------------|--------------|
| 1    | Ann Arbor, MI Metropolitan Statistical Area                               | 256                         | 932          |
| 2    | Sebastian-Vero Beach, FL Metropolitan Statistical Area                    | 196                         | 297          |
| 3    | Sumter, SC Metropolitan Statistical Area                                  | 192                         | 206          |
| 4    | Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area   | 191                         | 11,606       |
| 5    | Detroit-Warren-Dearborn, MI Metropolitan Statistical Area                 | 184                         | 7,917        |
| 6    | Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area          | 162                         | 21,564       |
| 7    | Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area               | 161                         | 3,938        |
| 8    | San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area          | 161                         | 3,192        |
| 9    | Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area           | 160                         | 583          |
| 10   | San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area           | 159                         | 7,450        |
| 11   | Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area             | 159                         | 11,506       |
| 12   | Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area           | 156                         | 9,010        |
| 13   | Grand Rapids-Wyoming, MI Metropolitan Statistical Area                    | 155                         | 1,628        |
| 14   | Ponce, PR Metropolitan Statistical Area                                   | 155                         | 479          |
| 15   | Punta Gorda, FL Metropolitan Statistical Area                             | 154                         | 275          |
| 16   | Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area            | 145                         | 3,122        |
| 17   | Bakersfield, CA Metropolitan Statistical Area                             | 145                         | 1,279        |
| 18   | Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area         | 142                         | 4,317        |
| 19   | Jacksonville, FL Metropolitan Statistical Area                            | 142                         | 2,104        |
| 20   | Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area          | 141                         | 13,412       |
| 21   | Napa, CA Metropolitan Statistical Area                                    | 141                         | 200          |
| 22   | Tallahassee, FL Metropolitan Statistical Area                             | 140                         | 530          |
| 23   | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area | 139                         | 8,444        |
| 24   | Lansing-East Lansing, MI Metropolitan Statistical Area                    | 137                         | 653          |
| 25   | Niles-Benton Harbor, MI Metropolitan Statistical Area                     | 137                         | 211          |
| 26   | Kalamazoo-Portage, MI Metropolitan Statistical Area                       | 137                         | 461          |
| 27   | California-Lexington Park, MD Metropolitan Statistical Area               | 137                         | 154          |
| 28   | Cape Coral-Fort Myers, FL Metropolitan Statistical Area                   | 137                         | 988          |
| 29   | North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area           | 137                         | 1,077        |
| 30   | Gainesville, FL Metropolitan Statistical Area                             | 136                         | 382          |
| 31   | Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area        | 136                         | 9,180        |
| 32   | Vallejo-Fairfield, CA Metropolitan Statistical Area                       | 135                         | 593          |
| 33   | Sacramento-Roseville-Arden-Arcade, CA Metropolitan Statistical Area       | 135                         | 3,090        |
| 34   | Fresno, CA Metropolitan Statistical Area                                  | 133                         | 1,305        |
| 35   | San Diego-Carlsbad, CA Metropolitan Statistical Area                      | 132                         | 4,395        |
| 36   | Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area      | 132                         | 844          |
| 37   | Flint, MI Metropolitan Statistical Area                                   | 132                         | 539          |
| 38   | Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area                 | 131                         | 6,098        |
| 39   | Wichita Falls, TX Metropolitan Statistical Area                           | 131                         | 197          |
| 40   | Durham-Chapel Hill, NC Metropolitan Statistical Area                      | 130                         | 730          |
| 41   | Stockton-Lodi, CA Metropolitan Statistical Area                           | 128                         | 942          |
| 42   | Santa Rosa, CA Metropolitan Statistical Area                              | 128                         | 644          |
| 43   | Jackson, MI Metropolitan Statistical Area                                 | 127                         | 202          |
| 44   | Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area           | 126                         | 731          |
| 45   | Boulder, CO Metropolitan Statistical Area                                 | 124                         | 401          |
| 46   | Macon-Bibb County, GA Metropolitan Statistical Area                       | 124                         | 285          |
| 47   | Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area        | 123                         | 5,580        |
| 48   | Sebring, FL Metropolitan Statistical Area                                 | 123                         | 124          |
| 49   | Columbus, GA-AL Metropolitan Statistical Area                             | 123                         | 379          |
| 50   | Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area    | 122                         | 1,471        |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

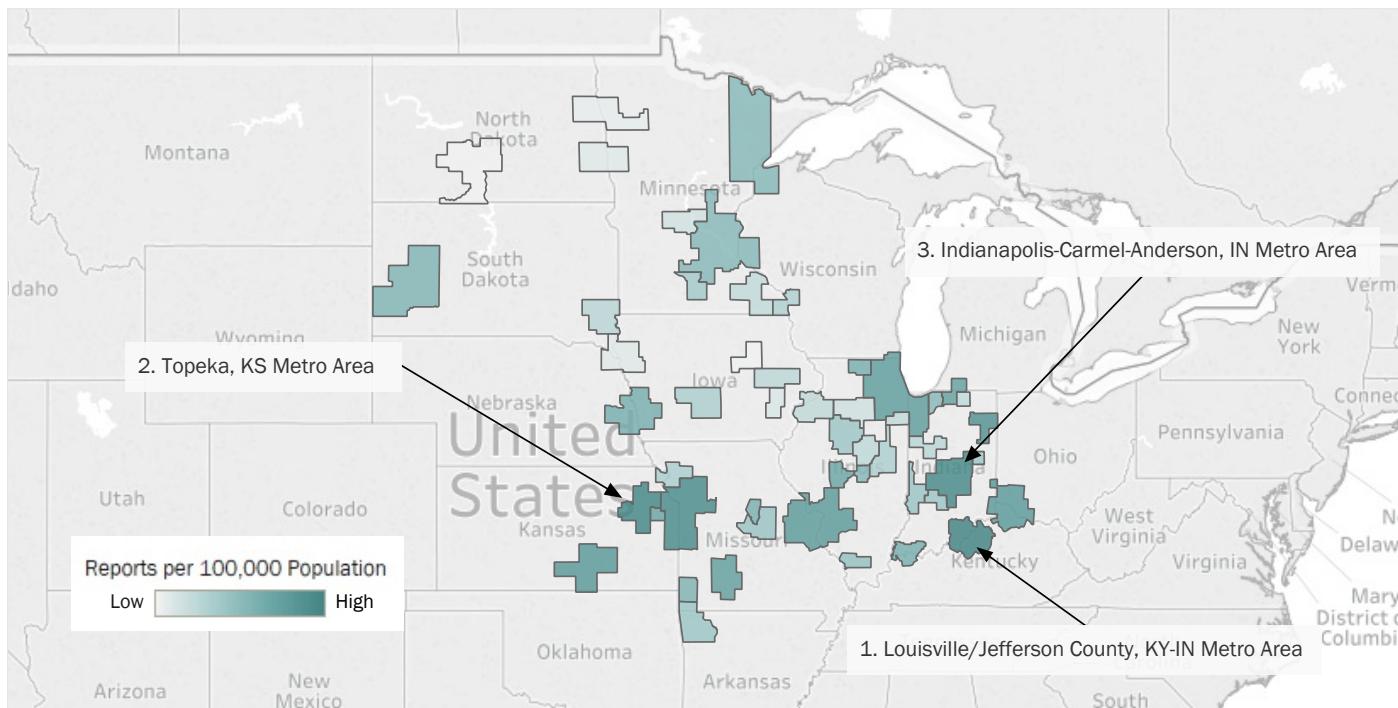
## Top 15 Metropolitan Areas: Fraud and Other Reports in the East Central Region



| Rank | Metropolitan Area   | Reports per 100K Population | # of Reports |
|------|---|-----------------------------|--------------|
| 1    | Detroit-Warren-Dearborn, MI Metropolitan Statistical Area                 | 746                         | 32,052       |
| 2    | Dover, DE Metropolitan Statistical Area                                   | 609                         | 1,064        |
| 3    | Cleveland-Elyria, OH Metropolitan Statistical Area                        | 581                         | 11,933       |
| 4    | Charleston, WV Metropolitan Statistical Area                              | 576                         | 1,256        |
| 5    | Akron, OH Metropolitan Statistical Area                                   | 563                         | 3,956        |
| 6    | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area | 561                         | 34,068       |
| 7    | Flint, MI Metropolitan Statistical Area                                   | 556                         | 2,273        |
| 8    | Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area           | 537                         | 2,926        |
| 9    | Harrisburg-Carlisle, PA Metropolitan Statistical Area                     | 526                         | 2,986        |
| 10   | East Stroudsburg, PA Metropolitan Statistical Area                        | 524                         | 871          |
| 11   | Pittsburgh, PA Metropolitan Statistical Area                              | 523                         | 12,250       |
| 12   | Dayton, OH Metropolitan Statistical Area                                  | 519                         | 4,156        |
| 13   | Toledo, OH Metropolitan Statistical Area                                  | 516                         | 3,123        |
| 14   | Beckley, WV Metropolitan Statistical Area                                 | 514                         | 621          |
| 15   | Ann Arbor, MI Metropolitan Statistical Area                               | 512                         | 1,869        |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

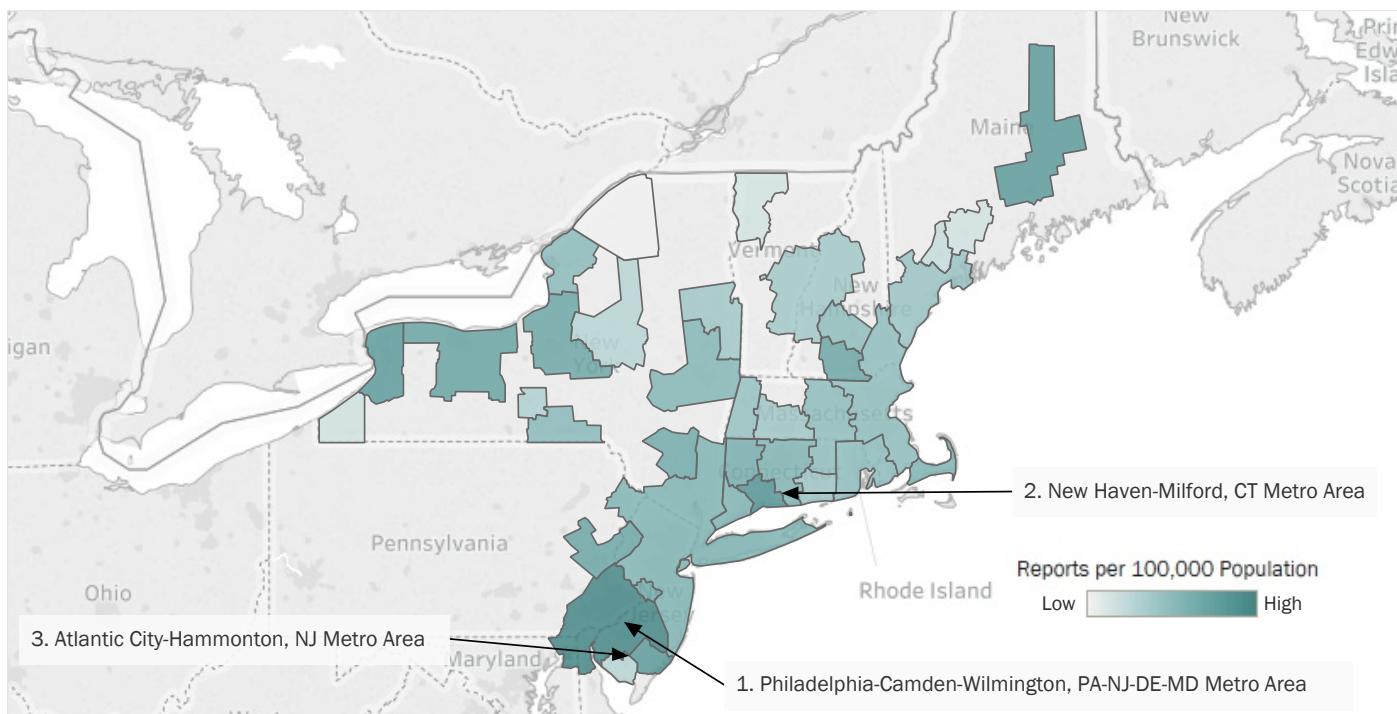
## Top 15 Metropolitan Areas: Fraud and Other Reports in the Midwest Region



| Rank | Metropolitan Area  | Reports per 100K Population | # of Reports |
|------|--|-----------------------------|--------------|
| 1    | Louisville/Jefferson County, KY-IN Metropolitan Statistical Area | 560                         | 7,191        |
| 2    | Topeka, KS Metropolitan Statistical Area                         | 554                         | 1,291        |
| 3    | Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area   | 547                         | 10,957       |
| 4    | Kansas City, MO-KS Metropolitan Statistical Area                 | 539                         | 11,340       |
| 5    | Fort Wayne, IN Metropolitan Statistical Area                     | 518                         | 2,235        |
| 6    | Wichita, KS Metropolitan Statistical Area                        | 503                         | 3,242        |
| 7    | Cincinnati, OH-KY-IN Metropolitan Statistical Area               | 499                         | 10,808       |
| 8    | St. Louis, MO-IL Metropolitan Statistical Area                   | 497                         | 13,942       |
| 9    | Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area | 490                         | 46,610       |
| 10   | Springfield, MO Metropolitan Statistical Area                    | 482                         | 2,213        |
| 11   | South Bend-Mishawaka, IN-MI Metropolitan Statistical Area        | 479                         | 1,535        |
| 12   | Lawrence, KS Metropolitan Statistical Area                       | 468                         | 559          |
| 13   | Springfield, IL Metropolitan Statistical Area                    | 466                         | 978          |
| 14   | Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area        | 445                         | 4,111        |
| 15   | Evansville, IN-KY Metropolitan Statistical Area                  | 444                         | 1,402        |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

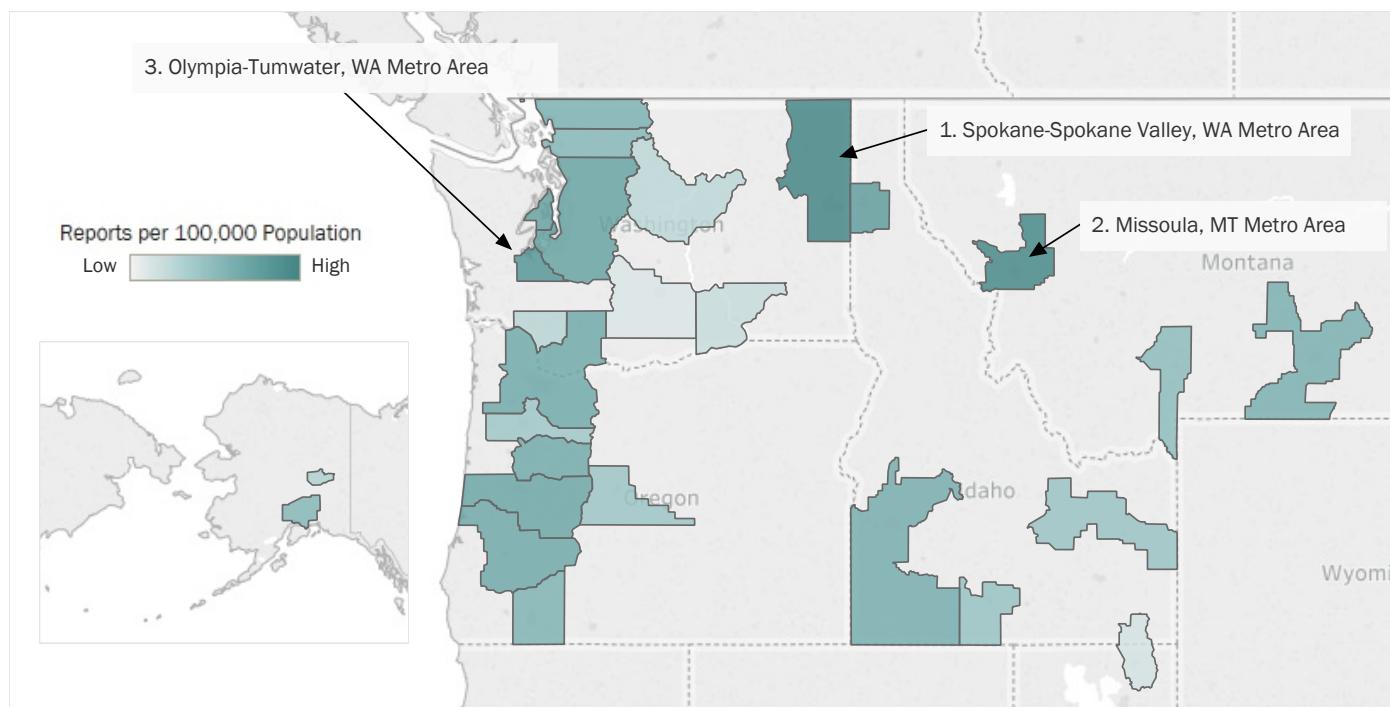
## Top 15 Metropolitan Areas: Fraud and Other Reports in the Northeast Region



| Rank | Metropolitan Area   | Reports per 100K Population | # of Reports |
|------|---|-----------------------------|--------------|
| 1    | Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area | 561                         | 34,068       |
| 2    | New Haven-Milford, CT Metropolitan Statistical Area                       | 523                         | 4,484        |
| 3    | Atlantic City-Hammonton, NJ Metropolitan Statistical Area                 | 511                         | 1,385        |
| 4    | Bangor, ME Metropolitan Statistical Area                                  | 510                         | 774          |
| 5    | Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area       | 509                         | 5,766        |
| 6    | Rochester, NY Metropolitan Statistical Area                               | 488                         | 5,262        |
| 7    | Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area           | 485                         | 4,050        |
| 8    | Manchester-Nashua, NH Metropolitan Statistical Area                       | 483                         | 1,971        |
| 9    | Syracuse, NY Metropolitan Statistical Area                                | 480                         | 3,149        |
| 10   | Trenton, NJ Metropolitan Statistical Area                                 | 473                         | 1,754        |
| 11   | Kingston, NY Metropolitan Statistical Area                                | 471                         | 844          |
| 12   | Torrington, CT Micropolitan Statistical Area                              | 466                         | 850          |
| 13   | New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area       | 449                         | 90,589       |
| 14   | Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area             | 449                         | 4,239        |
| 15   | Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area    | 449                         | 5,417        |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

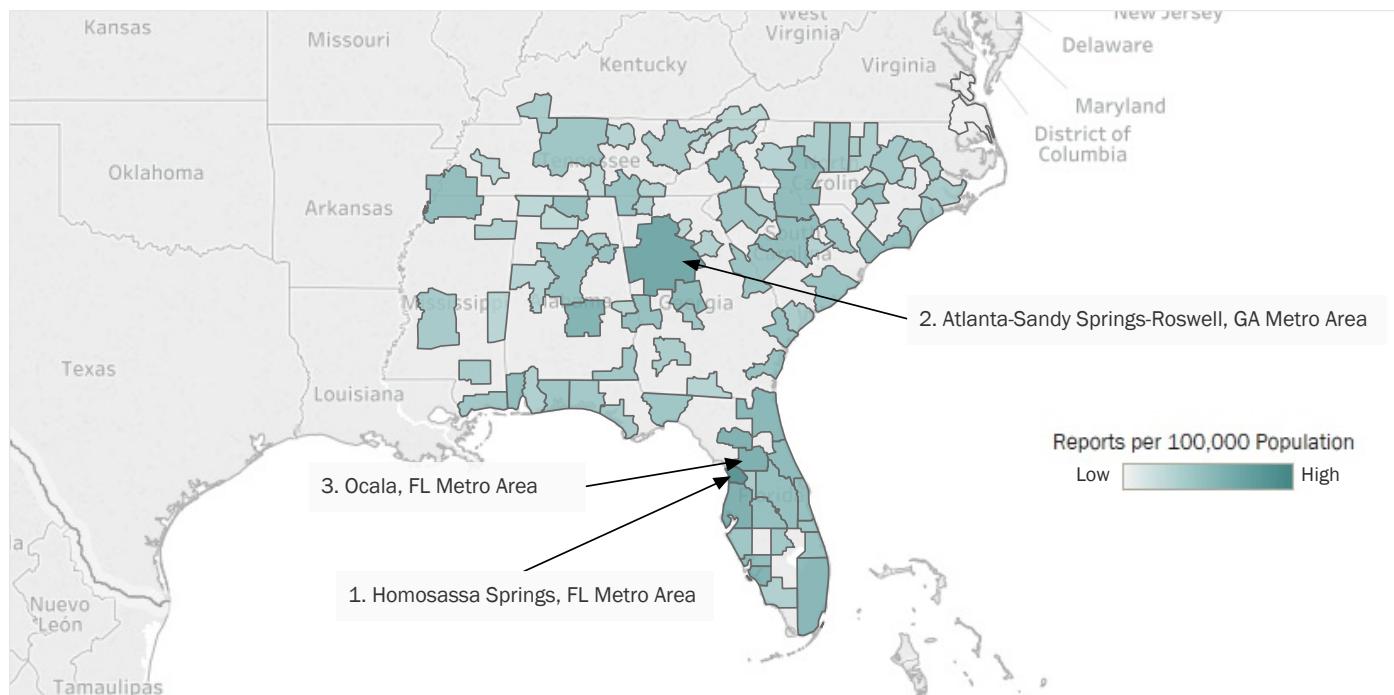
## Top 15 Metropolitan Areas: Fraud and Other Reports in the Northwest Region



| Rank | Metropolitan Area   | Reports per 100K Population | # of Reports |
|------|---|-----------------------------|--------------|
| 1    | Spokane-Spokane Valley, WA Metropolitan Statistical Area          | 646                         | 3,598        |
| 2    | Missoula, MT Metropolitan Statistical Area                        | 585                         | 679          |
| 3    | Olympia-Tumwater, WA Metropolitan Statistical Area                | 539                         | 1,484        |
| 4    | Coeur d'Alene, ID Metropolitan Statistical Area                   | 515                         | 795          |
| 5    | Cheyenne, WY Metropolitan Statistical Area                        | 508                         | 499          |
| 6    | Bremerton-Silverdale, WA Metropolitan Statistical Area            | 497                         | 1,317        |
| 7    | Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area         | 496                         | 18,825       |
| 8    | Eugene, OR Metropolitan Statistical Area                          | 488                         | 1,804        |
| 9    | Roseburg, OR Micropolitan Statistical Area                        | 479                         | 519          |
| 10   | Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area | 478                         | 11,584       |
| 11   | Albany, OR Metropolitan Statistical Area                          | 475                         | 583          |
| 12   | Boise City, ID Metropolitan Statistical Area                      | 466                         | 3,222        |
| 13   | Billings, MT Metropolitan Statistical Area                        | 460                         | 780          |
| 14   | Bellingham, WA Metropolitan Statistical Area                      | 453                         | 983          |
| 15   | Medford, OR Metropolitan Statistical Area                         | 449                         | 972          |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

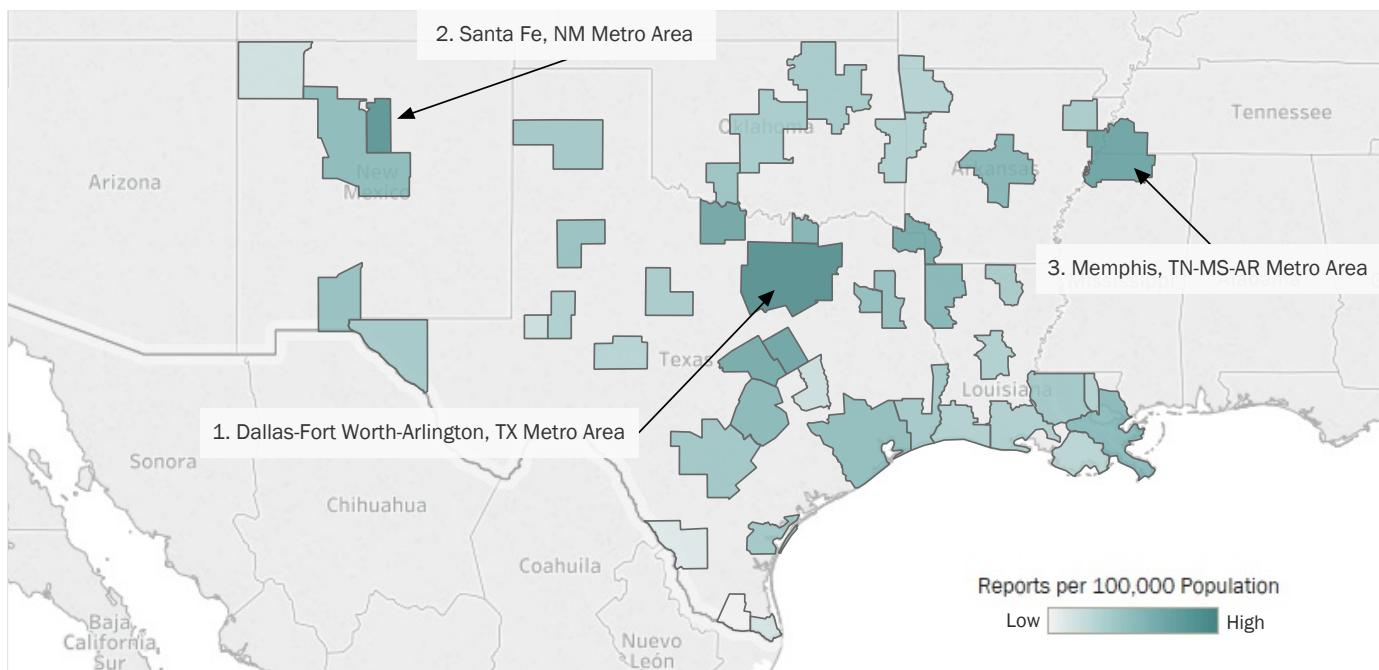
## Top 15 Metropolitan Areas: Fraud and Other Reports in the Southeast Region



| Rank | Metropolitan Area   | Reports per 100K Population | # of Reports |
|------|---|-----------------------------|--------------|
| 1    | Homosassa Springs, FL Metropolitan Statistical Area                     | 1,156                       | 1,660        |
| 2    | Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area         | 927                         | 53,680       |
| 3    | Ocala, FL Metropolitan Statistical Area                                 | 827                         | 2,885        |
| 4    | Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area       | 824                         | 24,972       |
| 5    | Gainesville, FL Metropolitan Statistical Area                           | 807                         | 2,265        |
| 6    | Montgomery, AL Metropolitan Statistical Area                            | 785                         | 2,935        |
| 7    | Cape Coral-Fort Myers, FL Metropolitan Statistical Area                 | 781                         | 5,639        |
| 8    | Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area | 743                         | 45,051       |
| 9    | Jacksonville, FL Metropolitan Statistical Area                          | 737                         | 10,889       |
| 10   | Macon-Bibb County, GA Metropolitan Statistical Area                     | 702                         | 1,610        |
| 11   | Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area    | 696                         | 4,437        |
| 12   | Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area         | 674                         | 16,666       |
| 13   | Punta Gorda, FL Metropolitan Statistical Area                           | 666                         | 1,189        |
| 14   | Memphis, TN-MS-AR Metropolitan Statistical Area                         | 660                         | 8,865        |
| 15   | Columbia, SC Metropolitan Statistical Area                              | 657                         | 5,367        |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

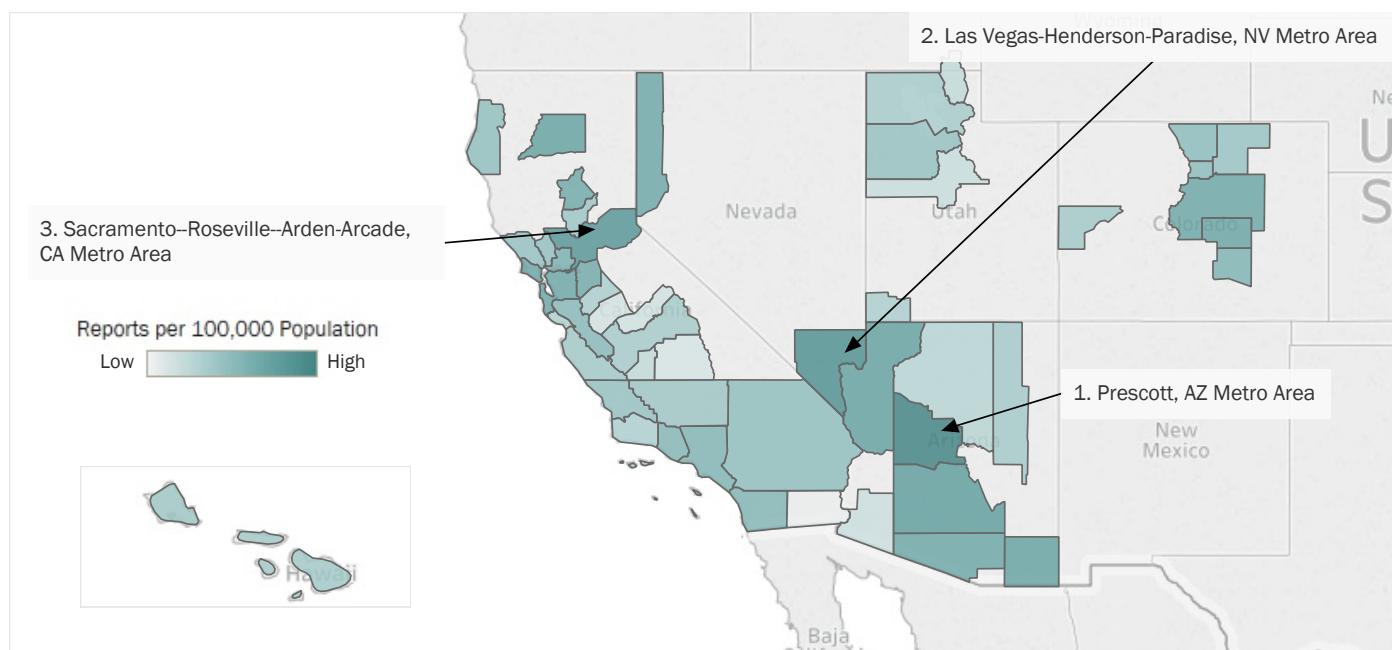
## Top 15 Metropolitan Areas: Fraud and Other Reports in the Southwest Region



| Rank | Metropolitan Area  | Reports per 100K Population | # of Reports |
|------|--|-----------------------------|--------------|
| 1    | Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area          | 773                         | 55,938       |
| 2    | Santa Fe, NM Metropolitan Statistical Area                             | 745                         | 1,107        |
| 3    | Memphis, TN-MS-AR Metropolitan Statistical Area                        | 660                         | 8,865        |
| 4    | Waco, TX Metropolitan Statistical Area                                 | 654                         | 1,735        |
| 5    | Wichita Falls, TX Metropolitan Statistical Area                        | 640                         | 964          |
| 6    | Killeen-Temple, TX Metropolitan Statistical Area                       | 615                         | 2,682        |
| 7    | Texarkana, TX-AR Metropolitan Statistical Area                         | 614                         | 921          |
| 8    | Sherman-Denison, TX Metropolitan Statistical Area                      | 565                         | 724          |
| 9    | Shreveport-Bossier City, LA Metropolitan Statistical Area              | 551                         | 2,432        |
| 10   | Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area | 550                         | 4,040        |
| 11   | New Orleans-Metairie, LA Metropolitan Statistical Area                 | 538                         | 6,830        |
| 12   | Austin-Round Rock, TX Metropolitan Statistical Area                    | 534                         | 10,984       |
| 13   | Albuquerque, NM Metropolitan Statistical Area                          | 522                         | 4,754        |
| 14   | Tyler, TX Metropolitan Statistical Area                                | 507                         | 1,142        |
| 15   | Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area     | 506                         | 34,244       |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

## Top 15 Metropolitan Areas: Fraud and Other Reports in the Western Region



| Rank | Metropolitan Area   | Reports per 100K Population | # of Reports |
|------|---|-----------------------------|--------------|
| 1    | Prescott, AZ Metropolitan Statistical Area                          | 770                         | 1,737        |
| 2    | Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area      | 657                         | 14,159       |
| 3    | Sacramento-Roseville-Arden-Arcade, CA Metropolitan Statistical Area | 623                         | 14,306       |
| 4    | Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area           | 589                         | 27,458       |
| 5    | Lake Havasu City-Kingman, AZ Metropolitan Statistical Area          | 569                         | 1,168        |
| 6    | Redding, CA Metropolitan Statistical Area                           | 564                         | 1,013        |
| 7    | Sierra Vista-Douglas, AZ Metropolitan Statistical Area              | 564                         | 709          |
| 8    | Colorado Springs, CO Metropolitan Statistical Area                  | 552                         | 3,929        |
| 9    | San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area     | 545                         | 25,509       |
| 10   | Tucson, AZ Metropolitan Statistical Area                            | 544                         | 5,533        |
| 11   | Denver-Aurora-Lakewood, CO Metropolitan Statistical Area            | 543                         | 15,501       |
| 12   | Reno, NV Metropolitan Statistical Area                              | 541                         | 2,475        |
| 13   | Chico, CA Metropolitan Statistical Area                             | 531                         | 1,205        |
| 14   | Stockton-Lodi, CA Metropolitan Statistical Area                     | 526                         | 3,862        |
| 15   | Vallejo-Fairfield, CA Metropolitan Statistical Area                 | 500                         | 2,202        |

Metropolitan Areas are defined by the Office of Management and Budget, and population estimates are based on 2016 U.S. Census figures. Metropolitan Areas are ranked based on the number of reports per 100,000 population. Reports exclude state-specific data contributor reports.

## Appendix A1: The Consumer Sentinel Network

### Consumer Sentinel Network

The Consumer Sentinel Network is a free, online database of consumer reports available only to law enforcement. It includes reports about identity theft, fraud, financial transactions, debt collection, and credit reports, among other subjects. The Consumer Sentinel Network is based on the premise that sharing information can make law enforcement even more effective. To that end, the Consumer Sentinel Network provides law enforcement members with access to consumer reports provided directly to the FTC, as well as to reports shared by other data contributors.

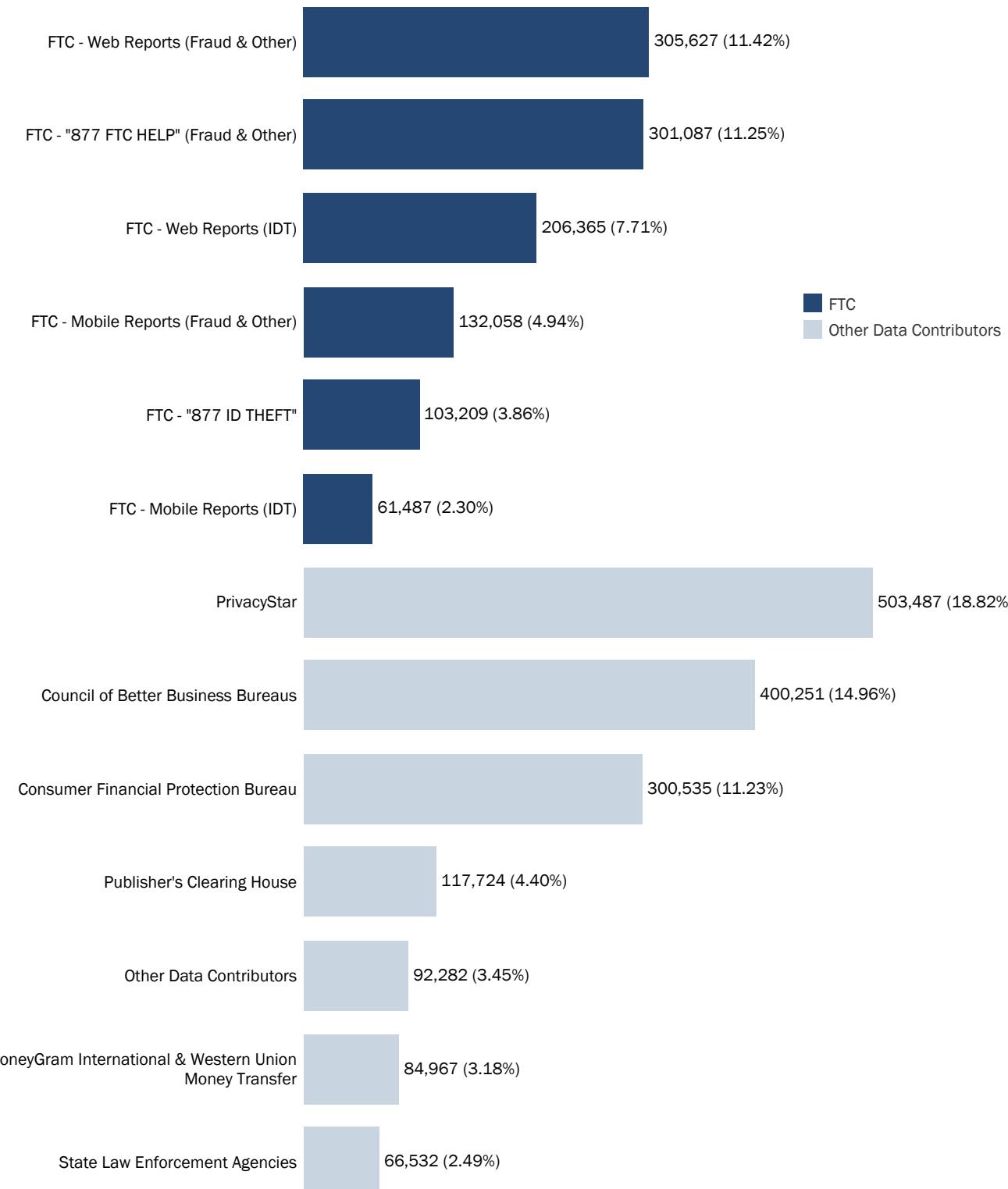
### IdentityTheft.gov

[IdentityTheft.gov](#) is the federal government's one-stop resource for identity theft victims. People can use IdentityTheft.gov to report identity theft to the Federal Trade Commission and get a step-by-step personal recovery plan. The site will also create an Identity Theft Report victims can use to clear their credit files of fraudulent information resulting from the identity theft. IdentityTheft.gov has detailed advice for more than 30 types of identity theft, and also is available in Spanish at [Robodelidentidad.gov](#). When people use IdentityTheft.gov, their report becomes part of the Consumer Sentinel Network database and is available to the Network's law enforcement members.

### Econsumer.gov

[Econsumer.gov](#) was created in April 2001 to gather and share cross-border e-commerce reports, to respond to the challenges of multinational internet fraud, and to improve consumer confidence in e-commerce. Today, consumer protection agencies in 36 countries participate in econsumer.gov. Through econsumer.gov, consumers can file cross-border consumer reports online and learn other steps to take to combat fraud. The website is available in English, French, German, Japanese, Korean, Polish, Spanish, and Turkish. The reports into econsumer.gov are accessible to Consumer Sentinel members and certified foreign law enforcement agencies.

## Appendix A2: Major Data Contributors



*Percentages are based on the total number of 2017 Sentinel reports (2,675,611). Where appropriate, the type of report provided by the organization is indicated in parentheses.*

## Appendix A3: Data Contributors

### FTC

| Data Contributor                     | 2015         |       | 2016         |        | 2017         |        |
|--------------------------------------|--------------|-------|--------------|--------|--------------|--------|
|                                      | # of Reports | %     | # of Reports | %      | # of Reports | %      |
| FTC - Web Reports (Fraud & Other)    | 280,467      | 9.24% | 325,304      | 10.90% | 305,627      | 11.42% |
| FTC - "877 FTC HELP" (Fraud & Other) | 283,044      | 9.32% | 287,376      | 9.63%  | 301,087      | 11.25% |
| FTC - Web Reports (IDT)              | 188,576      | 6.21% | 234,763      | 7.87%  | 206,365      | 7.71%  |
| FTC - Mobile Reports (Fraud & Other) | 76,678       | 2.53% | 115,984      | 3.89%  | 132,058      | 4.94%  |
| FTC - "877 ID THEFT"                 | 284,806      | 9.38% | 119,192      | 3.99%  | 103,209      | 3.86%  |
| FTC - Mobile Reports (IDT)           |              |       | 44,982       | 1.51%  | 61,487       | 2.30%  |

### Top Data Contributors

| Data Contributor                                       | 2015         |        | 2016         |        | 2017         |        |
|--|--------------|--------|--------------|--------|--------------|--------|
|  | # of Reports | %      | # of Reports | %      | # of Reports | %      |
| PrivacyStar  | 787,904      | 25.96% | 756,382      | 25.35% | 503,487      | 18.82% |
| Council of Better Business Bureaus                     | 439,461      | 14.48% | 423,153      | 14.18% | 400,251      | 14.96% |
| Consumer Financial Protection Bureau                   | 232,759      | 7.67%  | 244,872      | 8.21%  | 300,535      | 11.23% |
| Publisher's Clearing House                             | 111,713      | 3.68%  | 126,080      | 4.23%  | 117,724      | 4.40%  |
| MoneyGram International & Western Union Money Transfer | 118,120      | 3.89%  | 110,199      | 3.69%  | 84,967       | 3.18%  |

### Other Data Contributors

| Data Contributor  | 2015         |       | 2016         |       | 2017         |       |
|---|--------------|-------|--------------|-------|--------------|-------|
|   | # of Reports | %     | # of Reports | %     | # of Reports | %     |
| U.S. Postal Inspection Service                            | 30,779       | 1.01% | 31,442       | 1.05% | 29,828       | 1.11% |
| U.S. Department of the Treasury, Internal Revenue Service | 64,043       | 2.11% | 47,480       | 1.59% | 22,435       | 0.84% |
| U.S. Department of Education                              | 176          | 0.01% | 7,765        | 0.26% | 21,547       | 0.81% |
| Green Dot   | 9,752        | 0.32% | 1,938        | 0.06% | 5,616        | 0.21% |
| Others  | 15,855       | 0.52% | 15,454       | 0.52% | 4,665        | 0.17% |
| Scam Detector   | 930          | 0.03% | 3,288        | 0.11% | 4,556        | 0.17% |
| National Consumer League                                  | 10,506       | 0.35% | 6,632        | 0.22% | 3,635        | 0.14% |
| Canadian Anti-Fraud Centre (Phonebusters)                 | 10,108       | 0.33% |              |       |              |       |

Percentages are based on the total number of Sentinel reports in 2015 (3,035,625), 2016 (2,984,043), and 2017 (2,675,611). The Canadian Anti-Fraud Centre stopped contributing reports in 2016.

## Appendix A3: Data Contributors

### State Law Enforcement Agencies

| Data Contributor   | 2015         |       | 2016         |       | 2017         |       |
|--|--------------|-------|--------------|-------|--------------|-------|
|  | # of Reports | %     | # of Reports | %     | # of Reports | %     |
| Ohio, Attorney General   | 18,847       | 0.62% | 16,230       | 0.54% | 12,995       | 0.49% |
| Washington, Attorney General   | 10,825       | 0.36% | 10,220       | 0.34% | 10,485       | 0.39% |
| North Carolina, Department of Justice                                      | 15,070       | 0.50% | 12,773       | 0.43% | 8,526        | 0.32% |
| Pennsylvania, Attorney General   | 7,546        | 0.25% | 6,516        | 0.22% | 6,134        | 0.23% |
| Wisconsin, Department of Agriculture, Trade, and Consumer Protection       |              |       | 5,702        | 0.19% | 6,000        | 0.22% |
| Maine, Attorney General  | 7,042        | 0.23% | 7,385        | 0.25% | 5,936        | 0.22% |
| Indiana, Attorney General  | 4,832        | 0.16% | 4,800        | 0.16% | 3,550        | 0.13% |
| Michigan, Attorney General   | 3,834        | 0.13% | 3,271        | 0.11% | 3,183        | 0.12% |
| Oregon, Department of Justice  | 2,514        | 0.08% | 2,767        | 0.09% | 1,979        | 0.07% |
| South Carolina, Department of Consumer Affairs                             | 2,291        | 0.08% | 1,762        | 0.06% | 1,808        | 0.07% |
| Tennessee, Department of Commerce and Insurance, Consumer Affairs Division | 1,952        | 0.06% | 1,585        | 0.05% | 1,553        | 0.06% |
| Iowa, Attorney General   | 1,899        | 0.06% | 2,030        | 0.07% | 1,025        | 0.04% |
| Massachusetts, Attorney General  | 9,431        | 0.31% | 4,095        | 0.14% | 720          | 0.03% |
| Colorado, Attorney General   | 1,096        | 0.04% | 868          | 0.03% | 700          | 0.03% |
| Idaho, Attorney General  | 601          | 0.02% | 429          | 0.01% | 588          | 0.02% |
| Montana, Attorney General  | 555          | 0.02% | 305          | 0.01% | 407          | 0.02% |
| Nevada, Attorney General   | 661          | 0.02% | 343          | 0.01% | 386          | 0.01% |
| Alaska, Attorney General   | 382          | 0.01% | 329          | 0.01% | 299          | 0.01% |
| Hawaii, Office of Consumer Protection                                      | 330          | 0.01% | 225          | 0.01% | 168          | 0.01% |
| Mississippi, Attorney General  | 240          | 0.01% | 122          | 0.00% | 90           | 0.00% |

Percentages are based on the total number of Sentinel reports in 2015 (3,035,625), 2016 (2,984,043), and 2017 (2,675,611). The Canadian Anti-Fraud Centre stopped contributing reports in 2016.

## Appendix A4: Better Business Bureau Data Contributors

### United States

|   |  |
|---|--|
| BBB of... Abilene                               | BBB Northwest  |
| Akron   | BBB Serving... Acadiana  |
| Amarillo  | Central & South Alabama  |
| Arkansas  | Central and Western MA and Northeastern CT                               |
| Canton Region & Greater West Virginia           | Central East Texas   |
| Central & Eastern Kentucky                      | Central South Carolina & Charleston                                      |
| Central California and Inland Empire Counties   | Central Virginia   |
| Central Florida                                 | Connecticut  |
| Central Illinois                                | Delaware   |
| Central Indiana                                 | Denver and Boulder   |
| Central North Carolina                          | Eastern MA, ME, RI & VT  |
| Central Ohio                                    | Eastern Oklahoma   |
| Central Oklahoma                                | Evansville and the Tri-State   |
| Central, Northern & Western Arizona             | Greater Cleveland  |
| Chicago & Northern Illinois                     | Greater Iowa, Quad Cities and Siouxland Region                           |
| Coastal Carolina                                | Metro Washington DC & Eastern Pennsylvania                               |
| Dayton and Miami Valley                         | Metropolitan New York  |
| Detroit & Eastern Michigan                      | Mississippi  |
| E. & SW Missouri & S. Illinois                  | Nebraska, South Dakota, Kansas Plains & SW Iowa                          |
| Eastern North Carolina                          | New Hampshire  |
| El Paso   | New Jersey   |
| Greater East Tennessee                          | New Mexico and Southwest Colorado  |
| Greater Hampton Roads                           | North Central Texas  |
| Greater Houston and South Texas                 | Northern Colorado and Wyoming  |
| Greater Kansas City                             | Northern Nevada  |
| Greater Maryland                                | San Diego, Orange & Imperial Counties                                    |
| Greater New Orleans Area                        | Southeast Texas  |
| Hawaii  | Southern Piedmont and Western North Carolina                             |
| Los Angeles and Silicon Valley                  | the Cincinnati Area, Southern Ohio, Northern Kentucky, Southeast Indiana |
| Louisville, Southern Indiana & Western Kentucky | the Fall Line Corridor   |
| Mahoning Valley                                 | the Heart of Texas   |
| Metro Atlanta, Athens & NE Georgia              | the San Francisco Bay Area and Northern Coastal California               |
| Middle Tennessee                                | Utah   |
| Minnesota and North Dakota                      | West Florida   |
| North Alabama                                   | Western Michigan   |
| Northeast & Central Louisiana & the Ark-La-Tex  | Wisconsin  |
| Northeast California                            |  |
| Northeast Florida and the Southeast Atlantic    | <b>Canada</b>  |
| Northern Indiana                                | BBB of... Central & Northern Alberta                                     |
| Northwest Florida                               | Eastern & Northern Ontario & the Outaouais                               |
| Northwest Florida and the Southeast Atlantic    | Mainland B.C.  |
| Northwest North Carolina                        | Saskatchewan   |
| NW Ohio and SE Michigan                         | Vancouver Island   |
| South Central Louisiana                         |  |
| Southeast Florida & the Caribbean               | <b>BBB Serving... Central Ontario</b>                                    |
| Southeast Tennessee & Northwest Georgia         | Manitoba & N.W. Ontario  |
| Southern Arizona                                | Southern Alberta and East Kootenay                                       |
| Southern Colorado                               | the Atlantic Provinces   |
| Southern Nevada                                 | Western Ontario  |
| Southwest Louisiana                             |  |
| the Mid-South                                   | <b>Mexico</b>  |
| the South Plains                                | BBB Mexico   |
| the Tri-Counties                                |  |
| the Upstate South Carolina                      | <b>Scam Detector</b>   |
| Upstate New York                                |  |
| Western Pennsylvania                            |  |
| Western Virginia                                |  |

## Appendix B1: Descriptions of Report Categories

### Fraud Report Categories

#### **Advance Payments for Credit Services:**

The promise of a loan or credit card that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee; services offering to recover government refunds or unclaimed funds; etc.

#### **Business and Job Opportunities:**

Franchise or business opportunities (e.g., offers to start a new business); work-at-home plans, (e.g., stuffing envelopes or processing medical claims); multi-level marketing schemes, employment agencies or job counseling, overseas work, inventions or idea promotions.

#### **Buyers' Clubs:**

Free trials or discounts on products and services. A buyers' club membership becomes a fraud when someone is billed for "memberships" they did not agree to. People can be offered a free trial but automatically enrolled and charged fees once the free trial period is over.

#### **Charitable Solicitations:**

Misleading pitches for donations to benefit a charity; solicitations for bogus charity or relief organizations; etc.

#### **Foreign Money Offers and Counterfeit Check Scams:**

Letters or e-mails promising a percentage of millions of dollars that from a foreign country in return for money, bank account numbers or other identifying information from the victim; fraudulent schemes involving foreign lotteries, mystery shoppers or internet purchases\classified ads in which someone is overpaid with a counterfeit check and asked to wire back the difference immediately after check deposit, leaving the victim responsible for the funds withdrawn; etc.

#### **Grants:**

Businesses or individuals marketing either government grant opportunities or financial aid assistance services; problems with student loan processors, debt collectors collecting on defaulted student loans, diploma mills and other unaccredited educational institutions; etc.

#### **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; medical discount plans; as well as complaints about over-the-counter or prescription drugs; other medical products, supplies or treatments; etc.

#### **Imposter Scams:**

Someone pretends to be a trusted person to get consumers to send money or give personal information. Examples include scammers claiming to work for or be affiliated with a government agency; scammers posing as a friend or relative with an emergency need for money; scammers posing as a romantic interest; scammers claiming to be a computer technician offering technical support; and scammers claiming to be affiliated with a private entity (e.g., a charity or company).

#### **Internet Auction:**

Non-delivery or late delivery of goods; delivery of goods that are less valuable than advertised; failure to disclose all the relevant information about the product or terms of the sale; etc.

#### **Internet Services:**

Problems with trial offers from Internet Service Providers ("ISPs"); difficulty canceling an ISP account; issues with Internet entertainment services, Internet gaming and social networking services; undisclosed charges; website design and hosting services; spyware, adware and malware issues; general reports about information or functionality related to websites; etc.

*Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. See Appendix B3. The Fraud rankings exclude subcategories that are not fraud.*

## Appendix B1: Descriptions of Report Categories

**Investment Related:**

Investment opportunities in day trading; gold and gems; art; rare coins; other investment products; reports about companies that offer advice or seminars on investments; etc.

**Magazines and Books:**

Pitches for "free," "pre-paid," or "special" magazine or book subscription deals; etc.

**Mortgage Foreclosure Relief and Debt Management:**

Mortgage lenders, brokers and other entities making false promises to save consumers' homes from foreclosure; mortgage refinancing, mortgage term modifications and debt management issues; credit organizations charging excessive fees, making false promises to provide free services, pay creditors or reduce interest rates.

**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 and Catalog Sales:**

Undisclosed costs, failure to deliver on time, non-delivery and refusal to honor a guarantee, purchases made online (not including auction sales), telephone or mail.

**Tax Preparers:**

Companies that engage in "skimming" consumer tax refunds or charging inflated fees while promising substantial refunds; companies aiding consumers in willfully and intentionally falsifying information on a tax return to limit the amount of tax liability; entities pretending to be tax preparers or the IRS to obtain funds or information from consumers.

**Telephone and Mobile Services:**

Advertising related to mobile plans, rates or coverage areas; unsolicited mobile text messages; problems with mobile applications or downloads; other mobile device problems; charges for calls to "toll-free" numbers; unauthorized charges, such as charges for calls consumers did not make; unauthorized switching of consumers' phone service provider; misleading pre-paid phone card offers; VoIP service problems; unsolicited faxes; etc.

**Travel, Vacations and Timeshare Plans:**

Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc.

## Identity Theft

**Identity Theft:**

Someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft.

*Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. See Appendix B3. The Fraud rankings exclude subcategories that are not fraud.*

## Appendix B1: Descriptions of Report Categories

### Other Report Categories

**Auto Related:**

Misleading or deceptive claims regarding auto prices, financing, leasing or warranties; repair\maintenance issues with newly purchased used or new cars, including dissatisfaction with service provided by auto mechanics; price fixing and price gouging concerns against gas stations and oil companies; etc.

**Banks and Lenders:**

Deceptive or predatory mortgage lending practices; problems with modification of mortgage terms; miscellaneous customer service and account issues with bank or credit union products, including payday loans, student loans, auto title loans, fees and overdraft charges; other finance company lending products, services and practices; etc.

**Computer Equipment and Software:**

Problems with computer software, hardware and computer equipment purchases; unwanted or unauthorized software installations and downloads; etc.

**Credit Bureaus, Information Furnishers and Report Users:**

Credit Reporting Agency (CRA) or furnisher provides inaccurate information or fails to reinvestigate disputed information; CRA provides inadequate phone help; difficulties ordering free annual credit reports; impermissible access to\inquiry on credit reports; etc.

**Credit Cards:**

Account or billing issues, including interest rate changes, late fees, credit disputes and overcharges; fraudulent credit card offers\phishing attempts; etc.

**Debt Collection:**

Debt collector calls repeatedly or continuously, falsely represents the amount or status of debt, fails to send written notice of debt, falsely threatens suit, uses profane language, fails to identify self as debt collector and\or violates other provisions of the Fair Debt Collection Practices Act.

**Education:**

Problems with trade or vocational school services, including issues related to accreditation, billing and collection, or institutional advertising claims related to usefulness of the degree or job prospects after graduation. Also, reports about traditional colleges and universities.

**Funeral Services:**

Quality, services, price, or price disclosures of funeral service providers.

**Home Repair, Improvement and Products:**

Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving wrong or incomplete products; problems with home repair services and contractors; issues with home protection devices or services; reports about general housing-related issues; etc.

**Television and Electronic Media:**

Problems with TV reception, installation, billing and promotions for cable\satellite providers; miscellaneous problems with music\DVD\video game purchases; reports about television programming or advertisements.

*Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. See Appendix B3. The Fraud rankings exclude subcategories that are not fraud.*

## Appendix B2: Report Categories over Three Years

| Category  | 2015         |        | 2016         |        | 2017         |        |
|---|--------------|--------|--------------|--------|--------------|--------|
|   | # of Reports | %      | # of Reports | %      | # of Reports | %      |
| Advance Payments for Credit Services                    | 26,040       | 0.86%  | 19,440       | 0.65%  | 17,762       | 0.66%  |
| Auto Related  | 105,672      | 3.48%  | 98,697       | 3.31%  | 86,289       | 3.23%  |
| Banks and Lenders                                       | 140,312      | 4.62%  | 148,139      | 4.96%  | 149,316      | 5.58%  |
| Business and Job Opportunities                          | 20,706       | 0.68%  | 18,764       | 0.63%  | 19,082       | 0.71%  |
| Buyers' Clubs   | 1,661        | 0.05%  | 774          | 0.03%  | 542          | 0.02%  |
| Charitable Solicitations                                | 3,174        | 0.10%  | 3,483        | 0.12%  | 3,703        | 0.14%  |
| Computer Equipment and Software                         | 10,146       | 0.33%  | 10,459       | 0.35%  | 9,762        | 0.36%  |
| Credit Bureaus, Information Furnishers and Report Users | 44,185       | 1.46%  | 49,920       | 1.67%  | 107,473      | 4.02%  |
| Credit Cards  | 39,983       | 1.32%  | 43,656       | 1.46%  | 45,428       | 1.70%  |
| Debt Collection   | 903,234      | 29.75% | 864,162      | 28.96% | 608,535      | 22.74% |
| Education   | 7,889        | 0.26%  | 9,159        | 0.31%  | 7,791        | 0.29%  |
| Foreign Money Offers and Counterfeit Check Scams        | 29,249       | 0.96%  | 31,880       | 1.07%  | 31,980       | 1.20%  |
| Funeral Services  | 1,245        | 0.04%  | 1,264        | 0.04%  | 1,109        | 0.04%  |
| Grants  | 4,735        | 0.16%  | 6,179        | 0.21%  | 5,786        | 0.22%  |
| Health Care   | 38,144       | 1.26%  | 27,527       | 0.92%  | 27,660       | 1.03%  |
| Home Repair, Improvement and Products                   | 8,573        | 0.28%  | 6,107        | 0.20%  | 5,816        | 0.22%  |
| Identity Theft  | 490,226      | 16.15% | 399,222      | 13.38% | 371,061      | 13.87% |
| Imposter Scams  | 358,422      | 11.81% | 412,711      | 13.83% | 347,829      | 13.00% |
| Internet Auction  | 2,727        | 0.09%  | 2,411        | 0.08%  | 2,267        | 0.08%  |
| Internet Services                                       | 45,525       | 1.50%  | 42,047       | 1.41%  | 45,093       | 1.69%  |
| Investment Related                                      | 28,036       | 0.92%  | 22,227       | 0.74%  | 15,079       | 0.56%  |
| Magazines and Books                                     | 10,662       | 0.35%  | 7,928        | 0.27%  | 5,390        | 0.20%  |
| Miscellaneous Reports                                   | 13,157       | 0.43%  | 9,262        | 0.31%  | 9,416        | 0.35%  |
| Mortgage Foreclosure Relief and Debt Management         | 10,969       | 0.36%  | 9,243        | 0.31%  | 8,973        | 0.34%  |
| Office Supplies and Services                            | 11,818       | 0.39%  | 9,201        | 0.31%  | 7,083        | 0.26%  |
| Prizes, Sweepstakes and Lotteries                       | 150,674      | 4.96%  | 159,019      | 5.33%  | 142,870      | 5.34%  |
| Shop-at-Home and Catalog Sales                          | 103,090      | 3.40%  | 116,468      | 3.90%  | 126,387      | 4.72%  |
| Tax Preparers   | 3,652        | 0.12%  | 4,045        | 0.14%  | 3,360        | 0.13%  |
| Telephone and Mobile Services                           | 101,963      | 3.36%  | 115,336      | 3.87%  | 149,578      | 5.59%  |
| Television and Electronic Media                         | 60,075       | 1.98%  | 56,970       | 1.91%  | 47,456       | 1.77%  |
| Travel, Vacations and Timeshare Plans                   | 25,869       | 0.85%  | 19,192       | 0.64%  | 22,264       | 0.83%  |
| Unspecified Reports                                     | 247,389      | 8.15%  | 269,580      | 9.03%  | 254,217      | 9.50%  |

Percentages are based on the total number of Sentinel reports in 2015 (3,035,625), 2016 (2,984,043), and 2017 (2,675,611). Consumers can report more than one category or subcategory.

## Appendix B3: Detailed Report Categories over Three Years

| Category  | Subcategory                                      | 2015         |        | 2016         |        | 2017         |        |
|---|--|--------------|--------|--------------|--------|--------------|--------|
|   |  | # of Reports | %      | # of Reports | %      | # of Reports | %      |
| Advance Payments for Credit Services                    | Advance-Fee Loans, Credit Arrangers              | 21,111       | 0.70%  | 15,517       | 0.52%  | 14,758       | 0.55%  |
|   | Credit Card Loss Protection                      | 275          | 0.01%  | 223          | 0.01%  | 178          | 0.01%  |
|   | Credit Repair                                    | 2,115        | 0.07%  | 2,147        | 0.07%  | 2,303        | 0.09%  |
|   | Recovery\Refund Companies                        | 2,540        | 0.08%  | 1,555        | 0.05%  | 523          | 0.02%  |
| Auto Related  | Auto: Financing                                  | 7,344        | 0.24%  | 8,231        | 0.28%  | 8,900        | 0.33%  |
|   | Auto: Gas  | 246          | 0.01%  | 165          | 0.01%  | 137          | 0.01%  |
|   | Auto: Parts & Repairs                            | 6,172        | 0.20%  | 4,391        | 0.15%  | 3,629        | 0.14%  |
|   | Auto: Renting & Leasing                          | 14,116       | 0.47%  | 12,348       | 0.41%  | 9,906        | 0.37%  |
|   | Auto: Sales – New                                | 42,576       | 1.40%  | 39,672       | 1.33%  | 34,070       | 1.27%  |
|   | Auto: Sales – Used                               | 30,896       | 1.02%  | 29,602       | 0.99%  | 26,008       | 0.97%  |
| Banks and Lenders                                       | Auto: Warranty Plans & Services                  | 5,666        | 0.19%  | 5,683        | 0.19%  | 5,094        | 0.19%  |
|   | Banks, Savings & Loans, and Credit Unions        | 45,281       | 1.49%  | 47,859       | 1.60%  | 44,041       | 1.65%  |
|   | Lending: Auto Title Loans                        | 893          | 0.03%  | 711          | 0.02%  | 826          | 0.03%  |
|   | Lending: Banks & Credit Unions                   | 654          | 0.02%  | 677          | 0.02%  | 268          | 0.01%  |
|   | Lending: Finance Company                         | 8,214        | 0.27%  | 8,673        | 0.29%  | 6,750        | 0.25%  |
|   | Lending: Mortgage                                | 58,741       | 1.94%  | 54,702       | 1.83%  | 41,969       | 1.57%  |
|   | Lending: Other Institutions                      | 8,914        | 0.29%  | 12,009       | 0.40%  | 9,027        | 0.34%  |
|   | Lending: Payday Loans                            | 9,477        | 0.31%  | 6,910        | 0.23%  | 6,851        | 0.26%  |
| Business and Job Opportunities                          | Lending: Student Loans                           | 8,210        | 0.27%  | 16,692       | 0.56%  | 39,664       | 1.48%  |
|   | Business Opportunities\Work-At-Home Plans        | 10,526       | 0.35%  | 9,181        | 0.31%  | 8,569        | 0.32%  |
|   | Employ Agencies\Job Counsel\Overseas Work        | 7,713        | 0.25%  | 7,172        | 0.24%  | 7,781        | 0.29%  |
|   | Franchises\Distributorships*                     | 445          | 0.01%  | 445          | 0.01%  | 384          | 0.01%  |
|   | Inventions\Idea Promotions                       | 612          | 0.02%  | 553          | 0.02%  | 947          | 0.04%  |
| Buyers' Clubs   | Multi-Level Mktg\Pyramids\Chain Letters          | 1,793        | 0.06%  | 1,698        | 0.06%  | 1,561        | 0.06%  |
|   | Buyers Clubs (not travel or lottery)             | 1,661        | 0.05%  | 774          | 0.03%  | 542          | 0.02%  |
|   | Charitable Solicitations                         | 3,174        | 0.10%  | 3,483        | 0.12%  | 3,703        | 0.14%  |
| Computer Equipment and Software                         | Computers: Equipment\Software                    | 10,146       | 0.33%  | 10,459       | 0.35%  | 9,762        | 0.36%  |
| Credit Bureaus, Information Furnishers and Report Users | Credit Bureaus                                   | 43,547       | 1.43%  | 49,367       | 1.65%  | 107,042      | 4.00%  |
|   | Credit Information Furnishers                    | 1,297        | 0.04%  | 963          | 0.03%  | 700          | 0.03%  |
|   | Credit Report Users                              | 203          | 0.01%  | 207          | 0.01%  | 160          | 0.01%  |
| Credit Cards  | Credit Cards                                     | 39,983       | 1.32%  | 43,656       | 1.46%  | 45,428       | 1.70%  |
| Debt Collection   | Creditor Debt Collection                         | 2,560        | 0.08%  | 2,203        | 0.07%  | 26,164       | 0.98%  |
|   | Third Party Debt Collection                      | 900,688      | 29.67% | 861,969      | 28.89% | 582,889      | 21.79% |
| Education   | Education: Colleges and Universities             | 4,802        | 0.16%  | 6,462        | 0.22%  | 5,536        | 0.21%  |
|   | Education: Trade\Vocational Schools              | 3,154        | 0.10%  | 2,795        | 0.09%  | 2,330        | 0.09%  |
| Foreign Money Offers and Counterfeit Check Scams        | Counterfeit Check Scams                          | 17,923       | 0.59%  | 20,954       | 0.70%  | 24,437       | 0.91%  |
|   | Nigerian\Other Foreign Money Offers (not prizes) | 11,328       | 0.37%  | 10,929       | 0.37%  | 7,545        | 0.28%  |
| Funeral Services  | Funeral Services                                 | 1,245        | 0.04%  | 1,264        | 0.04%  | 1,109        | 0.04%  |
| Grants  | Grants: Non-Educational                          | 3,573        | 0.12%  | 5,226        | 0.18%  | 5,034        | 0.19%  |
|   | Scholarships\Educational Grants                  | 1,162        | 0.04%  | 953          | 0.03%  | 753          | 0.03%  |

Percentages are based on the total number of Sentinel reports in 2015 (3,035,625), 2016 (2,984,043), and 2017 (2,675,611). Consumers can report more than one category or subcategory.

\* These subcategories are counted as Other report types even though the broader category assigned is Fraud.

## Appendix B3: Detailed Report Categories over Three Years

| Category                              | Subcategory  | 2015         |        | 2016         |        | 2017         |        |
|---------------------------------------|--|--------------|--------|--------------|--------|--------------|--------|
|                                       |  | # of Reports | %      | # of Reports | %      | # of Reports | %      |
| Health Care                           | Health Care: Diet Products\Centers\Plans             | 17,710       | 0.58%  | 8,160        | 0.27%  | 6,758        | 0.25%  |
|                                       | Health Care: Dietary Supplements\Herbal Remedies     | 2,904        | 0.10%  | 2,539        | 0.09%  | 2,661        | 0.10%  |
|                                       | Health Care: Drugs-OTC\Prescription                  | 967          | 0.03%  | 883          | 0.03%  | 754          | 0.03%  |
|                                       | Health Care: Eye Care*                               | 3,409        | 0.11%  | 2,522        | 0.08%  | 3,269        | 0.12%  |
|                                       | Health Care: Medical Discount Plans\Cards\Insurance* | 3,405        | 0.11%  | 3,662        | 0.12%  | 3,410        | 0.13%  |
|                                       | Health Care: Other Medical Treatments*               | 2,764        | 0.09%  | 2,778        | 0.09%  | 3,004        | 0.11%  |
|                                       | Health Care: Other Products\Supplies*                | 7,040        | 0.23%  | 7,038        | 0.24%  | 7,866        | 0.29%  |
| Home Repair, Improvement and Products | Home Appliances                                      | 1,644        | 0.05%  | 1,487        | 0.05%  | 1,446        | 0.05%  |
|                                       | Home Furnishings                                     | 1,195        | 0.04%  | 842          | 0.03%  | 849          | 0.03%  |
|                                       | Home Protection Devices                              | 997          | 0.03%  | 687          | 0.02%  | 590          | 0.02%  |
|                                       | Home Repair  | 2,138        | 0.07%  | 1,544        | 0.05%  | 1,546        | 0.06%  |
|                                       | Housing  | 2,614        | 0.09%  | 1,555        | 0.05%  | 1,387        | 0.05%  |
| Identity Theft                        | Identity Theft                                       | 490,226      | 16.15% | 399,222      | 13.38% | 371,061      | 13.87% |
| Imposter Scams                        | Imposter: Business                                   | 70,182       | 2.31%  | 65,742       | 2.20%  | 81,796       | 3.06%  |
|                                       | Imposter: Family\Friend                              | 10,912       | 0.36%  | 15,076       | 0.51%  | 18,912       | 0.71%  |
|                                       | Imposter: Government                                 | 230,238      | 7.58%  | 276,456      | 9.26%  | 188,879      | 7.06%  |
|                                       | Romance Scams  | 8,526        | 0.28%  | 11,244       | 0.38%  | 16,903       | 0.63%  |
|                                       | Tech Support Scams                                   | 40,446       | 1.33%  | 46,329       | 1.55%  | 42,905       | 1.60%  |
| Internet Auction                      | Internet Auction                                     | 2,727        | 0.09%  | 2,411        | 0.08%  | 2,267        | 0.08%  |
| Internet Services                     | Internet Access Services                             | 7,572        | 0.25%  | 7,102        | 0.24%  | 5,970        | 0.22%  |
|                                       | Internet Gaming                                      | 3,624        | 0.12%  | 2,883        | 0.10%  | 2,125        | 0.08%  |
|                                       | Internet Information Services                        | 26,336       | 0.87%  | 23,196       | 0.78%  | 21,216       | 0.79%  |
|                                       | Internet Web Site Design\Promotion                   | 3,742        | 0.12%  | 3,291        | 0.11%  | 3,113        | 0.12%  |
|                                       | Online Payment Systems                               |              |        |              |        | 3,963        | 0.15%  |
|                                       | Social Networking Service                            | 1,361        | 0.04%  | 3,900        | 0.13%  | 6,892        | 0.26%  |
|                                       | Spyware\Adware\Malware                               | 2,910        | 0.10%  | 1,691        | 0.06%  | 1,830        | 0.07%  |
| Investment Related                    | Invest: Advice, Seminars                             | 8,067        | 0.27%  | 7,206        | 0.24%  | 6,228        | 0.23%  |
|                                       | Invest: Art\Gems\Rare Coins                          | 555          | 0.02%  | 554          | 0.02%  | 570          | 0.02%  |
|                                       | Invest: Other (note in comments)                     | 18,179       | 0.60%  | 13,471       | 0.45%  | 6,987        | 0.26%  |
|                                       | Invest: Stocks\Commodity Futures Trading             | 1,236        | 0.04%  | 996          | 0.03%  | 1,297        | 0.05%  |
| Magazines and Books                   | Books*   | 2,358        | 0.08%  | 1,527        | 0.05%  | 476          | 0.02%  |
|                                       | Magazines  | 8,524        | 0.28%  | 6,598        | 0.22%  | 5,098        | 0.19%  |

Percentages are based on the total number of Sentinel reports in 2015 (3,035,625), 2016 (2,984,043), and 2017 (2,675,611). Consumers can report more than one category or subcategory.

\* These subcategories are counted as Other report types even though the broader category assigned is Fraud.

## Appendix B3: Detailed Report Categories over Three Years

| Category  | Subcategory   | 2015         |       | 2016         |       | 2017         |       |
|---|---|--------------|-------|--------------|-------|--------------|-------|
|   |   | # of Reports | %     | # of Reports | %     | # of Reports | %     |
| Miscellaneous Reports                           | Children's Products                                 | 1,502        | 0.05% | 1,097        | 0.04% | 1,051        | 0.04% |
|   | Food  | 746          | 0.02% | 563          | 0.02% | 633          | 0.02% |
|   | Garments, Wool, Leather Goods & Textiles            | 337          | 0.01% | 251          | 0.01% | 284          | 0.01% |
|   | Health Care Provider Billing                        | 970          | 0.03% | 1,191        | 0.04% | 972          | 0.04% |
|   | Immigration Services                                | 1,006        | 0.03% | 1,124        | 0.04% | 1,272        | 0.05% |
|   | Insurance (Other than Medical)                      | 2,140        | 0.07% | 1,419        | 0.05% | 1,185        | 0.04% |
|   | Jewelry\Watches                                     | 403          | 0.01% | 230          | 0.01% | 473          | 0.02% |
|   | Leasing: Business                                   | 354          | 0.01% | 308          | 0.01% | 280          | 0.01% |
|   | Modeling Agencies\Services                          | 394          | 0.01% | 332          | 0.01% | 216          | 0.01% |
|   | Personal Care Products                              | 440          | 0.01% | 409          | 0.01% | 540          | 0.02% |
|   | Property\Inheritance Tracers                        | 1,169        | 0.04% | 93           | 0.00% | 176          | 0.01% |
|   | Real Estate (not Timeshares)                        | 644          | 0.02% | 612          | 0.02% | 947          | 0.04% |
|   | Tobacco Products                                    | 736          | 0.02% | 357          | 0.01% | 433          | 0.02% |
|   | Utilities   | 2,319        | 0.08% | 1,278        | 0.04% | 957          | 0.04% |
| Mortgage Foreclosure Relief and Debt Management | Debt Management\Credit Counseling                   | 6,025        | 0.20% | 5,894        | 0.20% | 6,749        | 0.25% |
|   | Mortgage Modification\Foreclosure Relief            | 4,944        | 0.16% | 3,349        | 0.11% | 2,230        | 0.08% |
| Office Supplies and Services                    | Office Supplies and Services                        | 3,932        | 0.13% | 3,098        | 0.10% | 2,134        | 0.08% |
|   | Office: Ad Space\Directory Listings                 | 7,886        | 0.26% | 6,104        | 0.20% | 4,949        | 0.18% |
| Prizes, Sweepstakes and Lotteries               | Prizes\Sweepstakes\Lotteries                        | 150,674      | 4.96% | 159,019      | 5.33% | 142,870      | 5.34% |
| Shop-at-Home and Catalog Sales                  | Shop-at-Home\Catalog Sales                          | 103,090      | 3.40% | 116,468      | 3.90% | 126,387      | 4.72% |
| Tax Preparers                                   | Tax Preparers                                       | 3,652        | 0.12% | 4,045        | 0.14% | 3,360        | 0.13% |
| Telephone and Mobile Services                   | Mobile: Applications\Other Downloads                | 1,344        | 0.04% | 1,355        | 0.05% | 1,586        | 0.06% |
|   | Mobile: Carrier Rates\Plans                         | 6,830        | 0.22% | 5,087        | 0.17% | 4,971        | 0.19% |
|   | Mobile: Other                                       | 47,897       | 1.58% | 44,914       | 1.51% | 49,369       | 1.85% |
|   | Mobile: Text Messages**                             | 30,585       | 1.01% | 49,549       | 1.66% | 71,774       | 2.68% |
|   | Mobile: Unauthorized Charges or Debits              | 1,928        | 0.06% | 1,238        | 0.04% | 1,353        | 0.05% |
|   | Telephone: Carrier Switching                        | 467          | 0.02% | 374          | 0.01% | 398          | 0.01% |
|   | Telephone: Other                                    | 12,815       | 0.42% | 12,691       | 0.43% | 21,211       | 0.79% |
|   | Telephone: Prepaid Phone Cards                      | 1,951        | 0.06% | 1,778        | 0.06% | 1,390        | 0.05% |
|   | Telephone: Rates\Advertising                        |              |       | 59           | 0.00% | 48           | 0.00% |
|   | Telephone: Unauthorized Charges or Debits           | 921          | 0.03% | 641          | 0.02% | 461          | 0.02% |
|   | Telephone: VoIP Services                            | 800          | 0.03% | 684          | 0.02% | 543          | 0.02% |
| Television and Electronic Media                 | DVD\Video\Film                                      | 125          | 0.00% | 177          | 0.01% | 78           | 0.00% |
|   | Music: All Formats                                  | 190          | 0.01% | 147          | 0.00% | 159          | 0.01% |
|   | Television (Programming and Advertisements)         | 1,370        | 0.05% | 1,463        | 0.05% | 1,705        | 0.06% |
|   | Television: Satellite & Cable                       | 55,885       | 1.84% | 52,837       | 1.77% | 43,717       | 1.63% |
|   | Video Games   | 2,509        | 0.08% | 2,351        | 0.08% | 1,802        | 0.07% |
| Travel, Vacations and Timeshare Plans           | Timeshare Resales                                   | 2,162        | 0.07% | 2,316        | 0.08% | 2,289        | 0.09% |
|   | Timeshare Sales                                     | 5,818        | 0.19% | 6,702        | 0.22% | 6,137        | 0.23% |
|   | Travel\Vacations                                    | 17,909       | 0.59% | 10,203       | 0.34% | 13,858       | 0.52% |
| Unspecified Reports                             | Other (Note in Comments)                            | 158,281      | 5.21% | 179,523      | 6.02% | 156,422      | 5.85% |
|   | Telemarketing Practices                             | 74,878       | 2.47% | 73,989       | 2.48% | 80,530       | 3.01% |
|   | Unauthorized Debits or Charges for Unknown Products | 1,796        | 0.06% | 1,258        | 0.04% | 1,170        | 0.04% |
|   | Unsolicited Email                                   | 12,780       | 0.42% | 15,015       | 0.50% | 16,265       | 0.61% |

Percentages are based on the total number of Sentinel reports in 2015 (3,035,625), 2016 (2,984,043), and 2017 (2,675,611). Consumers can report more than one category or subcategory.

\*\*In 2017, the FTC identified a technical problem with complaint submissions that resulted in artificially high complaint counts in the "Mobile: Text Messages" subcategory. The FTC addressed the issue by eliminating the problematic data from Sentinel.

## Appendix C: Fraud Reports and Reported Amount Lost by State

| State                | # of Reports | % Reporting \$ Loss | Total \$ Loss | Median \$ Loss |
|----------------------|--------------|---------------------|---------------|----------------|
| Alabama              | 14,756       | 19%                 | \$7,005,503   | \$400          |
| Alaska               | 2,187        | 18%                 | \$1,123,694   | \$454          |
| Arizona              | 24,287       | 15%                 | \$19,284,844  | \$500          |
| Arkansas             | 8,515        | 18%                 | \$5,319,578   | \$405          |
| California           | 97,228       | 21%                 | \$89,928,878  | \$500          |
| Colorado             | 17,551       | 18%                 | \$10,320,817  | \$484          |
| Connecticut          | 9,577        | 19%                 | \$6,672,807   | \$488          |
| Delaware             | 3,283        | 19%                 | \$1,757,570   | \$350          |
| District of Columbia | 2,902        | 22%                 | \$2,472,017   | \$309          |
| Florida              | 66,175       | 20%                 | \$54,695,859  | \$428          |
| Georgia              | 29,352       | 21%                 | \$18,585,493  | \$350          |
| Hawaii               | 4,098        | 18%                 | \$2,932,199   | \$458          |
| Idaho                | 5,251        | 14%                 | \$2,150,981   | \$500          |
| Illinois             | 31,685       | 19%                 | \$21,933,752  | \$460          |
| Indiana              | 18,156       | 18%                 | \$9,319,096   | \$495          |
| Iowa                 | 6,984        | 19%                 | \$4,169,575   | \$495          |
| Kansas               | 8,687        | 17%                 | \$6,231,928   | \$499          |
| Kentucky             | 11,827       | 16%                 | \$5,959,371   | \$450          |
| Louisiana            | 11,443       | 23%                 | \$8,442,584   | \$411          |
| Maine                | 3,475        | 17%                 | \$1,178,173   | \$441          |
| Maryland             | 18,347       | 21%                 | \$12,370,283  | \$458          |
| Massachusetts        | 18,033       | 21%                 | \$10,961,979  | \$450          |
| Michigan             | 26,094       | 18%                 | \$15,322,302  | \$400          |
| Minnesota            | 14,657       | 17%                 | \$10,119,466  | \$495          |
| Mississippi          | 7,601        | 22%                 | \$4,696,572   | \$367          |
| Missouri             | 18,947       | 16%                 | \$10,444,147  | \$426          |
| Montana              | 3,687        | 14%                 | \$1,301,517   | \$481          |
| Nebraska             | 5,103        | 16%                 | \$1,477,280   | \$443          |
| Nevada               | 10,707       | 19%                 | \$7,653,255   | \$500          |
| New Hampshire        | 3,953        | 18%                 | \$1,258,043   | \$410          |
| New Jersey           | 22,603       | 22%                 | \$16,787,764  | \$480          |
| New Mexico           | 6,479        | 18%                 | \$3,183,059   | \$500          |
| New York             | 50,602       | 21%                 | \$40,166,605  | \$425          |
| North Carolina       | 30,481       | 19%                 | \$18,356,048  | \$400          |
| North Dakota         | 1,390        | 21%                 | \$967,570     | \$500          |
| Ohio                 | 32,050       | 17%                 | \$14,698,221  | \$400          |
| Oklahoma             | 9,687        | 17%                 | \$4,972,544   | \$400          |
| Oregon               | 13,351       | 16%                 | \$9,970,135   | \$499          |
| Pennsylvania         | 34,984       | 19%                 | \$20,708,109  | \$408          |
| Puerto Rico          | 1,304        | 44%                 | \$972,505     | \$400          |
| Rhode Island         | 2,731        | 20%                 | \$1,276,753   | \$312          |
| South Carolina       | 14,959       | 20%                 | \$8,895,987   | \$380          |
| South Dakota         | 1,754        | 17%                 | \$1,913,100   | \$388          |
| Tennessee            | 19,996       | 18%                 | \$13,715,621  | \$444          |
| Texas                | 68,641       | 21%                 | \$57,626,803  | \$446          |
| Utah                 | 7,681        | 17%                 | \$6,068,447   | \$500          |
| Vermont              | 1,637        | 19%                 | \$461,302     | \$494          |
| Virginia             | 26,052       | 18%                 | \$14,115,290  | \$438          |
| Washington           | 22,939       | 17%                 | \$17,883,315  | \$460          |
| West Virginia        | 6,586        | 15%                 | \$5,785,258   | \$500          |
| Wisconsin            | 15,382       | 17%                 | \$7,634,601   | \$440          |
| Wyoming              | 1,712        | 20%                 | \$803,853     | \$565          |

The amount lost refers to reports with a loss of \$1 – \$999,999. The number of reports for each state excludes state-specific data contributor reports.