



National and State Trends in **Fraud & Identity Theft** January - December 2003

Federal Trade Commission
January 22, 2004



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Each detailed state report contains the following information:

Fraud Complaints

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

Identity Theft Complaints

- Complaints by Identity Theft Type
- Top Identity Theft Victim City Locations

Appendices

- Appendix A: Description of the Sentinel Network
- Appendix B: Description of the Sentinel Complaint Categories
- Appendix C: Sentinel Top Complaint Categories Three-Year Trends
- Appendix D: Other Sentinel Data Contributors
- Appendix E: How IDT Victims' Information is Misused Three-Year Trends

INTRODUCTION

Consumer Sentinel Leading Partners & Data Contributors

Between January and December 2003, Consumer Sentinel, the complaint database developed and maintained by the FTC, received over **half of a million** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$400 million. The reports in this booklet analyze those complaints.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 100 other organizations and makes it available to law enforcement partners across the nation and throughout the world for use in their investigations. Launched in 1997, the Sentinel database now includes over a million complaints. Some data transfers from other organizations contain complaints from previous months and have not yet been received. Accordingly, the total number of complaints reflected in this report may increase over the course of the next few months. The addition of complaints from other data contributors is also reflected in the larger totals from previous years than were reported in earlier FTC reports.

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

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

The Consumer Sentinel Network (For a detailed description see Appendix A)

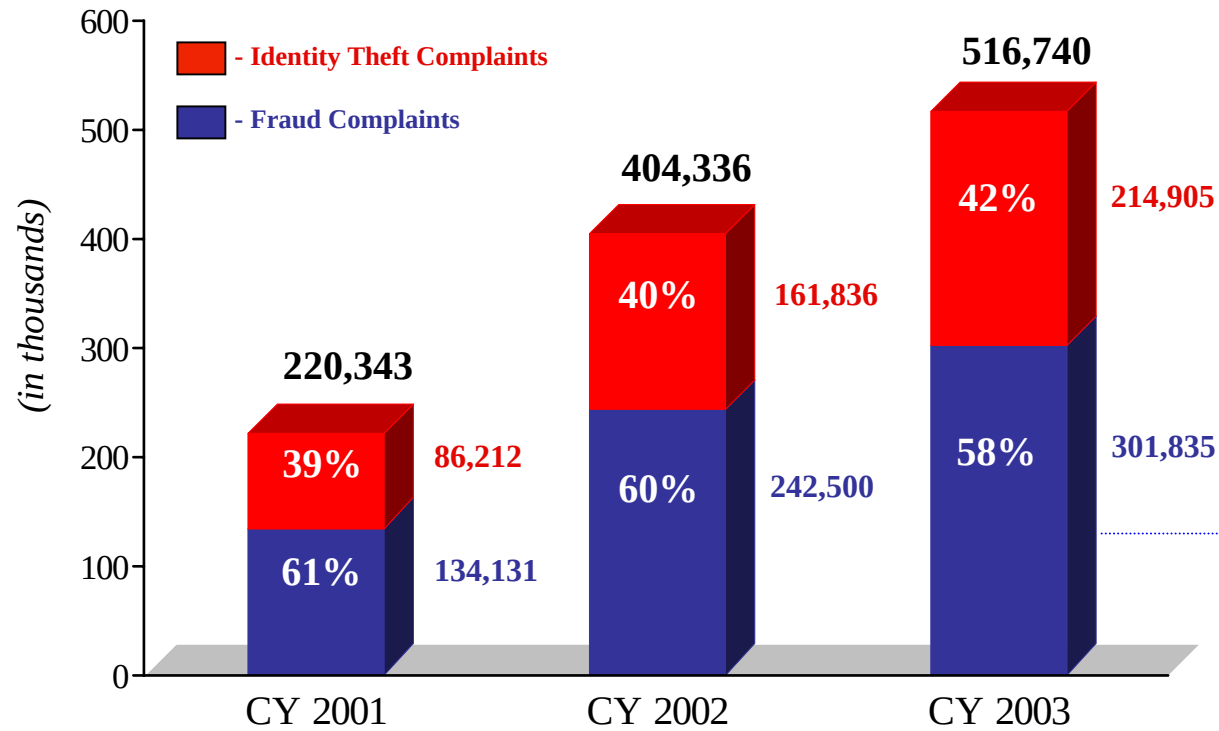


Executive Summary

Federal Trade Commission - 2003 Consumer Fraud and ID Theft Report

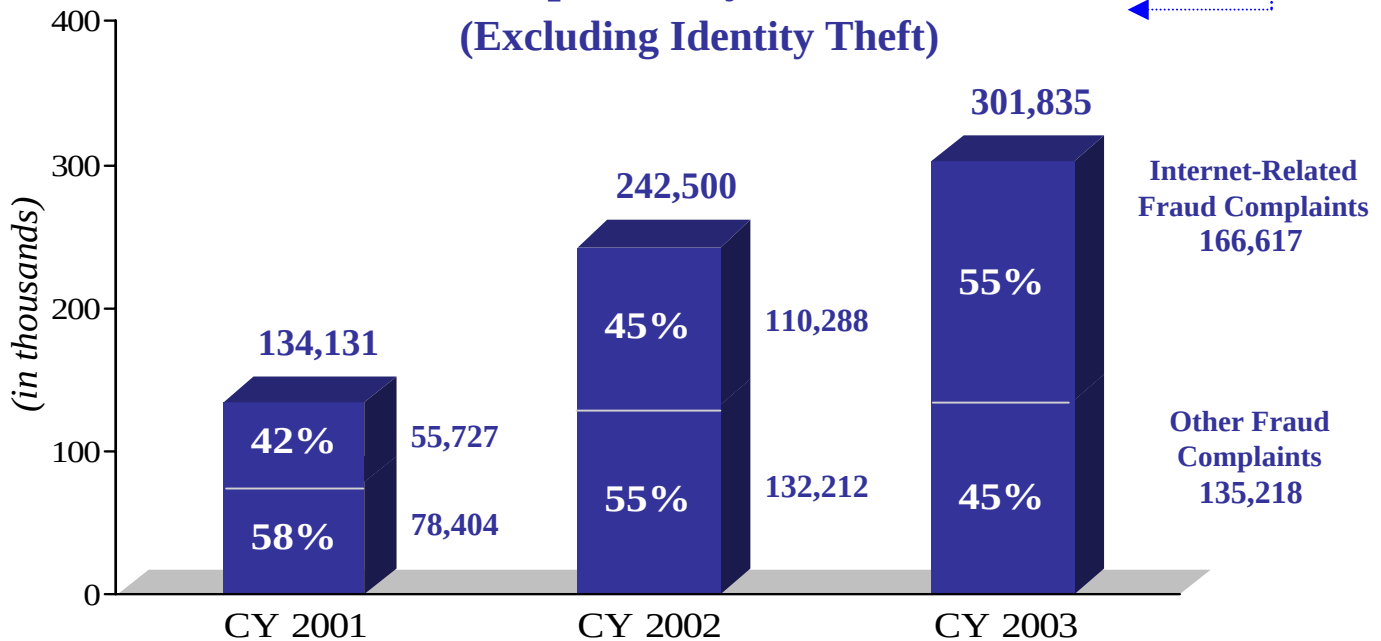
- The FTC received more than half a million consumer complaints (516,740) during calendar year 2003, up from 404,000 in 2002. These include 301,835 complaints about fraud and 214,905 identity theft reports.
- 42% of all complaints received by the FTC related to ID theft, up from 40% in 2002.
- Consumer Sentinel now houses more than 1.5 million complaints. One million relate to consumer fraud and almost 500,000 concern ID theft.
- Excluding ID theft complaints, the top category rankings are as follows:
 - Internet auctions (15%)
 - shop at home, catalog sales (9%)
 - Internet services and computer products (6%)
 - prizes/sweepstakes and lotteries (5%)
 - foreign money offers (4%)
 - advance-fee loans and credit protection (4%)
 - telephone services (3%)
 - business opportunities and work-at-home plans (2%)
 - magazine and buyers clubs (1%)
 - office supplies and services (1%)The final category of “other” includes topics listed in Appendix B of the Report.
- All fraud victims reported losses of \$437,463,950, with a median loss of \$228.
- Victims of Internet related fraud reported losses of almost \$200,000,000 in 2003, with the median loss of \$195.
- Internet related fraud accounted for 55% of all fraud reports, up from 45% 2002.
- Consumers report being contacted over the Internet in 58% of the complaints. This includes emails and websites.
- The major metropolitan areas with the highest per capita rates of consumer fraud reported are the Washington, DC area; Seattle/Bellevue/Everett WA; and San Diego, CA. Higher reporting of fraud does not necessarily indicate a higher overall incidence.
- The most common ID theft complaint related to credit card fraud, followed by phone or utility fraud; bank fraud; employment-related fraud; government document or benefit fraud; and loan fraud.
- The major metropolitan areas with the highest per capita rates of ID theft reported are Phoenix/Mesa, AZ; Los Angeles/Long Beach, CA; and Riverside/San Bernadino, CA. Higher reporting of ID theft does not necessarily indicate a higher overall incidence.

Sentinel Complaints by Calendar Year¹



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

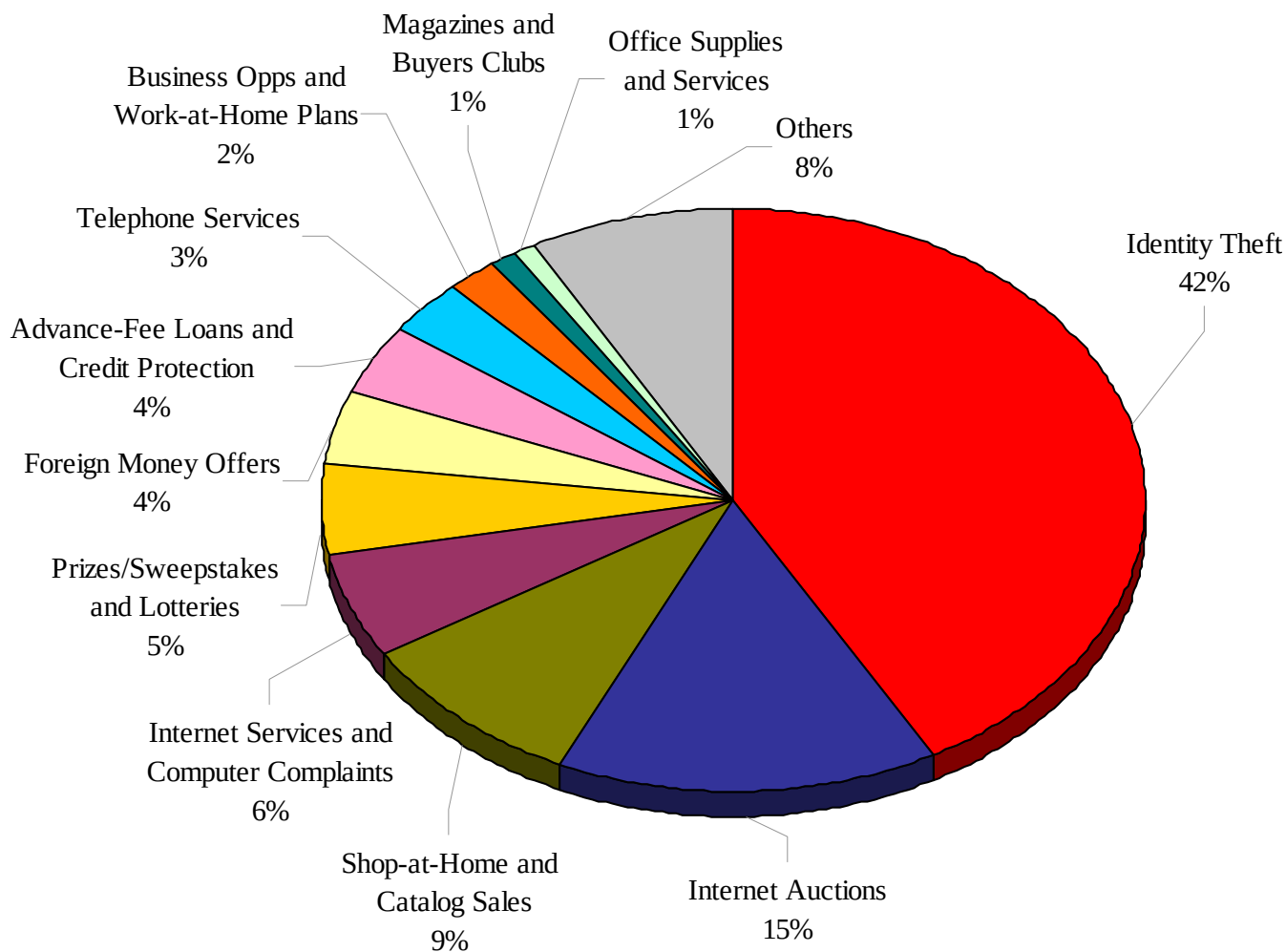
Fraud Complaints by Calendar Year² (Excluding Identity Theft)



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

Sentinel Top Complaint Categories¹

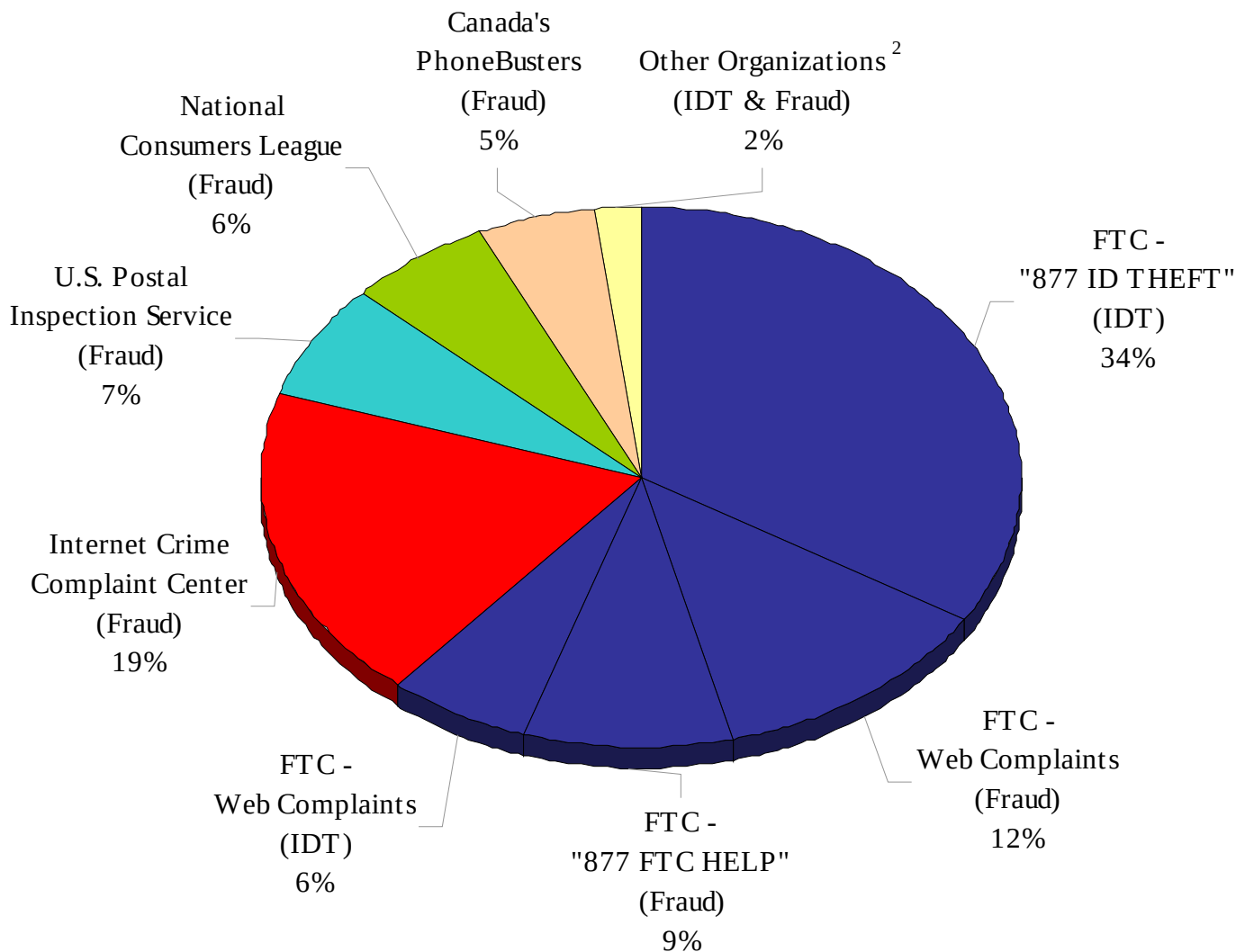
January 1 – December 31, 2003



¹Percentages are based on the total number of Sentinel complaints (**516,740**) received between January 1 and December 31, 2003. For Sentinel category descriptions, and three-year trends, see Appendices B and C.

Sentinel Data Contributors¹

January 1 – December 31, 2003



¹Percentages are based on the total number of Sentinel complaints (516,740) received between January 1 and December 31, 2003. The type of complaints provided by the organization is indicated in parentheses.

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

Total Number of Fraud Complaints & Amount Paid

January 1 - December 31, 2003

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
301,835	234,237	78%	\$437,463,950	\$1,868	\$228

¹Average is based on the total number of consumers who reported amount paid (234,237). Thirty-six consumers reported an amount paid of \$1 million or more.

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

Fraud Complaints by Reported Amount Paid

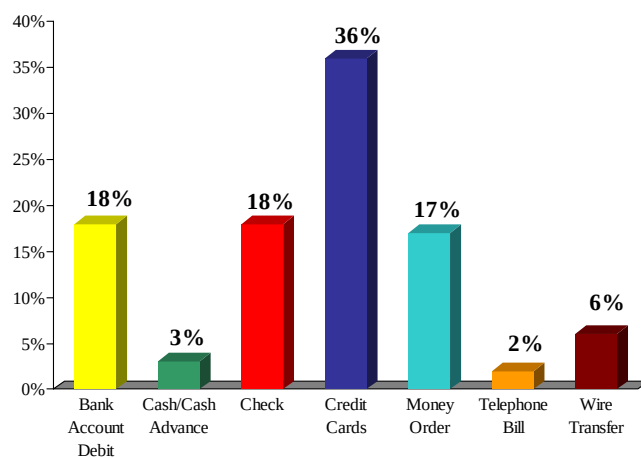
January 1 - December 31, 2003

Amount Paid	Percentage ³
\$0	23%
\$1 - 25	8%
\$26 - 50	9%
\$51 - 75	5%
\$76 - 100	5%
\$101 - 250	14%
\$251 - 500	11%
\$501 - 1,000	9%
\$1,001 - 5,000	13%
More than \$5,000	3%

³Percentages are based on the total number of consumers who reported amount paid (234,237). 78% of consumers reported this information.

Methods of Payment Reported by Consumers⁴

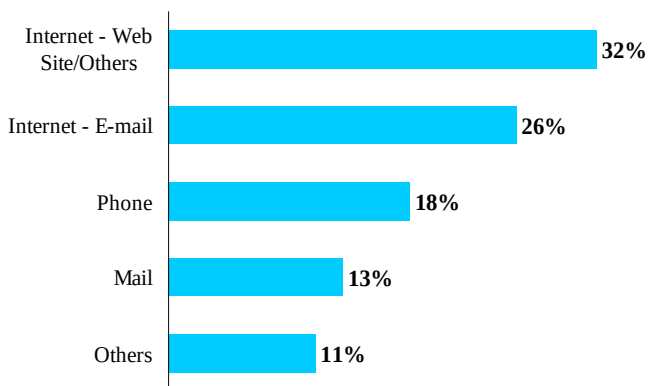
January 1 - December 31, 2003



⁴Percentages are based on the total number of consumers who reported the method of payment (84,728). 28% of consumers reported this information.

Company's Method of Contacting Consumers⁵

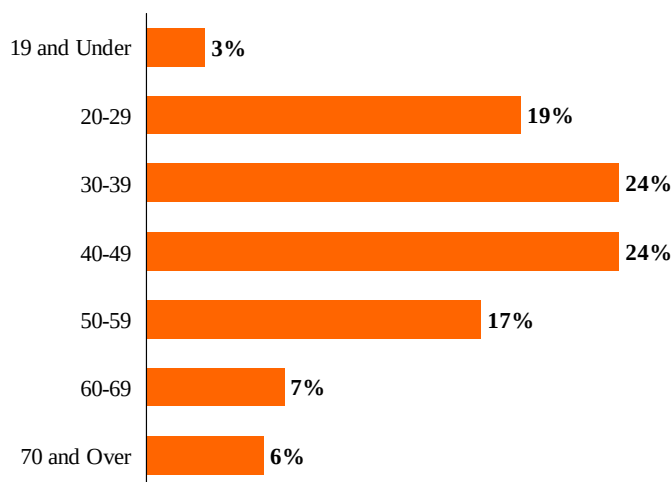
January 1 - December 31, 2003



⁵Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (258,952). 86% of consumers reported this information.

Fraud Complaints by Consumer Age⁶

January 1 - December 31, 2003



⁶Percentages are based on the total number of fraud complaints where consumers reported their age (205,817). 68% of consumers reported their age.

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

Total Number of Internet-Related Fraud Complaints & Amount Paid

January 1 - December 31, 2003

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
166,617	148,708	89%	\$199,355,357	\$1,341	\$195

¹Average is based on the total number of consumers who reported amount paid (148,708). Thirteen consumers reported an amount paid of \$1 million or more.

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

Internet-Related Fraud Complaints By Reported Amount Paid

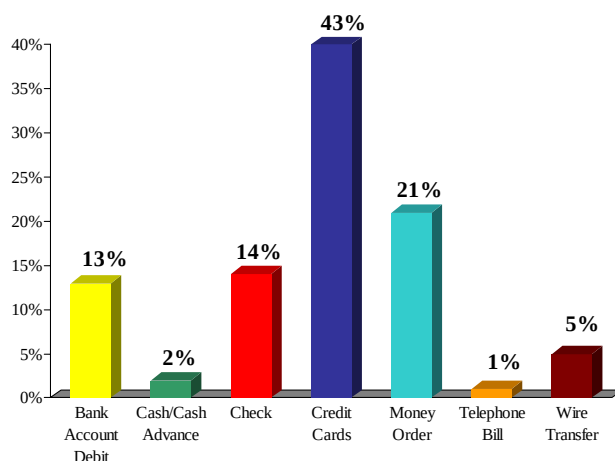
January 1 - December 31, 2003

Amount Paid	Percentage ³
\$0	19%
\$1 - 25	10%
\$26 - 50	10%
\$51 - 75	6%
\$76 - 100	5%
\$101 - 250	15%
\$251 - 500	12%
\$501 - 1,000	10%
\$1,001 - 5,000	12%
More than \$5,000	2%

³Percentages are based on the total number of consumers who reported amount paid (148,708). 89% of consumers reported this information.

Methods of Payment Reported by Consumers⁴

January 1 - December 31, 2003



⁴Percentages are based on the total number of consumers who reported the method of payment (52,343). 31% of consumers reported this information.

Top Products/Services for Internet-Related Fraud Complaints⁵

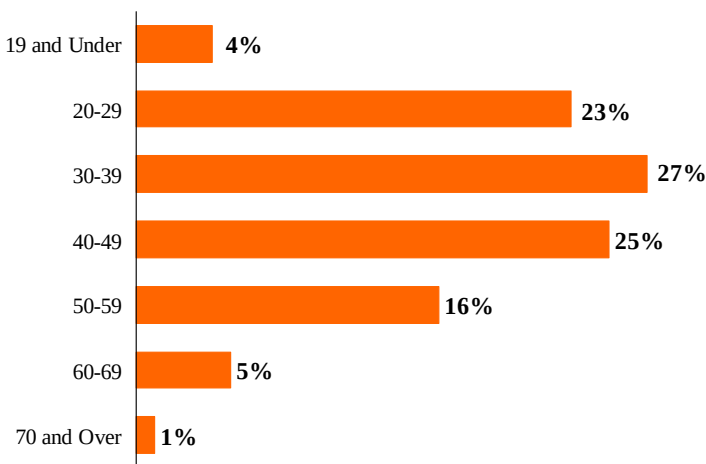
January 1 - December 31, 2003

Internet Auctions	48%
Shop-at-Home/Catalog Sales	20
Internet Access Services	8
Internet Info. & Adult Services	6
Foreign Money Offers	4
Computers: Equipment/Software	2
Business Opportunities	2

⁵Percentages are based on the total number of Internet-related complaints (166,617) received between January 1 and December 31, 2003.

Internet-Related Fraud Complaints By Consumer Age⁶

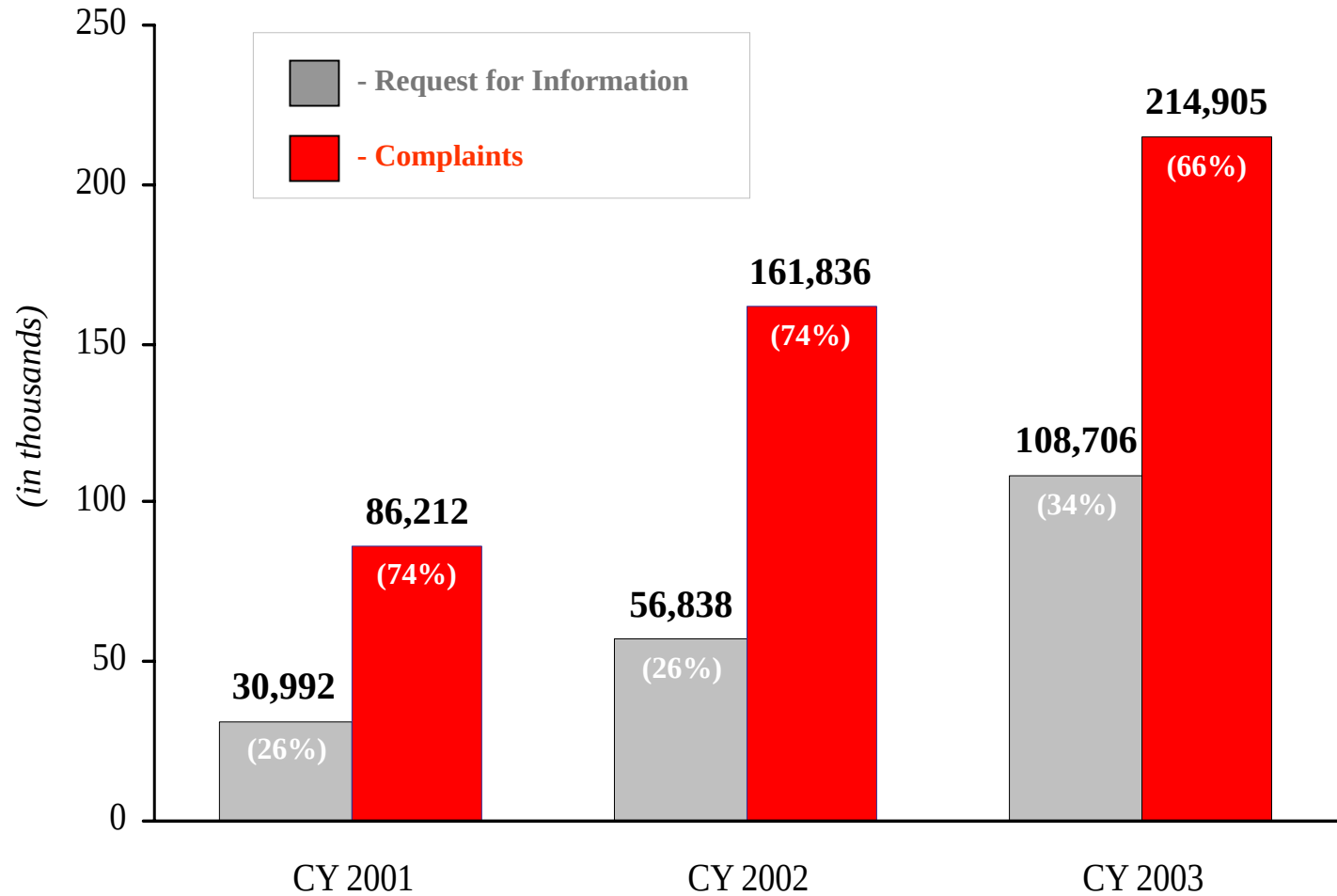
January 1 - December 31, 2003



⁶Percentages are based on the total number of Internet-related fraud complaints where consumers reported their age (115,433). 69% of consumers reported their age.



Total Identity Theft Records¹ by Calendar Year



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



How Victims' Information Is Misused¹

Total Number of Identity Theft Victims = 214,905

January 1 – December 31, 2003

Credit Card Fraud: 33%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
New Accounts	19.2%
Existing Accounts	12.0
Unspecified	1.4

Phone or Utilities Fraud: 21%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Wireless - New	10.4%
Telephone - New	5.6
Utilities - New	3.8
Unauthorized Charges to Existing Accounts	0.6
Unspecified	0.8

Bank Fraud: 17%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Existing Accounts	8.2%
Electronic Fund Transfer	4.8
New Accounts	3.8
Unspecified	0.5

Employment-Related Fraud: 11%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Employment-Related Fraud	11.1%

Government Documents or Benefits Fraud: 8%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Fraudulent Tax Return	3.7%
Driver's License Issued / Forged	2.3
Government Benefits Applied / Received	1.3
Social Security Card Issued / Forged	0.4
Other Government Docs Issued / Forged	0.4
Unspecified	<0.1

Loan Fraud: 6%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Business / Personal / Student Loan	2.3%
Auto Loan / Lease	2.0
Real Estate Loan	1.0
Unspecified	0.3

Other Identity Theft Fraud: 19%

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Other	11.6%
Illegal / Criminal	2.1
Medical	1.8
Internet / E-mail	1.7
Apartment / House Rented	0.9
Bankruptcy	0.3
Insurance	0.3
Property Rental Fraud	0.2
Child Support	0.2
Securities / Other Investments	0.2
Magazines	0.1

Attempted Identity Theft: 8%

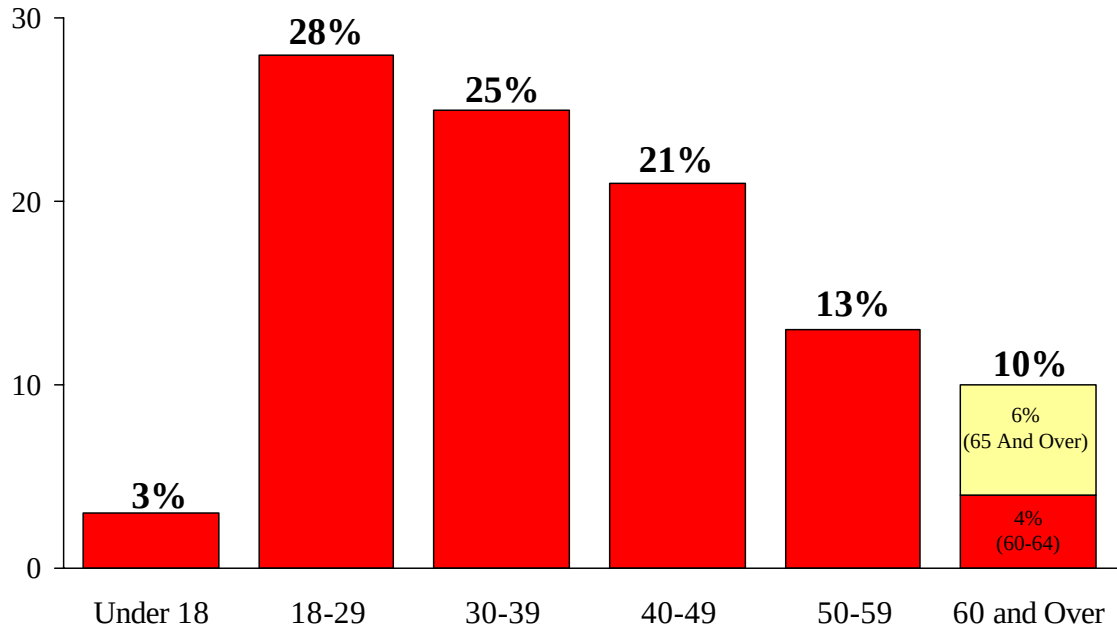
<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Attempted Identity Theft	8.0%

¹Percentages are based on the 214,905 total victims reporting. Percentages add to more than 100 because approximately 19% of victims reported experiencing more than one type of identity theft. All victims reported experiencing at least one type of identity theft. For three-year trends, see Appendix E.



Identity Theft Complaints by Victim Age¹

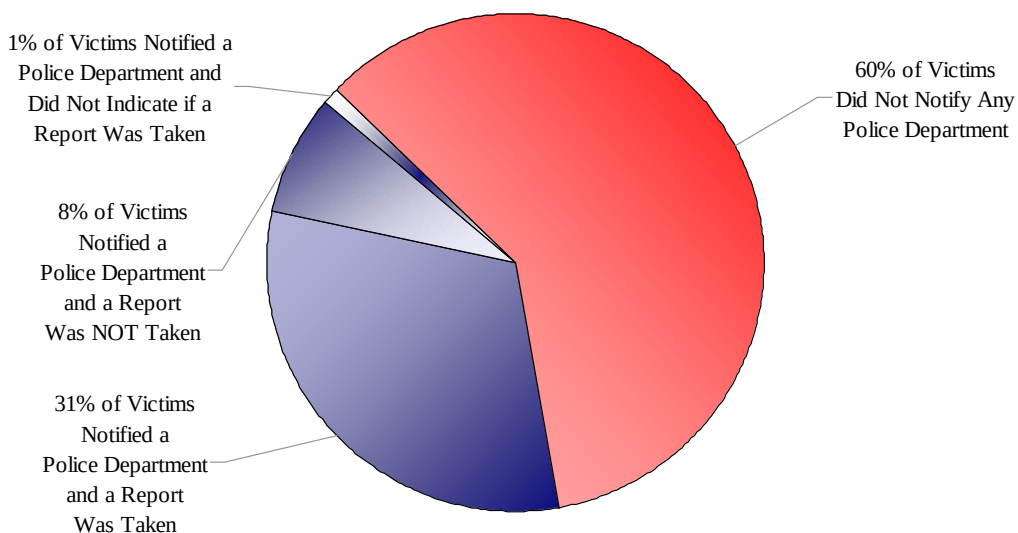
January 1 – December 31, 2003



¹Percentages are based on the 197,475 victims who provided their age. This chart represents 95% of the victims who contacted the Federal Trade Commission directly.

Law Enforcement Contact²

January 1 – December 31, 2003



²Percentages are based on the 199,995 victims who indicated whether they had notified a police department. This chart represents 96% of the victims who contacted the Federal Trade Commission directly.

Major Metropolitan Areas Ranking for Fraud – Related Complaints

January 1 – December 31, 2003

Rank	Metropolitan Area	No. of Complaints	Complaints Per 100,000 Population
1	Washington, DC--MD--VA--WV (PMSA)	7,552	153.4
2	Seattle--Bellevue--Everett, WA (PMSA)	3,254	134.8
3	San Diego, CA (MSA)	3,674	130.6
4	Phoenix--Mesa, AZ (MSA)	4,150	127.6
5	Tampa--St. Petersburg--Clearwater, FL (MSA)	3,052	127.4
6	Oakland, CA (PMSA)	3,028	126.6
7	Denver, CO (PMSA)	2,467	117.0
8	Orange County, CA (PMSA)	3,275	115.1
9	Dallas, TX (PMSA)	3,718	105.6
10	Baltimore, MD (PMSA)	2,615	102.4
11	Atlanta, GA (MSA)	4,050	98.5
12	Nassau--Suffolk, NY (PMSA)	2,663	96.7
13	Minneapolis--St. Paul, MN--WI (MSA)	2,833	95.4
14	Los Angeles--Long Beach, CA (PMSA)	9,080	95.4
15	Boston, MA--NH (PMSA)	3,238	95.0
16	St. Louis, MO--IL (MSA)	2,474	95.0
17	Philadelphia, PA--NJ (PMSA)	4,838	94.8
18	Pittsburgh, PA (MSA)	2,229	94.5
19	Newark, NJ (PMSA)	1,881	92.5
20	Chicago, IL (PMSA)	7,345	88.8
21	Cleveland--Lorain--Elyria, OH (PMSA)	1,985	88.2
22	Riverside--San Bernardino, CA (PMSA)	2,849	87.5
23	Detroit, MI (PMSA)	3,594	80.9
24	Miami, FL (PMSA)	1,787	79.3
25	New York, NY (PMSA)	7,238	77.7
26	Houston, TX (PMSA)	3,185	76.2

Note: Ranking is based on the number of fraud complaints per 100,000 inhabitants for each metropolitan area. These charts only illustrate Primary Metropolitan Statistical Areas (PMSA) and Metropolitan Statistical Areas (MSA) with a population of two million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of 1999 (see <http://www.whitehouse.gov/omb/infoereg/msa99.pdf>). Per 100,000 unit of population counts are based on the 2000 U.S. Census population count (Census 2000 Summary File 1 (SF 1) 100-Percent Data, April 1, 2000).



Major Metropolitan Areas Ranking for Identity Theft – Related Complaints

January 1 – December 31, 2003

Rank	Metropolitan Area	No. of Victims	Victims Per 100,000 Population
1	Phoenix--Mesa, AZ (MSA)	5,041	155.0
2	Los Angeles--Long Beach, CA (PMSA)	13,012	136.7
3	Riverside--San Bernardino, CA (PMSA)	4,381	134.6
4	Miami, FL (PMSA)	2,871	127.4
5	Houston, TX (PMSA)	5,243	125.5
6	Oakland, CA (PMSA)	3,002	125.5
7	Dallas, TX (PMSA)	4,152	118.0
8	Orange County, CA (PMSA)	3,320	116.6
9	New York, NY (PMSA)	10,641	114.2
10	San Diego, CA (MSA)	2,978	105.8
11	Atlanta, GA (MSA)	4,183	101.7
12	Washington, DC--MD--VA--WV (PMSA)	4,936	100.3
13	Denver, CO (PMSA)	2,041	96.8
14	Chicago, IL (PMSA)	7,946	96.1
15	Seattle--Bellevue--Everett, WA (PMSA)	2,186	90.5
16	Detroit, MI (PMSA)	3,963	89.2
17	Newark, NJ (PMSA)	1,719	84.6
18	Philadelphia, PA--NJ (PMSA)	4,168	81.7
19	Tampa--St. Petersburg--Clearwater, FL (MSA)	1,845	77.0
20	Nassau--Suffolk, NY (PMSA)	2,066	75.0
21	St. Louis, MO--IL (MSA)	1,944	74.7
22	Baltimore, MD (PMSA)	1,816	71.1
23	Minneapolis--St. Paul, MN--WI (MSA)	2,019	68.0
24	Cleveland--Lorain--Elyria, OH (PMSA)	1,459	64.8
25	Boston, MA--NH (PMSA)	2,114	62.1
26	Pittsburgh, PA (MSA)	926	39.3

Note: Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each metropolitan area. These charts only illustrate Primary Metropolitan Statistical Areas (PMSA) and Metropolitan Statistical Areas (MSA) with a population of two million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of 1999 (see <http://www.whitehouse.gov/omb/inforeg/msa99.pdf>). Per 100,000 unit of population counts are based on the 2000 U.S. Census population count (Census 2000 Summary File 1 (SF 1) 100-Percent Data, April 1, 2000).

FRAUD COMPLAINTS BY CONSUMER STATE
IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2003

Rank	Consumer State	Complaints Per 100,00 Population	Number of Complaints
1	Alaska	179.6	1,165
2	Hawaii	131.0	1,647
3	Wyoming	128.1	642
4	Washington	119.6	7,335
5	Colorado	114.3	5,200
6	Nevada	113.7	2,548
7	New Hampshire	113.5	1,461
8	Oregon	112.7	4,011
9	Arizona	112.1	6,256
10	Montana	111.5	1,023
11	Virginia	110.6	8,171
12	Florida	108.2	18,419
13	Maryland	107.7	5,931
14	California	104.9	37,221
15	Utah	104.1	2,447
16	New Jersey	97.8	8,451
17	Delaware	97.4	796
18	Connecticut	96.7	3,368
19	Wisconsin	92.2	5,048
20	Pennsylvania	91.9	11,358
21	Missouri	90.8	5,179
22	Kansas	90.5	2,465
23	Vermont	89.6	555
24	Rhode Island	89.5	963
25	Massachusetts	89.1	5,729
26	Idaho	88.9	1,215
27	Indiana	88.0	5,455
28	Nebraska	87.7	1,526
29	Ohio	87.6	10,020
30	Maine	85.7	1,119
31	Michigan	85.4	8,612
32	Illinois	84.4	10,681
33	New Mexico	84.3	1,580
34	New York	84.3	16,170
35	Minnesota	83.6	4,229
36	North Dakota	81.7	518
37	Oklahoma	80.5	2,828
38	South Dakota	79.9	611
39	West Virginia	79.2	1,434
40	North Carolina	78.7	6,618
41	Iowa	77.7	2,288
42	Tennessee	76.7	4,479
43	Georgia	76.6	6,649
44	Texas	75.5	16,706
45	Kentucky	72.5	2,986
46	Alabama	71.0	3,196
47	South Carolina	70.1	2,907
48	Louisiana	65.3	2,936
49	Arkansas	62.8	1,712
50	Mississippi	52.2	1,503

Rank	Victim State	Victims Per 100,00 Population	Number of Victims
1	Arizona	122.4	6,832
2	Nevada	113.4	2,541
3	California	111.2	39,452
4	Texas	93.3	20,634
5	Florida	83.0	14,119
6	New York	82.4	15,821
7	Oregon	81.7	2,909
8	Colorado	81.3	3,698
9	Illinois	77.4	9,792
10	Washington	77.3	4,741
11	Maryland	74.9	4,124
12	Georgia	70.5	6,127
13	New Mexico	70.3	1,317
14	New Jersey	68.9	5,948
15	North Carolina	65.9	5,537
16	Michigan	65.1	6,566
17	Missouri	61.3	3,496
18	Indiana	59.1	3,660
19	Virginia	58.2	4,297
20	Delaware	57.7	472
21	Massachusetts	56.5	3,634
22	Utah	56.4	1,326
23	Connecticut	54.9	1,913
24	Pennsylvania	52.9	6,545
25	Hawaii	51.6	649
26	Kansas	50.6	1,378
27	Rhode Island	49.9	537
28	Minnesota	49.7	2,517
29	Oklahoma	48.1	1,689
30	Ohio	48.0	5,494
31	Tennessee	47.6	2,782
32	Arkansas	47.5	1,294
33	South Carolina	45.7	1,895
34	Nebraska	44.9	781
35	Wisconsin	42.5	2,325
36	Louisiana	41.7	1,875
37	Alabama	40.5	1,823
38	New Hampshire	38.8	500
39	Mississippi	37.6	1,084
40	Idaho	36.1	493
41	Alaska	35.6	231
42	Wyoming	34.3	172
43	Kentucky	32.3	1,332
44	Montana	30.7	282
45	Iowa	30.6	900
46	West Virginia	28.1	508
47	Maine	27.0	353
48	Vermont	25.7	159
49	North Dakota	20.0	127
50	South Dakota	19.6	150

Note: Per 100,000 unit of population estimates are based on the 2003 U.S. Census population estimates (Table NST-EST2003-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2003). Numbers for the District of Columbia are: Fraud = 989 complaints and 175.5 complaints per 100,000 population; Identity Theft = 917 complaints and 162.8 victims per 100,000 population.

Detailed State Information

(one page per state and the District of Columbia)

Fraud Complaints

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

Identity Theft Complaints

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

ALABAMA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Alabama Consumers = 5,019



Fraud Complaints from Alabama Consumers = 3,196

Top Fraud Complaint Categories for Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	736	23%
2	Shop-at-Home/Catalog Sales	455	14%
3	Internet Services and Computer Complaints	369	12%
4	Prizes/Sweepstakes and Lotteries	318	10%
5	Advance-Fee Loans and Credit Protection/Repair	316	10%

¹Percentages are based on the total number of fraud complaints from Alabama consumers (3,196).

Amount Paid Reported by Alabama Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,196	\$2,179,173	2,507	78%	\$869

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (2,507).

Top Alabama Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Birmingham	378
Huntsville	218
Mobile	167
Montgomery	157
Tuscaloosa	84



Identity Theft Complaints from Alabama Victims = 1,823

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	590	32%
2	Phone or Utilities Fraud	385	21%
3	Bank Fraud ²	332	18%
4	Government Documents or Benefits Fraud	204	11%
5	Loan Fraud	127	7%
6	Employment-Related Fraud	116	6%
	Other	433	24%
	Attempted Identity Theft	140	8%

¹Percentages are based on the 1,823 victims reporting from Alabama. Percentages add to more than 100 because approximately 21% of victims from Alabama reported experiencing more than one type of identity theft.

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

Top Alabama Identity Theft Victim Locations

Victim City	No. of Victims
Birmingham	289
Mobile	105
Montgomery	101
Huntsville	85
Dothan	39

ALASKA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Alaska Consumers = 1,396



Fraud Complaints from Alaska Consumers = 1,165

Top Fraud Complaint Categories for Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	415	36%
2	Shop-at-Home/Catalog Sales	137	12%
3	Advance-Fee Loans and Credit Protection/Repair	127	11%
4	Prizes/Sweepstakes and Lotteries	115	10%
5	Internet Services and Computer Complaints	97	8%

¹Percentages are based on the total number of fraud complaints from Alaska consumers (1,165).

Amount Paid Reported by Alaska Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,165	\$950,570	968	83%	\$982

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (968).

Top Alaska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Anchorage	355
Fairbanks	71
Wasilla	51
Juneau	38
Ketchikan	29



Identity Theft Complaints from Alaska Victims = 231

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	80	35%
2	Phone or Utilities Fraud	35	15%
3	Bank Fraud ²	32	14%
4	Employment-Related Fraud	23	10%
5	Government Documents or Benefits Fraud	17	7%
6	Loan Fraud	15	6%
	Other	64	28%
	Attempted Identity Theft	18	8%

¹Percentages are based on the 231 victims reporting from Alaska. Percentages add to more than 100 because approximately 17% of victims from Alaska reported experiencing more than one type of identity theft.

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

Top Alaska Identity Theft Victim Locations

Victim City	No. of Victims
Anchorage	119
Fairbanks	12
Wasilla	11
Juneau	9
Fort Wainwright	7
North Pole	7

ARIZONA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Arizona Consumers = 13,088



Fraud Complaints from Arizona Consumers = 6,256

Top Fraud Complaint Categories for Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,423	23%
2	Shop-at-Home/Catalog Sales	904	14%
3	Prizes/Sweepstakes and Lotteries	694	11%
4	Internet Services and Computer Complaints	613	10%
5	Foreign Money Offers	388	6%

¹Percentages are based on the total number of fraud complaints from Arizona consumers (6,256).

Amount Paid Reported by Arizona Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
6,256	\$8,119,334	4,795	77%	\$1,693

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (4,795).

Top Arizona Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Phoenix	1,191
Tucson	826
Mesa	558
Scottsdale	453
Tempe	329



Identity Theft Complaints from Arizona Victims = 6,832

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,735	25%
2	Employment-Related Fraud	1,731	25%
3	Bank Fraud ²	1,226	18%
4	Phone or Utilities Fraud	1,105	16%
5	Government Documents or Benefits Fraud	451	7%
6	Loan Fraud	318	5%
	Other	1,326	19%
	Attempted Identity Theft	444	6%

¹Percentages are based on the 6,832 victims reporting from Arizona. Percentages add to more than 100 because approximately 18% of victims from Arizona reported experiencing more than one type of identity theft.

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

Top Arizona Identity Theft Victim Locations

Victim City	No. of Victims
Phoenix	1,872
Tucson	973
Mesa	536
Glendale	528
Scottsdale	358

ARKANSAS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Arkansas Consumers = 3,006



Fraud Complaints from Arkansas Consumers = 1,712

Top Fraud Complaint Categories for Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	446	26%
2	Shop-at-Home/Catalog Sales	264	15%
3	Advance-Fee Loans and Credit Protection/Repair	194	11%
4	Internet Services and Computer Complaints	183	11%
5	Foreign Money Offers	120	7%

¹Percentages are based on the total number of fraud complaints from Arkansas consumers (1,712).

Amount Paid Reported by Arkansas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,712	\$1,989,867	1,350	79%	\$1,474

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (1,350).

Top Arkansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Little Rock	213
Fayetteville	81
Hot Springs	62
Conway	55
Fort Smith	47



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Arkansas Victims = 1,294

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	436	34%
2	Bank Fraud ²	274	21%
3	Phone or Utilities Fraud	262	20%
4	Employment-Related Fraud	132	10%
5	Government Documents or Benefits Fraud	106	8%
6	Loan Fraud	84	6%
	Other	257	20%
	Attempted Identity Theft	95	7%

¹Percentages are based on the 1,294 victims reporting from Arkansas. Percentages add to more than 100 because approximately 21% of victims from Arkansas reported experiencing more than one type of identity theft.

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

Top Arkansas Identity Theft Victim Locations

Victim City	No. of Victims
Little Rock	214
Fayetteville	35
Pine Bluff	34
Fort Smith	30
Jonesboro	30
Rogers	30

CALIFORNIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from California Consumers = 76,673



Fraud Complaints from California Consumers = 37,221

Top Fraud Complaint Categories for California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	10,398	28%
2	Shop-at-Home/Catalog Sales	6,287	17%
3	Internet Services and Computer Complaints	4,345	12%
4	Prizes/Sweepstakes and Lotteries	2,785	7%
5	Foreign Money Offers	2,337	6%

¹Percentages are based on the total number of fraud complaints from California consumers (37,221).

Amount Paid Reported by California Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
37,221	\$40,686,735	29,271	79%	\$1,390

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (29,271). One consumer reported an amount paid of over \$1 million.

Top California Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Los Angeles	2,056
San Diego	1,754
San Francisco	1,481
San Jose	1,128
Sacramento	764



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from California Victims = 39,452

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	12,607	32%
2	Phone or Utilities Fraud	8,231	21%
3	Bank Fraud ²	7,243	18%
4	Employment-Related Fraud	5,525	14%
5	Government Documents or Benefits Fraud	3,378	9%
6	Loan Fraud	2,031	5%
	Other	7,287	18%
	Attempted Identity Theft	3,118	8%

¹Percentages are based on the 39,452 victims reporting from California. Percentages add to more than 100 because approximately 20% of victims from California reported experiencing more than one type of identity theft.

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

Top California Identity Theft Victim Locations

Victim City	No. of Victims
Los Angeles	3,438
San Diego	1,306
San Francisco	1,122
Sacramento	893
San Jose	736

COLORADO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Colorado Consumers = 8,898



Fraud Complaints from Colorado Consumers = 5,200

Top Fraud Complaint Categories for Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,292	25%
2	Shop-at-Home/Catalog Sales	762	15%
3	Internet Services and Computer Complaints	583	11%
4	Foreign Money Offers	412	8%
5	Prizes/Sweepstakes and Lotteries	394	8%

¹Percentages are based on the total number of fraud complaints from Colorado consumers (5,200).

Amount Paid Reported by Colorado Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,200	\$26,461,375	4,021	77%	\$6,581

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (4,021). One consumer reported an amount paid of \$20 million.

Top Colorado Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Denver	722
Colorado Springs	662
Aurora	367
Littleton	222
Fort Collins	195



Identity Theft Complaints from Colorado Victims = 3,698

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	969	26%
2	Bank Fraud ²	751	20%
3	Employment-Related Fraud	626	17%
4	Phone or Utilities Fraud	616	17%
5	Government Documents or Benefits Fraud	245	7%
6	Loan Fraud	183	5%
	Other	885	24%
	Attempted Identity Theft	274	7%

¹Percentages are based on the 3,698 victims reporting from Colorado. Percentages add to more than 100 because approximately 19% of victims from Colorado reported experiencing more than one type of identity theft.

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

Top Colorado Identity Theft Victim Locations

Victim City	No. of Victims
Denver	752
Colorado Springs	369
Aurora	273
Lakewood	146
Littleton	137

CONNECTICUT

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Connecticut Consumers = 5,281



Fraud Complaints from Connecticut Consumers = 3,368

Top Fraud Complaint Categories for Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,001	30%
2	Shop-at-Home/Catalog Sales	607	18%
3	Internet Services and Computer Complaints	403	12%
4	Foreign Money Offers	249	7%
5	Advance-Fee Loans and Credit Protection/Repair	209	6%

¹Percentages are based on the total number of fraud complaints from Connecticut consumers (3,368).

Amount Paid Reported by Connecticut Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,368	\$2,234,766	2,740	81%	\$816

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (2,740).

Top Connecticut Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New Haven	235
Hartford	189
Stamford	117
Norwalk	87
Bridgeport	82



Identity Theft Complaints from Connecticut Victims = 1,913

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	713	37%
2	Phone or Utilities Fraud	459	24%
3	Bank Fraud ²	234	12%
4	Employment-Related Fraud	142	7%
5	Loan Fraud	132	7%
6	Government Documents or Benefits Fraud	116	6%
	Other	367	19%
	Attempted Identity Theft	168	9%

¹Percentages are based on the 1,913 victims reporting from Connecticut. Percentages add to more than 100 because approximately 18% of victims from Connecticut reported experiencing more than one type of identity theft.

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

Top Connecticut Identity Theft Victim Locations

Victim City	No. of Victims
Hartford	152
New Haven	92
Bridgeport	86
Stamford	54
Waterbury	54

DELAWARE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Delaware Consumers = 1,268



Fraud Complaints from Delaware Consumers = 796

Top Fraud Complaint Categories for Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	188	24%
2	Shop-at-Home/Catalog Sales	120	15%
3	Internet Services and Computer Complaints	90	11%
4	Prizes/Sweepstakes and Lotteries	88	11%
5	Advance-Fee Loans and Credit Protection/Repair	68	9%

¹Percentages are based on the total number of fraud complaints from Delaware consumers (796).

Amount Paid Reported by Delaware Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
796	\$954,209	622	78%	\$1,534

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Delaware consumers (622).

Top Delaware Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wilmington	189
Newark	144
Dover	71
New Castle	56
Bear	48



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Delaware Victims = 472

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	205	43%
2	Phone or Utilities Fraud	102	22%
3	Bank Fraud ²	47	10%
4	Employment-Related Fraud	36	8%
5	Government Documents or Benefits Fraud	35	7%
6	Loan Fraud	18	4%
	Other	103	22%
	Attempted Identity Theft	33	7%

¹Percentages are based on the 472 victims reporting from Delaware. Percentages add to more than 100 because approximately 19% of victims from Delaware reported experiencing more than one type of identity theft.

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

Top Delaware Identity Theft Victim Locations

Victim City	No. of Victims
Wilmington	151
Newark	71
New Castle	37
Dover	36
Bear	22

DISTRICT OF COLUMBIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from District of Columbia Consumers = 1,906



Fraud Complaints from District of Columbia Consumers = 989

Top Fraud Complaint Categories for District of Columbia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	206	21%
2	Internet Auctions	145	15%
3	Shop-at-Home/Catalog Sales	95	10%
4	Advance-Fee Loans and Credit Protection/Repair	84	8%
5	Foreign Money Offers	81	8%

¹Percentages are based on the total number of fraud complaints from District of Columbia consumers (989).

Amount Paid Reported by District of Columbia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
989	\$829,587	685	69%	\$1,211

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by District of Columbia consumers (685).



**Identity Theft Complaints from
District of Columbia Victims = 917**

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	377	41%
2	Bank Fraud ²	212	23%
3	Phone or Utilities Fraud	198	22%
4	Government Documents or Benefits Fraud	83	9%
5	Loan Fraud	42	5%
6	Employment-Related Fraud	31	3%
	Other	156	17%
	Attempted Identity Theft	69	8%

¹Percentages are based on the 917 victims reporting from the District of Columbia. Percentages add to more than 100 because approximately 23% of victims from the District of Columbia reported experiencing more than one type of identity theft.

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

FLORIDA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Florida Consumers = 32,538



Fraud Complaints from Florida Consumers = 18,419

Top Fraud Complaint Categories for Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	4,526	25%
2	Shop-at-Home/Catalog Sales	2,740	15%
3	Internet Services and Computer Complaints	2,263	12%
4	Foreign Money Offers	1,988	11%
5	Advance-Fee Loans and Credit Protection/Repair	1,186	6%

¹Percentages are based on the total number of fraud complaints from Florida consumers (18,419).

Amount Paid Reported by Florida Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
18,419	\$25,015,565	13,850	75%	\$1,806

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (13,850). One consumer reported an amount paid of over \$4.3 million.

Top Florida Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Miami	1,415
Orlando	848
Tampa	745
Jacksonville	739
St. Petersburg	386



Identity Theft Complaints from Florida Victims = 14,119

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	5,071	36%
2	Phone or Utilities Fraud	2,807	20%
3	Bank Fraud ²	2,630	19%
4	Employment-Related Fraud	1,122	8%
5	Government Documents or Benefits Fraud	1,103	8%
6	Loan Fraud	908	6%
	Other	2,788	20%
	Attempted Identity Theft	1,183	8%

¹Percentages are based on the 14,119 victims reporting from Florida. Percentages add to more than 100 because approximately 20% of victims from Florida reported experiencing more than one type of identity theft.

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

Top Florida Identity Theft Victim Locations

Victim City	No. of Victims
Miami	2,238
Orlando	788
Tampa	573
Jacksonville	547
Fort Lauderdale	315

GEORGIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Georgia Consumers = 12,776



Fraud Complaints from Georgia Consumers = 6,649

Top Fraud Complaint Categories for Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,597	24%
2	Shop-at-Home/Catalog Sales	964	14%
3	Internet Services and Computer Complaints	774	12%
4	Advance-Fee Loans and Credit Protection/Repair	482	7%
5	Prizes/Sweepstakes and Lotteries	474	7%

¹Percentages are based on the total number of fraud complaints from Georgia consumers (6,649).

Amount Paid Reported by Georgia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
6,649	\$9,490,587	5,229	79%	\$1,815

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (5,229). Two consumers reported an amount paid of over \$1 million (\$1.5 and \$2 million).

Top Georgia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Atlanta	870
Marietta	265
Lawrenceville	195
Alpharetta	166
Savannah	164



Identity Theft Complaints from Georgia Victims = 6,127

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,999	33%
2	Bank Fraud ²	1,259	21%
3	Phone or Utilities Fraud	1,229	20%
4	Government Documents or Benefits Fraud	576	9%
5	Employment-Related Fraud	443	7%
6	Loan Fraud	432	7%
	Other	1,183	19%
	Attempted Identity Theft	508	8%

¹Percentages are based on the 6,127 victims reporting from Georgia. Percentages add to more than 100 because approximately 20% of victims from Georgia reported experiencing more than one type of identity theft.

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

Top Georgia Identity Theft Victim Locations

Victim City	No. of Victims
Atlanta	1,073
Decatur	220
Marietta	215
Lawrenceville	168
Alpharetta	139

HAWAII

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Hawaii Consumers = 2,296



Fraud Complaints from Hawaii Consumers = 1,647

Top Fraud Complaint Categories for Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	523	32%
2	Shop-at-Home/Catalog Sales	322	20%
3	Prizes/Sweepstakes and Lotteries	196	12%
4	Internet Services and Computer Complaints	124	8%
5	Advance-Fee Loans and Credit Protection/Repair	93	6%

¹Percentages are based on the total number of fraud complaints from Hawaii consumers (1,647).

Amount Paid Reported by Hawaii Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,647	\$1,412,065	1,321	80%	\$1,069

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (1,321).

Top Hawaii Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Honolulu	615
Kailua	135
Kaneohe	77
Hilo	74
Waipahu	58



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Hawaii Victims = 649

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	285	44%
2	Bank Fraud ²	149	23%
3	Phone or Utilities Fraud	129	20%
4	Loan Fraud	39	6%
5	Government Documents or Benefits Fraud	25	4%
6	Employment-Related Fraud	23	4%
	Other	131	20%
	Attempted Identity Theft	44	7%

¹Percentages are based on the 649 victims reporting from Hawaii. Percentages add to more than 100 because approximately 21% of victims from Hawaii reported experiencing more than one type of identity theft.

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

Top Hawaii Identity Theft Victim Locations

Victim City	No. of Victims
Honolulu	247
Kaneohe	41
Kailua	36
Mililani	28
Wahiawa	28
Waipahu	28

IDAHO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Idaho Consumers = 1,708



Fraud Complaints from Idaho Consumers = 1,215

Top Fraud Complaint Categories for Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	383	32%
2	Shop-at-Home/Catalog Sales	181	15%
3	Internet Services and Computer Complaints	132	11%
4	Prizes/Sweepstakes and Lotteries	100	8%
5	Advance-Fee Loans and Credit Protection/Repair	96	8%

¹Percentages are based on the total number of fraud complaints from Idaho consumers (1,215).

Amount Paid Reported by Idaho Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,215	\$1,191,576	996	82%	\$1,196

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (996).

Top Idaho Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Boise	242
Idaho Falls	67
Nampa	66
Pocatello	55
Moscow	46



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Idaho Victims = 493

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	156	32%
2	Phone or Utilities Fraud	109	22%
3	Bank Fraud ²	85	17%
4	Employment-Related Fraud	49	10%
5	Government Documents or Benefits Fraud	31	6%
6	Loan Fraud	29	6%
	Other	115	23%
	Attempted Identity Theft	50	10%

¹Percentages are based on the 493 victims reporting from Idaho. Percentages add to more than 100 because approximately 20% of victims from Idaho reported experiencing more than one type of identity theft.

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

Top Idaho Identity Theft Victim Locations

Victim City	No. of Victims
Boise	94
Nampa	36
Idaho Falls	26
Caldwell	21
Coeur d'Alene	21
Meridian	21

ILLINOIS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Illinois Consumers = 20,473



Fraud Complaints from Illinois Consumers = 10,681

Top Fraud Complaint Categories for Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,953	28%
2	Shop-at-Home/Catalog Sales	1,843	17%
3	Internet Services and Computer Complaints	1,080	10%
4	Prizes/Sweepstakes and Lotteries	744	7%
5	Advance-Fee Loans and Credit Protection/Repair	662	6%

¹Percentages are based on the total number of fraud complaints from Illinois consumers (10,681).

Amount Paid Reported by Illinois Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
10,681	\$10,355,714	8,409	79%	\$1,232

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (8,409). One consumer reported an amount paid of \$1 million.

Top Illinois Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Chicago	2,386
Naperville	173
Rockford	158
Peoria	143
Springfield	140



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Illinois Victims = 9,792

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	3,155	32%
2	Phone or Utilities Fraud	2,463	25%
3	Bank Fraud ²	1,403	14%
4	Employment-Related Fraud	1,098	11%
5	Government Documents or Benefits Fraud	841	9%
6	Loan Fraud	581	6%
	Other	1,787	18%
	Attempted Identity Theft	829	8%

¹Percentages are based on the 9,792 victims reporting from Illinois. Percentages add to more than 100 because approximately 19% of victims from Illinois reported experiencing more than one type of identity theft.

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

Top Illinois Identity Theft Victim Locations

Victim City	No. of Victims
Chicago	3,731
Rockford	158
Naperville	128
Aurora	121
Elgin	84

INDIANA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Indiana Consumers = 9,115



Fraud Complaints from Indiana Consumers = 5,455

Top Fraud Complaint Categories for Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,419	26%
2	Shop-at-Home/Catalog Sales	808	15%
3	Internet Services and Computer Complaints	581	11%
4	Prizes/Sweepstakes and Lotteries	432	8%
5	Foreign Money Offers	377	7%

¹Percentages are based on the total number of fraud complaints from Indiana consumers (5,455).

Amount Paid Reported by Indiana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,455	\$10,793,178	4,441	81%	\$2,430

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (4,441). One consumer reported an amount paid of \$6.1 million.

Top Indiana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Indianapolis	842
Fort Wayne	278
Lafayette	175
Bloomington	161
Evansville	148



Identity Theft Complaints from Indiana Victims = 3,660

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	1,198	33%
2	Credit Card Fraud	948	26%
3	Bank Fraud ²	457	12%
4	Employment-Related Fraud	299	8%
5	Government Documents or Benefits Fraud	249	7%
6	Loan Fraud	196	5%
	Other	865	24%
	Attempted Identity Theft	242	7%

¹Percentages are based on the 3,660 victims reporting from Indiana. Percentages add to more than 100 because approximately 17% of victims from Indiana reported experiencing more than one type of identity theft.

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

Top Indiana Identity Theft Victim Locations

Victim City	No. of Victims
Indianapolis	870
Fort Wayne	198
South Bend	171
Gary	106
Hammond	93

IOWA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Iowa Consumers = 3,188



Fraud Complaints from Iowa Consumers = 2,288

Top Fraud Complaint Categories for Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	660	29%
2	Shop-at-Home/Catalog Sales	388	17%
3	Internet Services and Computer Complaints	277	12%
4	Advance-Fee Loans and Credit Protection/Repair	155	7%
5	Prizes/Sweepstakes and Lotteries	119	5%

¹Percentages are based on the total number of fraud complaints from Iowa consumers (2,288).

Amount Paid Reported by Iowa Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,288	\$1,525,979	1,828	80%	\$835

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (1,828).

Top Iowa Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Des Moines	241
Cedar Rapids	136
Iowa City	83
Sioux City	78
Davenport	74



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Iowa Victims = 900

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	311	35%
2	Phone or Utilities Fraud	184	20%
3	Bank Fraud ²	170	19%
4	Employment-Related Fraud	88	10%
5	Government Documents or Benefits Fraud	65	7%
6	Loan Fraud	53	6%
	Other	172	19%
	Attempted Identity Theft	65	7%

¹Percentages are based on the 900 victims reporting from Iowa. Percentages add to more than 100 because approximately 19% of victims from Iowa reported experiencing more than one type of identity theft.

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

Top Iowa Identity Theft Victim Locations

Victim City	No. of Victims
Des Moines	118
Cedar Rapids	43
Council Bluffs	41
Davenport	36
Sioux City	32

KANSAS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Kansas Consumers = 3,843



Fraud Complaints from Kansas Consumers = 2,465

Top Fraud Complaint Categories for Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	777	32%
2	Shop-at-Home/Catalog Sales	370	15%
3	Internet Services and Computer Complaints	220	9%
4	Prizes/Sweepstakes and Lotteries	215	9%
5	Foreign Money Offers	212	9%

¹Percentages are based on the total number of fraud complaints from Kansas consumers (2,465).

Amount Paid Reported by Kansas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,465	\$2,002,587	1,867	76%	\$1,073

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (1,867).

Top Kansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wichita	346
Overland Park	206
Hutchinson	119
Topeka	116
Olathe	113



Identity Theft Complaints from Kansas Victims = 1,378

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	403	29%
2	Phone or Utilities Fraud	313	23%
3	Bank Fraud ²	311	23%
4	Employment-Related Fraud	131	10%
5	Government Documents or Benefits Fraud	105	8%
6	Loan Fraud	69	5%
	Other	300	22%
	Attempted Identity Theft	93	7%

¹Percentages are based on the 1,378 victims reporting from Kansas. Percentages add to more than 100 because approximately 20% of victims from Kansas reported experiencing more than one type of identity theft.

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

Top Kansas Identity Theft Victim Locations

Victim City	No. of Victims
Wichita	246
Overland Park	107
Kansas City	103
Topeka	70
Olathe	69

KENTUCKY

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Kentucky Consumers = 4,318



Fraud Complaints from Kentucky Consumers = 2,986

Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	827	28%
2	Shop-at-Home/Catalog Sales	501	17%
3	Internet Services and Computer Complaints	296	10%
4	Foreign Money Offers	293	10%
5	Prizes/Sweepstakes and Lotteries	238	8%

¹Percentages are based on the total number of fraud complaints from Kentucky consumers (2,986).

Amount Paid Reported by Kentucky Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,986	\$2,257,871	2,311	77%	\$977

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (2,311).

Top Kentucky Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Louisville	536
Lexington	239
Elizabethtown	164
Bowling Green	69
Paducah	61



Identity Theft Complaints from Kentucky Victims = 1,332

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	451	34%
2	Phone or Utilities Fraud	275	21%
3	Bank Fraud ²	245	18%
4	Government Documents or Benefits Fraud	91	7%
5	Loan Fraud	83	6%
6	Employment-Related Fraud	73	5%
	Other	320	24%
	Attempted Identity Theft	118	9%

¹Percentages are based on the 1,332 victims reporting from Kentucky. Percentages add to more than 100 because approximately 21% of victims from Kentucky reported experiencing more than one type of identity theft.

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

Top Kentucky Identity Theft Victim Locations

Victim City	No. of Victims
Louisville	336
Lexington	102
Bowling Green	33
Owensboro	26
Paducah	21

LOUISIANA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Louisiana Consumers = 4,811



Fraud Complaints from Louisiana Consumers = 2,936

Top Fraud Complaint Categories for Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	794	27%
2	Shop-at-Home/Catalog Sales	487	17%
3	Internet Services and Computer Complaints	314	11%
4	Advance-Fee Loans and Credit Protection/Repair	227	8%
5	Prizes/Sweepstakes and Lotteries	209	7%

¹Percentages are based on the total number of fraud complaints from Louisiana consumers (2,936).

Amount Paid Reported by Louisiana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,936	\$2,863,931	2,270	77%	\$1,262

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (2,270).

Top Louisiana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New Orleans	365
Baton Rouge	270
Metairie	174
Shreveport	167
Lafayette	124



Identity Theft Complaints from Louisiana Victims = 1,875

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	650	35%
2	Phone or Utilities Fraud	431	23%
3	Bank Fraud ²	314	17%
4	Government Documents or Benefits Fraud	192	10%
5	Employment-Related Fraud	114	6%
6	Loan Fraud	108	6%
	Other	351	19%
	Attempted Identity Theft	136	7%

¹Percentages are based on the 1,875 victims reporting from Louisiana. Percentages add to more than 100 because approximately 18% of victims from Louisiana reported experiencing more than one type of identity theft.

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

Top Louisiana Identity Theft Victim Locations

Victim City	No. of Victims
New Orleans	310
Baton Rouge	170
Metairie	111
Shreveport	96
Monroe	72

MAINE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Maine Consumers = 1,472



Fraud Complaints from Maine Consumers = 1,119

Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	306	27%
2	Shop-at-Home/Catalog Sales	174	16%
3	Internet Services and Computer Complaints	154	14%
4	Prizes/Sweepstakes and Lotteries	94	8%
5	Foreign Money Offers	74	7%

¹Percentages are based on the total number of fraud complaints from Maine consumers (1,119).

Amount Paid Reported by Maine Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,119	\$1,435,291	836	75%	\$1,717

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (836).

Top Maine Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Portland	102
Bangor	36
Scarborough	34
Augusta	24
Lewiston	22



Identity Theft Complaints from Maine Victims = 353

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	134	38%
2	Phone or Utilities Fraud	72	20%
3	Bank Fraud ²	64	18%
4	Government Documents or Benefits Fraud	19	5%
5	Loan Fraud	15	4%
6	Employment-Related Fraud	9	3%
	Other	75	21%
	Attempted Identity Theft	40	11%

¹Percentages are based on the 353 victims reporting from Maine. Percentages add to more than 100 because approximately 19% of victims from Maine reported experiencing more than one type of identity theft.

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

Top Maine Identity Theft Victim Locations

Victim City	No. of Victims
Portland	39
Bangor	8
Biddeford	8
Brunswick	8
Westbrook	8

MARYLAND

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Maryland Consumers = 10,055



Fraud Complaints from Maryland Consumers = 5,931

Top Fraud Complaint Categories for Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,423	24%
2	Shop-at-Home/Catalog Sales	935	16%
3	Internet Services and Computer Complaints	811	14%
4	Advance-Fee Loans and Credit Protection/Repair	407	7%
5	Foreign Money Offers	358	6%

¹Percentages are based on the total number of fraud complaints from Maryland consumers (5,931).

Amount Paid Reported by Maryland Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,931	\$8,835,711	4,590	77%	\$1,925

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (4,590). One consumer reported an amount paid of \$4.3 million.

Top Maryland Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Baltimore	846
Silver Spring	348
Rockville	202
Gaithersburg	192
Columbia	159



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Maryland Victims = 4,124

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,533	37%
2	Phone or Utilities Fraud	891	22%
3	Bank Fraud ²	747	18%
4	Government Documents or Benefits Fraud	252	6%
5	Employment-Related Fraud	231	6%
6	Loan Fraud	201	5%
	Other	760	18%
	Attempted Identity Theft	408	10%

¹Percentages are based on the 4,124 victims reporting from Maryland. Percentages add to more than 100 because approximately 18% of victims from Maryland reported experiencing more than one type of identity theft.

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

Top Maryland Identity Theft Victim Locations

Victim City	No. of Victims
Baltimore	818
Silver Spring	284
Rockville	136
Gaithersburg	107
Bethesda	78

MASSACHUSETTS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Massachusetts Consumers = 9,363



Fraud Complaints from Massachusetts Consumers = 5,729

Top Fraud Complaint Categories for Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,684	29%
2	Shop-at-Home/Catalog Sales	960	17%
3	Internet Services and Computer Complaints	709	12%
4	Prizes/Sweepstakes and Lotteries	448	8%
5	Foreign Money Offers	355	6%

¹Percentages are based on the total number of fraud complaints from Massachusetts consumers (5,729).

Amount Paid Reported by Massachusetts Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,729	\$4,142,298	4,545	79%	\$911

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (4,545).

Top Massachusetts Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Boston	349
Cambridge	143
Worcester	126
Springfield	105
Quincy	91



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Massachusetts Victims = 3,634

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,507	41%
2	Phone or Utilities Fraud	811	22%
3	Bank Fraud ²	467	13%
4	Employment-Related Fraud	235	6%
5	Government Documents or Benefits Fraud	228	6%
6	Loan Fraud	179	5%
	Other	665	18%
	Attempted Identity Theft	358	10%

¹Percentages are based on the 3,634 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 19% of victims from Massachusetts reported experiencing more than one type of identity theft.

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

Top Massachusetts Identity Theft Victim Locations

Victim City	No. of Victims
Boston	212
Springfield	123
Cambridge	105
Dorchester	92
Worcester	72

MICHIGAN

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Michigan Consumers = 15,178



Fraud Complaints from Michigan Consumers = 8,612

Top Fraud Complaint Categories for Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,331	27%
2	Shop-at-Home/Catalog Sales	1,379	16%
3	Prizes/Sweepstakes and Lotteries	841	10%
4	Internet Services and Computer Complaints	822	10%
5	Advance-Fee Loans and Credit Protection/Repair	557	6%

¹Percentages are based on the total number of fraud complaints from Michigan consumers (8,612).

Amount Paid Reported by Michigan Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
8,612	\$12,649,476	6,848	80%	\$1,847

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (6,848). One consumer reported an amount paid of \$4 million.

Top Michigan Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Detroit	394
Grand Rapids	303
Lansing	236
Ann Arbor	213
Kalamazoo	150



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Michigan Victims = 6,566

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	2,307	35%
2	Credit Card Fraud	2,031	31%
3	Bank Fraud ²	979	15%
4	Government Documents or Benefits Fraud	364	6%
5	Loan Fraud	360	5%
6	Employment-Related Fraud	296	5%
	Other	1,100	17%
	Attempted Identity Theft	682	10%

¹Percentages are based on the 6,566 victims reporting from Michigan. Percentages add to more than 100 because approximately 19% of victims from Michigan reported experiencing more than one type of identity theft.

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

Top Michigan Identity Theft Victim Locations

Victim City	No. of Victims
Detroit	1,042
Flint	189
Grand Rapids	162
Southfield	119
Lansing	109

MINNESOTA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Minnesota Consumers = 6,746



Fraud Complaints from Minnesota Consumers = 4,229

Top Fraud Complaint Categories for Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,127	27%
2	Shop-at-Home/Catalog Sales	629	15%
3	Internet Services and Computer Complaints	441	10%
4	Prizes/Sweepstakes and Lotteries	393	9%
5	Foreign Money Offers	278	7%

¹Percentages are based on the total number of fraud complaints from Minnesota consumers (4,229).

Amount Paid Reported by Minnesota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,229	\$4,451,659	3,293	78%	\$1,352

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (3,293). One consumer reported an amount paid of over \$1 million.

Top Minnesota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
St. Paul	404
Minneapolis	395
Brooklyn Park	113
Rochester	107
Duluth	78



Identity Theft Complaints from Minnesota Victims = 2,517

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	862	34%
2	Bank Fraud ²	662	26%
3	Phone or Utilities Fraud	451	18%
4	Employment-Related Fraud	192	8%
5	Government Documents or Benefits Fraud	139	6%
6	Loan Fraud	110	4%
	Other	414	16%
	Attempted Identity Theft	231	9%

¹Percentages are based on the 2,517 victims reporting from Minnesota. Percentages add to more than 100 because approximately 19% of victims from Minnesota reported experiencing more than one type of identity theft.

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

Top Minnesota Identity Theft Victim Locations

Victim City	No. of Victims
Minneapolis	343
St. Paul	266
Eagan	50
Bloomington	47
Coon Rapids	44

MISSISSIPPI

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Mississippi Consumers = 2,587



Fraud Complaints from Mississippi Consumers = 1,503

Top Fraud Complaint Categories for Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	368	24%
2	Shop-at-Home/Catalog Sales	212	14%
3	Advance-Fee Loans and Credit Protection/Repair	169	11%
4	Internet Services and Computer Complaints	146	10%
5	Prizes/Sweepstakes and Lotteries	142	9%

¹Percentages are based on the total number of fraud complaints from Mississippi consumers (1,503).

Amount Paid Reported by Mississippi Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,503	\$1,278,512	1,231	82%	\$1,039

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (1,231).

Top Mississippi Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Jackson	104
Gulfport	62
Biloxi	54
Olive Branch	47
Brandon	43



Identity Theft Complaints from Mississippi Victims = 1,084

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	364	34%
2	Phone or Utilities Fraud	226	21%
3	Bank Fraud ²	212	20%
4	Government Documents or Benefits Fraud	129	12%
5	Loan Fraud	72	7%
6	Employment-Related Fraud	64	6%
	Other	205	19%
	Attempted Identity Theft	89	8%

¹Percentages are based on the 1,084 victims reporting from Mississippi. Percentages add to more than 100 because approximately 21% of victims from Mississippi reported experiencing more than one type of identity theft.

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

Top Mississippi Identity Theft Victim Locations

Victim City	No. of Victims
Jackson	93
Gulfport	38
Southaven	38
Brandon	33
Olive Branch	32

MISSOURI

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Missouri Consumers = 8,675



Fraud Complaints from Missouri Consumers = 5,179

Top Fraud Complaint Categories for Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,240	24%
2	Shop-at-Home/Catalog Sales	786	15%
3	Internet Services and Computer Complaints	714	14%
4	Prizes/Sweepstakes and Lotteries	480	9%
5	Advance-Fee Loans and Credit Protection/Repair	347	7%

¹Percentages are based on the total number of fraud complaints from Missouri consumers (5,179).

Amount Paid Reported by Missouri Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,179	\$15,506,778	4,037	78%	\$3,841

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (4,037). Two consumers reported an amount paid of over \$1 million (\$1.9 and \$9.6 million).

Top Missouri Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
St. Louis	785
Kansas City	415
Belton	222
Springfield	186
St. Charles	150



Identity Theft Complaints from Missouri Victims = 3,496

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,083	31%
2	Phone or Utilities Fraud	942	27%
3	Bank Fraud ²	674	19%
4	Government Documents or Benefits Fraud	235	7%
5	Employment-Related Fraud	190	5%
6	Loan Fraud	168	5%
	Other	745	21%
	Attempted Identity Theft	245	7%

¹Percentages are based on the 3,496 victims reporting from Missouri. Percentages add to more than 100 because approximately 18% of victims from Missouri reported experiencing more than one type of identity theft.

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

Top Missouri Identity Theft Victim Locations

Victim City	No. of Victims
St. Louis	825
Kansas City	415
St. Charles	107
Springfield	99
Independence	89

MONTANA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Montana Consumers = 1,305



Fraud Complaints from Montana Consumers = 1,023

Top Fraud Complaint Categories for Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	227	22%
2	Prizes/Sweepstakes and Lotteries	181	18%
3	Shop-at-Home/Catalog Sales	126	12%
4	Internet Services and Computer Complaints	82	8%
5	Advance-Fee Loans and Credit Protection/Repair	76	7%

¹Percentages are based on the total number of fraud complaints from Montana consumers (1,023).

Amount Paid Reported by Montana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,023	\$531,417	715	70%	\$743

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (715).

Top Montana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Billings	125
Missoula	117
Helena	95
Great Falls	89
Bozeman	58



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Montana Victims = 282

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	82	29%
2	Phone or Utilities Fraud	60	21%
3	Bank Fraud ²	48	17%
4	Employment-Related Fraud	20	7%
5	Government Documents or Benefits Fraud	17	6%
6	Loan Fraud	17	6%
	Other	80	28%
	Attempted Identity Theft	28	10%

¹Percentages are based on the 282 victims reporting from Montana. Percentages add to more than 100 because approximately 17% of victims from Montana reported experiencing more than one type of identity theft.

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

Top Montana Identity Theft Victim Locations

Victim City	No. of Victims
Billings	50
Missoula	28
Helena	21
Great Falls	18
Belgrade	14

NEBRASKA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Nebraska Consumers = 2,307



Fraud Complaints from Nebraska Consumers = 1,526

Top Fraud Complaint Categories for Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	391	26%
2	Shop-at-Home/Catalog Sales	239	16%
3	Prizes/Sweepstakes and Lotteries	204	13%
4	Internet Services and Computer Complaints	117	8%
5	Advance-Fee Loans and Credit Protection/Repair	113	7%

¹Percentages are based on the total number of fraud complaints from Nebraska consumers (1,526).

Amount Paid Reported by Nebraska Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,526	\$1,291,124	1,112	73%	\$1,161

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (1,112).

Top Nebraska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Omaha	465
Lincoln	242
Bellevue	77
Grand Island	41
Kearney	38



Identity Theft Complaints from Nebraska Victims = 781

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	280	36%
2	Bank Fraud ²	160	20%
3	Phone or Utilities Fraud	132	17%
4	Employment-Related Fraud	108	14%
5	Government Documents or Benefits Fraud	55	7%
6	Loan Fraud	35	4%
	Other	138	18%
	Attempted Identity Theft	48	6%

¹Percentages are based on the 781 victims reporting from Nebraska. Percentages add to more than 100 because approximately 19% of victims from Nebraska reported experiencing more than one type of identity theft.

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

Top Nebraska Identity Theft Victim Locations

Victim City	No. of Victims
Omaha	374
Lincoln	82
Bellevue	32
Grand Island	17
Fremont	14
Papillion	14

NEVADA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Nevada Consumers = 5,089



Fraud Complaints from Nevada Consumers = 2,548

Top Fraud Complaint Categories for Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	570	22%
2	Shop-at-Home/Catalog Sales	410	16%
3	Internet Services and Computer Complaints	293	11%
4	Prizes/Sweepstakes and Lotteries	220	9%
5	Business Opps and Work-at-Home Plans	190	7%

¹Percentages are based on the total number of fraud complaints from Nevada consumers (2,548).

Amount Paid Reported by Nevada Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,548	\$3,036,663	2,036	80%	\$1,491

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (2,036).

Top Nevada Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Las Vegas	1,359
Reno	316
Henderson	278
Carson City	94
Sparks	94



Identity Theft Complaints from Nevada Victims = 2,541

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	752	30%
2	Phone or Utilities Fraud	653	26%
3	Bank Fraud ²	516	20%
4	Employment-Related Fraud	282	11%
5	Government Documents or Benefits Fraud	181	7%
6	Loan Fraud	163	6%
	Other	544	21%
	Attempted Identity Theft	192	8%

¹Percentages are based on the 2,541 victims reporting from Nevada. Percentages add to more than 100 because approximately 23% of victims from Nevada reported experiencing more than one type of identity theft.

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

Top Nevada Identity Theft Victim Locations

Victim City	No. of Victims
Las Vegas	1,727
Henderson	270
Reno	204
Sparks	80
Carson City	49

NEW HAMPSHIRE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from New Hampshire Consumers = 1,961



Fraud Complaints from New Hampshire Consumers = 1,461

Top Fraud Complaint Categories for New Hampshire Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	384	26%
2	Shop-at-Home/Catalog Sales	230	16%
3	Internet Services and Computer Complaints	183	13%
4	Prizes/Sweepstakes and Lotteries	135	9%
5	Foreign Money Offers	114	8%

¹Percentages are based on the total number of fraud complaints from New Hampshire consumers (1,461).

Amount Paid Reported by New Hampshire Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,461	\$1,054,416	1,133	78%	\$931

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (1,133).

Top New Hampshire Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Nashua	134
Manchester	124
Derry	41
Concord	40
Dover	37



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from New Hampshire Victims = 500

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	211	42%
2	Phone or Utilities Fraud	101	20%
3	Bank Fraud ²	62	12%
4	Loan Fraud	24	5%
5	Government Documents or Benefits Fraud	17	3%
6	Employment-Related Fraud	16	3%
	Other	127	25%
	Attempted Identity Theft	47	9%

¹Percentages are based on the 500 victims reporting from New Hampshire. Percentages add to more than 100 because approximately 17% of victims from New Hampshire reported experiencing more than one type of identity theft.

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

Top New Hampshire Identity Theft Victim Locations

Victim City	No. of Victims
Manchester	64
Nashua	46
Derry	20
Bedford	13
Amherst	10
Keene	10
Londonderry	10
Salem	10

NEW JERSEY

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from New Jersey Consumers = 14,399



Fraud Complaints from New Jersey Consumers = 8,451

Top Fraud Complaint Categories for New Jersey Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,471	29%
2	Shop-at-Home/Catalog Sales	1,669	20%
3	Internet Services and Computer Complaints	954	11%
4	Advance-Fee Loans and Credit Protection/Repair	562	7%
5	Prizes/Sweepstakes and Lotteries	487	6%

¹Percentages are based on the total number of fraud complaints from New Jersey consumers (8,451).

Amount Paid Reported by New Jersey Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
8,451	\$9,323,289	6,878	81%	\$1,356

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (6,878). One consumers reported an amount paid of over \$1.8 million.

Top New Jersey Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Jersey City	264
Toms River	164
Newark	131
Edison	112
Cherry Hill	111



Identity Theft Complaints from New Jersey Victims = 5,948

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,385	40%
2	Phone or Utilities Fraud	1,112	19%
3	Bank Fraud ²	802	13%
4	Employment-Related Fraud	486	8%
5	Government Documents or Benefits Fraud	480	8%
6	Loan Fraud	345	6%
	Other	1,103	19%
	Attempted Identity Theft	590	10%

¹Percentages are based on the 5,948 victims reporting from New Jersey. Percentages add to more than 100 because approximately 19% of victims from New Jersey reported experiencing more than one type of identity theft.

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

Top New Jersey Identity Theft Victim Locations

Victim City	No. of Victims
Newark	249
Jersey City	203
Elizabeth	105
Paterson	102
Trenton	82

NEW MEXICO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from New Mexico Consumers = 2,897



Fraud Complaints from New Mexico Consumers = 1,580

Top Fraud Complaint Categories for New Mexico Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	342	22%
2	Shop-at-Home/Catalog Sales	200	13%
3	Prizes/Sweepstakes and Lotteries	198	13%
4	Internet Services and Computer Complaints	173	11%
5	Advance-Fee Loans and Credit Protection/Repair	159	10%

¹Percentages are based on the total number of fraud complaints from New Mexico consumers (1,580).

Amount Paid Reported by New Mexico Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,580	\$1,438,370	1,248	79%	\$1,153

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (1,248).

Top New Mexico Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Albuquerque	524
Santa Fe	128
Las Cruces	87
Rio Rancho	58
Alamogordo	55



Identity Theft Complaints from New Mexico Victims = 1,317

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	301	23%
2	Phone or Utilities Fraud	256	19%
3	Employment-Related Fraud	249	19%
4	Bank Fraud ²	233	18%
5	Government Documents or Benefits Fraud	132	10%
6	Loan Fraud	70	5%
	Other	322	24%
	Attempted Identity Theft	58	4%

¹Percentages are based on the 1,317 victims reporting from New Mexico. Percentages add to more than 100 because approximately 18% of victims from New Mexico reported experiencing more than one type of identity theft.

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

Top New Mexico Identity Theft Victim Locations

Victim City	No. of Victims
Albuquerque	563
Santa Fe	85
Las Cruces	62
Rio Rancho	50
Clovis	41

NEW YORK

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from New York Consumers = 31,991



Fraud Complaints from New York Consumers = 16,170

Top Fraud Complaint Categories for New York Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	5,013	31%
2	Shop-at-Home/Catalog Sales	2,917	18%
3	Internet Services and Computer Complaints	1,713	11%
4	Prizes/Sweepstakes and Lotteries	1,005	6%
5	Advance-Fee Loans and Credit Protection/Repair	840	5%

¹Percentages are based on the total number of fraud complaints from New York consumers (16,170).

Amount Paid Reported by New York Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
16,170	\$17,654,355	13,276	82%	\$1,330

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (13,276). One consumer reported an amount paid of over \$1.4 million.

Top New York Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New York City ³	5,526
Rochester	522
Buffalo	292
Syracuse	222
Albany	146

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



Identity Theft Complaints from New York Victims = 15,821

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	6,382	40%
2	Phone or Utilities Fraud	3,636	23%
3	Bank Fraud ²	1,848	12%
4	Government Documents or Benefits Fraud	1,381	9%
5	Employment-Related Fraud	1,048	7%
6	Loan Fraud	874	6%
	Other	2,457	16%
	Attempted Identity Theft	1,559	10%

¹Percentages are based on the 15,821 victims reporting from New York. Percentages add to more than 100 because approximately 18% of victims from New York reported experiencing more than one type of identity theft.

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

Top New York Identity Theft Victim Locations

Victim City	No. of Victims
New York City ³	8,863
Rochester	355
Buffalo	208
Yonkers	147
Syracuse	91

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

NORTH CAROLINA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from North Carolina Consumers = 12,155



Fraud Complaints from North Carolina Consumers = 6,618

Top Fraud Complaint Categories for North Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,623	25%
2	Shop-at-Home/Catalog Sales	1,006	15%
3	Internet Services and Computer Complaints	717	11%
4	Advance-Fee Loans and Credit Protection/Repair	671	10%
5	Prizes/Sweepstakes and Lotteries	629	10%

¹Percentages are based on the total number of fraud complaints from North Carolina consumers (6,618).

Amount Paid Reported by North Carolina Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
6,618	\$6,341,151	5,458	82%	\$1,162

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (5,458).

Top North Carolina Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Charlotte	650
Raleigh	429
Greensboro	248
Durham	230
Fayetteville	203



Identity Theft Complaints from North Carolina Victims = 5,537

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,689	31%
2	Phone or Utilities Fraud	1,237	22%
3	Bank Fraud ²	844	15%
4	Employment-Related Fraud	477	9%
5	Government Documents or Benefits Fraud	474	9%
6	Loan Fraud	365	7%
	Other	1,244	22%
	Attempted Identity Theft	382	7%

¹Percentages are based on the 5,537 victims reporting from North Carolina. Percentages add to more than 100 because approximately 17% of victims from North Carolina reported experiencing more than one type of identity theft.

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

Top North Carolina Identity Theft Victim Locations

Victim City	No. of Victims
Charlotte	775
Raleigh	358
Greensboro	242
Durham	202
Fayetteville	182

NORTH DAKOTA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from North Dakota Consumers = 645



Fraud Complaints from North Dakota Consumers = 518

Top Fraud Complaint Categories for North Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	184	36%
2	Shop-at-Home/Catalog Sales	88	17%
3	Prizes/Sweepstakes and Lotteries	47	9%
4	Foreign Money Offers	42	8%
5	Advance-Fee Loans and Credit Protection/Repair	37	7%

¹Percentages are based on the total number of fraud complaints from North Dakota consumers (518).

Amount Paid Reported by North Dakota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
518	\$305,534	424	82%	\$721

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (424).

Top North Dakota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Fargo	98
Bismarck	65
Minot	44
Grand Forks	35
Jamestown	19



Identity Theft Complaints from North Dakota Victims = 127

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	32	25%
2	Credit Card Fraud	27	21%
3	Bank Fraud ²	26	20%
4	Government Documents or Benefits Fraud	13	10%
5	Employment-Related Fraud	8	6%
6	Loan Fraud	7	6%
	Other	29	23%
	Attempted Identity Theft	12	9%

¹Percentages are based on the 127 victims reporting from North Dakota. Percentages add to more than 100 because approximately 17% of victims from North Dakota reported experiencing more than one type of identity theft.

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

Top North Dakota Identity Theft Victim Locations

Victim City	No. of Victims
Fargo	28
Grand Forks	14
Bismarck	11
Minot	7
Minot AFB	6
Grand Forks AFB	5

OHIO

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Ohio Consumers = 15,514



Fraud Complaints from Ohio Consumers = 10,020

Top Fraud Complaint Categories for Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,640	26%
2	Shop-at-Home/Catalog Sales	1,632	16%
3	Internet Services and Computer Complaints	1,014	10%
4	Advance-Fee Loans and Credit Protection/Repair	891	9%
5	Prizes/Sweepstakes and Lotteries	752	8%

¹Percentages are based on the total number of fraud complaints from Ohio consumers (10,020).

Amount Paid Reported by Ohio Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
10,020	\$17,020,292	8,151	81%	\$2,088

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (8,151). Two consumers reported an amount paid of over \$1 million (\$2 and \$5 million).

Top Ohio Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Columbus	694
Cincinnati	661
Cleveland	488
Toledo	250
Dayton	225



Identity Theft Complaints from Ohio Victims = 5,494

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,810	33%
2	Phone or Utilities Fraud	1,543	28%
3	Bank Fraud ²	923	17%
4	Government Documents or Benefits Fraud	347	6%
5	Loan Fraud	267	5%
6	Employment-Related Fraud	246	4%
	Other	1,236	22%
	Attempted Identity Theft	459	8%

¹Percentages are based on the 5,494 victims reporting from Ohio. Percentages add to more than 100 because approximately 20% of victims from Ohio reported experiencing more than one type of identity theft.

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

Top Ohio Identity Theft Victim Locations

Victim City	No. of Victims
Cleveland	547
Columbus	533
Cincinnati	427
Toledo	178
Dayton	163

OKLAHOMA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Oklahoma Consumers = 4,517



Fraud Complaints from Oklahoma Consumers = 2,828

Top Fraud Complaint Categories for Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	710	25%
2	Shop-at-Home/Catalog Sales	439	16%
3	Internet Services and Computer Complaints	290	10%
4	Prizes/Sweepstakes and Lotteries	269	10%
5	Foreign Money Offers	235	8%

¹Percentages are based on the total number of fraud complaints from Oklahoma consumers (2,828).

Amount Paid Reported by Oklahoma Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,828	\$2,429,012	2,141	76%	\$1,135

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oklahoma consumers (2,141).

Top Oklahoma Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Oklahoma City	453
Tulsa	395
Norman	138
Edmond	128
Broken Arrow	108



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Oklahoma Victims = 1,689

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	495	29%
2	Phone or Utilities Fraud	385	23%
3	Bank Fraud ²	368	22%
4	Employment-Related Fraud	137	8%
5	Government Documents or Benefits Fraud	124	7%
6	Loan Fraud	107	6%
	Other	386	23%
	Attempted Identity Theft	109	6%

¹Percentages are based on the 1,689 victims reporting from Oklahoma. Percentages add to more than 100 because approximately 20% of victims from Oklahoma reported experiencing more than one type of identity theft.

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

Top Oklahoma Identity Theft Victim Locations

Victim City	No. of Victims
Oklahoma City	319
Tulsa	285
Edmond	70
Norman	63
Broken Arrow	49

OREGON

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Oregon Consumers = 6,920



Fraud Complaints from Oregon Consumers = 4,011

Top Fraud Complaint Categories for Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	993	25%
2	Shop-at-Home/Catalog Sales	600	15%
3	Internet Services and Computer Complaints	519	13%
4	Foreign Money Offers	331	8%
5	Prizes/Sweepstakes and Lotteries	253	6%

¹Percentages are based on the total number of fraud complaints from Oregon consumers (4,011).

Amount Paid Reported by Oregon Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,011	\$2,911,316	2,957	74%	\$985

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (2,957).

Top Oregon Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Portland	931
Salem	218
Eugene	193
Beaverton	171
Bend	120



Identity Theft Complaints from Oregon Victims = 2,909

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	936	32%
2	Bank Fraud ²	735	25%
3	Phone or Utilities Fraud	573	20%
4	Employment-Related Fraud	217	7%
5	Government Documents or Benefits Fraud	157	5%
6	Loan Fraud	116	4%
	Other	524	18%
	Attempted Identity Theft	256	9%

¹Percentages are based on the 2,909 victims reporting from Oregon. Percentages add to more than 100 because approximately 18% of victims from Oregon reported experiencing more than one type of identity theft.

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

Top Oregon Identity Theft Victim Locations

Victim City	No. of Victims
Portland	867
Salem	159
Beaverton	125
Eugene	106
Gresham	99

PENNSYLVANIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Pennsylvania Consumers = 17,903



Fraud Complaints from Pennsylvania Consumers = 11,358

Top Fraud Complaint Categories for Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	3,228	28%
2	Shop-at-Home/Catalog Sales	1,976	17%
3	Internet Services and Computer Complaints	1,157	10%
4	Prizes/Sweepstakes and Lotteries	1,104	10%
5	Advance-Fee Loans and Credit Protection/Repair	756	7%

¹Percentages are based on the total number of fraud complaints from Pennsylvania consumers (11,358).

Amount Paid Reported by Pennsylvania Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
11,358	\$12,804,077	9,051	80%	\$1,415

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (9,051). One consumer reported an amount paid of over \$1 million.

Top Pennsylvania Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Philadelphia	1,184
Pittsburgh	703
Erie	182
Harrisburg	165
Allentown	159



Identity Theft Complaints from Pennsylvania Victims = 6,545

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,376	36%
2	Phone or Utilities Fraud	1,360	21%
3	Bank Fraud ²	962	15%
4	Government Documents or Benefits Fraud	520	8%
5	Employment-Related Fraud	404	6%
6	Loan Fraud	373	6%
	Other	1,329	20%
	Attempted Identity Theft	620	9%

¹Percentages are based on the 6,545 victims reporting from Pennsylvania. Percentages add to more than 100 because approximately 18% of victims from Pennsylvania reported experiencing more than one type of identity theft.

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

Top Pennsylvania Identity Theft Victim Locations

Victim City	No. of Victims
Philadelphia	1,639
Pittsburgh	367
Allentown	98
West Chester	79
Harrisburg	74
York	74

RHODE ISLAND

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Rhode Island Consumers = 1,500



Fraud Complaints from Rhode Island Consumers = 963

Top Fraud Complaint Categories for Rhode Island Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	311	32%
2	Shop-at-Home/Catalog Sales	181	19%
3	Internet Services and Computer Complaints	82	9%
4	Prizes/Sweepstakes and Lotteries	75	8%
5	Advance-Fee Loans and Credit Protection/Repair	65	7%

¹Percentages are based on the total number of fraud complaints from Rhode Island consumers (963).

Amount Paid Reported by Rhode Island Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
963	\$943,653	773	80%	\$1,221

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (773).

Top Rhode Island Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Providence	200
Warwick	141
Cranston	69
Pawtucket	41
Coventry	34



Identity Theft Complaints from Rhode Island Victims = 537

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	218	41%
2	Phone or Utilities Fraud	128	24%
3	Bank Fraud ²	76	14%
4	Employment-Related Fraud	45	8%
5	Loan Fraud	37	7%
6	Government Documents or Benefits Fraud	34	6%
	Other	103	19%
	Attempted Identity Theft	44	8%

¹Percentages are based on the 537 victims reporting from Rhode Island. Percentages add to more than 100 because approximately 21% of victims from Rhode Island reported experiencing more than one type of identity theft.

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

Top Rhode Island Identity Theft Victim Locations

Victim City	No. of Victims
Providence	146
Warwick	61
Pawtucket	28
Cranston	27
Woonsocket	15

SOUTH CAROLINA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from South Carolina Consumers = 4,802



Fraud Complaints from South Carolina Consumers = 2,907

Top Fraud Complaint Categories for South Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	722	25%
2	Shop-at-Home/Catalog Sales	451	16%
3	Internet Services and Computer Complaints	287	10%
4	Advance-Fee Loans and Credit Protection/Repair	243	8%
5	Prizes/Sweepstakes and Lotteries	207	7%

¹Percentages are based on the total number of fraud complaints from South Carolina consumers (2,907).

Amount Paid Reported by South Carolina Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,907	\$2,272,846	2,305	79%	\$986

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (2,305).

Top South Carolina Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Columbia	292
Charleston	181
Greenville	153
Myrtle Beach	96
Spartanburg	96



Identity Theft Complaints from South Carolina Victims = 1,895

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	568	30%
2	Phone or Utilities Fraud	444	23%
3	Bank Fraud ²	324	17%
4	Government Documents or Benefits Fraud	165	9%
5	Loan Fraud	161	8%
6	Employment-Related Fraud	120	6%
	Other	411	22%
	Attempted Identity Theft	145	8%

¹Percentages are based on the 1,895 victims reporting from South Carolina. Percentages add to more than 100 because approximately 18% of victims from South Carolina reported experiencing more than one type of identity theft.

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

Top South Carolina Identity Theft Victim Locations

Victim City	No. of Victims
Columbia	187
Greenville	128
Charleston	107
Rock Hill	59
Myrtle Beach	48

SOUTH DAKOTA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from South Dakota Consumers = 761



Fraud Complaints from South Dakota Consumers = 611

Top Fraud Complaint Categories for South Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	149	24%
2	Internet Services and Computer Complaints	79	13%
3	Prizes/Sweepstakes and Lotteries	75	12%
4	Shop-at-Home/Catalog Sales	73	12%
5	Advance-Fee Loans and Credit Protection/Repair	43	7%

¹Percentages are based on the total number of fraud complaints from South Dakota consumers (611).

Amount Paid Reported by South Dakota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
611	\$1,494,810	494	81%	\$3,026

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Dakota consumers (494). One consumer reported an amount paid of over \$1 million.

Top South Dakota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Sioux Falls	129
Rapid City	72
Mitchell	21
Brookings	20
Yankton	16



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from South Dakota Victims = 150

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	53	35%
2	Bank Fraud ²	25	17%
3	Phone or Utilities Fraud	17	11%
4	Employment-Related Fraud	11	7%
5	Government Documents or Benefits Fraud	9	6%
6	Loan Fraud	7	5%
	Other	39	26%
	Attempted Identity Theft	13	9%

¹Percentages are based on the 150 victims reporting from South Dakota. Percentages add to more than 100 because approximately 13% of victims from South Dakota reported experiencing more than one type of identity theft.

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

Top South Dakota Identity Theft Victim Locations

Victim City	No. of Victims
Sioux Falls	30
Rapid City	24
Ellsworth AFB	6
Pierre	6
Aberdeen	5

TENNESSEE

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Tennessee Consumers = 7,261



Fraud Complaints from Tennessee Consumers = 4,479

Top Fraud Complaint Categories for Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,207	27%
2	Shop-at-Home/Catalog Sales	752	17%
3	Internet Services and Computer Complaints	466	10%
4	Prizes/Sweepstakes and Lotteries	345	8%
5	Advance-Fee Loans and Credit Protection/Repair	336	8%

¹Percentages are based on the total number of fraud complaints from Tennessee consumers (4,479).

Amount Paid Reported by Tennessee Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,479	\$4,962,605	3,568	80%	\$1,391

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (3,568).

Top Tennessee Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Memphis	434
Nashville	392
Knoxville	360
Chattanooga	150
Murfreesboro	138



Identity Theft Complaints from Tennessee Victims = 2,782

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,032	37%
2	Bank Fraud ²	570	20%
3	Phone or Utilities Fraud	464	17%
4	Government Documents or Benefits Fraud	224	8%
5	Loan Fraud	176	6%
6	Employment-Related Fraud	154	6%
	Other	602	22%
	Attempted Identity Theft	230	8%

¹Percentages are based on the 2,782 victims reporting from Tennessee. Percentages add to more than 100 because approximately 20% of victims from Tennessee reported experiencing more than one type of identity theft.

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

Top Tennessee Identity Theft Victim Locations

Victim City	No. of Victims
Memphis	567
Nashville	255
Knoxville	157
Chattanooga	104
Cordova	81

TEXAS

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Texas Consumers = 37,340



Fraud Complaints from Texas Consumers = 16,706

Top Fraud Complaint Categories for Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	4,282	26%
2	Shop-at-Home/Catalog Sales	2,590	16%
3	Internet Services and Computer Complaints	1,859	11%
4	Advance-Fee Loans and Credit Protection/Repair	1,281	8%
5	Foreign Money Offers	1,093	7%

¹Percentages are based on the total number of fraud complaints from Texas consumers (16,706).

Amount Paid Reported by Texas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
16,706	\$15,010,470	12,923	77%	\$1,162

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (12,923). One consumer reported an amount paid of over \$1.2 million.

Top Texas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Houston	1,751
Austin	1,083
Dallas	1,079
San Antonio	1,014
Fort Worth	554



Identity Theft Complaints from Texas Victims = 20,634

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	5,747	28%
2	Bank Fraud ²	4,421	21%
3	Employment-Related Fraud	4,211	20%
4	Phone or Utilities Fraud	3,329	16%
5	Government Documents or Benefits Fraud	1,824	9%
6	Loan Fraud	1,133	5%
	Other	3,485	17%
	Attempted Identity Theft	1,255	6%

¹Percentages are based on the 20,634 victims reporting from Texas. Percentages add to more than 100 because approximately 19% of victims from Texas reported experiencing more than one type of identity theft.

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

Top Texas Identity Theft Victim Locations

Victim City	No. of Victims
Houston	3,510
Dallas	1,622
San Antonio	1,301
Fort Worth	792
El Paso	681

UTAH

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

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



Fraud Complaints from Utah Consumers = 2,447

Top Fraud Complaint Categories for Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	621	25%
2	Shop-at-Home/Catalog Sales	332	14%
3	Internet Services and Computer Complaints	298	12%
4	Prizes/Sweepstakes and Lotteries	217	9%
5	Foreign Money Offers	171	7%

¹Percentages are based on the total number of fraud complaints from Utah consumers (2,447).

Amount Paid Reported by Utah Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,447	\$2,651,070	1,932	79%	\$1,372

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Utah consumers (1,932).

Top Utah Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Salt Lake City	534
Ogden	139
Provo	132
Sandy	113
Orem	84



Identity Theft Complaints from Utah Victims = 1,326

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	379	29%
2	Bank Fraud ²	343	26%
3	Phone or Utilities Fraud	280	21%
4	Employment-Related Fraud	121	9%
5	Government Documents or Benefits Fraud	81	6%
6	Loan Fraud	53	4%
	Other	277	21%
	Attempted Identity Theft	91	7%

¹Percentages are based on the 1,326 victims reporting from Utah. Percentages add to more than 100 because approximately 20% of victims from Utah reported experiencing more than one type of identity theft.

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

Top Utah Identity Theft Victim Locations

Victim City	No. of Victims
Salt Lake City	310
Sandy	90
Ogden	65
West Valley City	63
West Jordan	53

VERMONT

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Vermont Consumers = 714



Fraud Complaints from Vermont Consumers = 555

Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	151	27%
2	Shop-at-Home/Catalog Sales	91	16%
3	Advance-Fee Loans and Credit Protection/Repair	68	12%
4	Internet Services and Computer Complaints	48	9%
5	Foreign Money Offers	29	5%

¹Percentages are based on the total number of fraud complaints from Vermont consumers (555).

Amount Paid Reported by Vermont Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
555	\$321,442	426	77%	\$755

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (426).

Top Vermont Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Burlington	50
St. Albans	25
Bennington	22
Essex Junction	20
Rutland	20



Identity Theft Complaints from Vermont Victims = 159

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	52	33%
2	Phone or Utilities Fraud	38	24%
3	Bank Fraud ²	23	14%
4	Loan Fraud	9	6%
5	Government Documents or Benefits Fraud	5	3%
6	Employment-Related Fraud	4	3%
	Other	36	23%
	Attempted Identity Theft	12	8%

¹Percentages are based on the 159 victims reporting from Vermont. Percentages add to more than 100 because approximately 10% of victims from Vermont reported experiencing more than one type of identity theft.

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

Top Vermont Identity Theft Victim Locations

Victim City	No. of Victims
Burlington	20
Bennington	7
Montpelier	5
Brattleboro	4
Cavendish	4
Rutland	4
Winooski	4

VIRGINIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Virginia Consumers = 12,468



Fraud Complaints from Virginia Consumers = 8,171

Top Fraud Complaint Categories for Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,907	23%
2	Shop-at-Home/Catalog Sales	1,270	16%
3	Internet Services and Computer Complaints	1,058	13%
4	Advance-Fee Loans and Credit Protection/Repair	611	7%
5	Foreign Money Offers	531	6%

¹Percentages are based on the total number of fraud complaints from Virginia consumers (8,171).

Amount Paid Reported by Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
8,171	\$8,598,959	6,230	76%	\$1,380

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (6,230). One consumer reported an amount paid of over \$1.8 million.

Top Virginia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Alexandria	518
Richmond	510
Virginia Beach	407
Arlington	371
Fairfax	249



Identity Theft Complaints from Virginia Victims = 4,297

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,636	38%
2	Phone or Utilities Fraud	905	21%
3	Bank Fraud ²	748	17%
4	Government Documents or Benefits Fraud	257	6%
5	Loan Fraud	228	5%
6	Employment-Related Fraud	226	5%
	Other	891	21%
	Attempted Identity Theft	395	9%

¹Percentages are based on the 4,297 victims reporting from Virginia. Percentages add to more than 100 because approximately 18% of victims from Virginia reported experiencing more than one type of identity theft.

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

Top Virginia Identity Theft Victim Locations

Victim City	No. of Victims
Alexandria	366
Richmond	292
Virginia Beach	270
Arlington	230
Norfolk	171

WASHINGTON

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Washington Consumers = 12,076



Fraud Complaints from Washington Consumers = 7,335

Top Fraud Complaint Categories for Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,878	26%
2	Internet Services and Computer Complaints	1,056	14%
3	Shop-at-Home/Catalog Sales	1,041	14%
4	Prizes/Sweepstakes and Lotteries	577	8%
5	Foreign Money Offers	554	8%

¹Percentages are based on the total number of fraud complaints from Washington consumers (7,335).

Amount Paid Reported by Washington Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
7,335	\$6,943,701	5,502	75%	\$1,262

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (5,502). One consumer reported an amount paid of over \$1.1 million.

Top Washington Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Seattle	1,005
Spokane	514
Vancouver	309
Tacoma	278
Bellevue	235



Identity Theft Complaints from Washington Victims = 4,741

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,525	32%
2	Bank Fraud ²	1,214	26%
3	Phone or Utilities Fraud	920	19%
4	Employment-Related Fraud	345	7%
5	Government Documents or Benefits Fraud	306	6%
6	Loan Fraud	218	5%
	Other	964	20%
	Attempted Identity Theft	392	8%

¹Percentages are based on the 4,741 victims reporting from Washington. Percentages add to more than 100 because approximately 20% of victims from Washington reported experiencing more than one type of identity theft.

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

Top Washington Identity Theft Victim Locations

Victim City	No. of Victims
Seattle	736
Tacoma	253
Vancouver	253
Spokane	171
Renton	137

WEST VIRGINIA

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from West Virginia Consumers = 1,942



Fraud Complaints from West Virginia Consumers = 1,434

Top Fraud Complaint Categories for West Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	390	27%
2	Shop-at-Home/Catalog Sales	232	16%
3	Advance-Fee Loans and Credit Protection/Repair	167	12%
4	Internet Services and Computer Complaints	122	9%
5	Foreign Money Offers	102	7%

¹Percentages are based on the total number of fraud complaints from West Virginia consumers (1,434).

Amount Paid Reported by West Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,434	\$1,046,353	1,172	82%	\$893

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (1,172).

Top West Virginia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Charleston	116
Morgantown	72
Huntington	65
Parkersburg	47
Martinsburg	34



Identity Theft Complaints from West Virginia Victims = 508

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	172	34%
2	Phone or Utilities Fraud	113	22%
3	Bank Fraud ²	90	18%
4	Loan Fraud	50	10%
5	Government Documents or Benefits Fraud	31	6%
6	Employment-Related Fraud	27	5%
	Other	133	26%
	Attempted Identity Theft	35	7%

¹Percentages are based on the 508 victims reporting from West Virginia. Percentages add to more than 100 because approximately 21% of victims from West Virginia reported experiencing more than one type of identity theft.

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

Top West Virginia Identity Theft Victim Locations

Victim City	No. of Victims
Charleston	47
Huntington	32
Morgantown	16
Clarksburg	14
Wheeling	14

WISCONSIN

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Wisconsin Consumers = 7,373



Fraud Complaints from Wisconsin Consumers = 5,048

Top Fraud Complaint Categories for Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,360	27%
2	Shop-at-Home/Catalog Sales	806	16%
3	Prizes/Sweepstakes and Lotteries	542	11%
4	Internet Services and Computer Complaints	504	10%
5	Advance-Fee Loans and Credit Protection/Repair	369	7%

¹Percentages are based on the total number of fraud complaints from Wisconsin consumers (5,048).

Amount Paid Reported by Wisconsin Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,048	\$4,047,346	3,970	79%	\$1,019

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (3,970).

Top Wisconsin Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Milwaukee	582
Madison	298
Green Bay	143
Appleton	113
Racine	106



Identity Theft Complaints from Wisconsin Victims = 2,325

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	718	31%
2	Credit Card Fraud	665	29%
3	Bank Fraud ²	314	14%
4	Employment-Related Fraud	250	11%
5	Government Documents or Benefits Fraud	123	5%
6	Loan Fraud	121	5%
	Other	473	20%
	Attempted Identity Theft	177	8%

¹Percentages are based on the 2,325 victims reporting from Wisconsin. Percentages add to more than 100 because approximately 18% of victims from Wisconsin reported experiencing more than one type of identity theft.

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

Top Wisconsin Identity Theft Victim Locations

Victim City	No. of Victims
Milwaukee	650
Madison	113
Green Bay	65
Racine	56
Waukesha	49

WYOMING

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Wyoming Consumers = 814



Fraud Complaints from Wyoming Consumers = 642

Top Fraud Complaint Categories for Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	157	24%
2	Telephone Services	95	15%
3	Shop-at-Home/Catalog Sales	88	14%
4	Prizes/Sweepstakes and Lotteries	67	10%
4	Advance-Fee Loans and Credit Protection/Repair	58	9%

¹Percentages are based on the total number of fraud complaints from Wyoming consumers (642).

Amount Paid Reported by Wyoming Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
642	\$406,584	488	76%	\$833

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (488).

Top Wyoming Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Cheyenne	96
Casper	81
Laramie	38
Gillette	32
Rock Springs	31



Identity Theft Complaints from Wyoming Victims = 172

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	56	33%
2	Phone or Utilities Fraud	36	21%
3	Bank Fraud ²	28	16%
4	Employment-Related Fraud	16	9%
5	Government Documents or Benefits Fraud	14	8%
6	Loan Fraud	9	5%
	Other	40	23%
	Attempted Identity Theft	10	6%

¹Percentages are based on the 172 victims reporting from Wyoming. Percentages add to more than 100 because approximately 17% of victims from Wyoming reported experiencing more than one type of identity theft.

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

Top Wyoming Identity Theft Victim Locations

Victim City	No. of Victims
Cheyenne	45
Casper	14
Laramie	9
Gillette	8
Sheridan	8

Appendix A: The Sentinel Network



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



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



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

Appendix B: Sentinel Complaint Categories

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

Appendix C: Sentinel Top Complaint Categories¹

Three-Year Trends

Calendar Years 2001 through 2003

Sentinel Categories	CY 2001		CY 2002		CY 2003	
	No. of Complaints (Percentage)		No. of Complaints (Percentage)		No. of Complaints (Percentage)	
1 Advance-Fee Loans and Credit Protection/Repair	10,250	(5%)	20,880	(5%)	18,410	(4%)
2 Business Opps and Work-at-Home Plans	8,948	(4%)	13,473	(3%)	12,230	(2%)
3 Foreign Money Offers	9,343	(4%)	16,862	(4%)	20,729	(4%)
4 Health Care	2,063	(1%)	7,109	(2%)	4,825	(<1%)
5 Identity Theft	86,212	(39%)	161,836	(40%)	214,905	(42%)
6 Internet Auctions	24,289	(11%)	51,003	(13%)	79,573	(15%)
7 Internet Services and Computer Complaints	14,555	(7%)	25,653	(6%)	32,006	(6%)
8 Investments	1,948	(1%)	2,489	(1%)	2,128	(<1%)
9 Magazines and Buyers Clubs	6,759	(3%)	7,622	(2%)	6,007	(1%)
10 Multi-Level Mktg/Pyramids/Chain Letters	2,014	(1%)	2,294	(1%)	2,256	(<1%)
11 Office Supplies and Services	4,694	(2%)	5,953	(1%)	5,287	(1%)
12 Prizes/Sweepstakes and Lotteries	8,834	(4%)	19,190	(5%)	23,351	(5%)
13 Shop-at-Home/Catalog Sales	13,810	(6%)	31,764	(8%)	47,659	(9%)
14 Telephone Services	6,542	(3%)	9,190	(2%)	13,301	(3%)
15 Travel, Vacations and Timeshare	3,893	(2%)	4,501	(1%)	4,757	(<1%)

¹Percentages are based on the total number of Sentinel complaints for each calendar year:
CY 2001 = 220,343; CY 2002 = 404,336; CY 2003 = 516,740.

Appendix D: Other Sentinel Data Contributors

Federal Agencies

Federal Bureau of Investigation
U.S. Social Security Administration
Executive Office for U.S. Trustees

Attorneys General Offices

Alabama
Arkansas
Illinois
Indiana
Kansas
Louisiana
Maine
North Carolina
Pennsylvania
Texas
Vermont
Virginia
Wisconsin
Wyoming

Other State & Local Agencies

California, Stanislaus County District Attorney
Florida, Orange County Consumer Fraud Unit
Georgia Governor's Office of Consumer Affairs
Tennessee Regulatory Authority
Washington Securities Division
Wisconsin Department of Financial Institutions
Wisconsin Department of Agriculture

Others

Better Business Bureaus
Norwegian Consumer Ombudsman
Xerox Corporation

Local Police/Sheriff Departments

Alabama, Homewood Police Department
Arkansas, Springdale Police Department
California, Los Altos Police Department
California, Los Angeles County Sheriff's Office
California, Piedmont Police Department
California, Roseville Police Department
California, Torrance Police Department
Colorado, Pueblo County Sheriff's Office
Connecticut, Groton Long Point Police Department
Georgia, College Park Police Department
Illinois, Lincolnshire Police Department
Illinois, Olympia Fields Police Department
Illinois, Park Forest Police Department
Michigan, Battle Creek Police Department
Michigan, Genesee County Sheriff's Office
Minnesota, Oak Park Heights Police Department
Missouri, Taney County Sheriff's Office
New Hampshire, Moultonborough Police Department
New Jersey, Berkeley Township Police Department
New Jersey, Clinton Township Police Department
New Jersey, Franklin Lakes Police Department
New Jersey, Moorestown Township Police Department
New York, Spring Valley Police Department
North Carolina, Blowing Rock Police Department
North Carolina, Boiling Springs Police Department
North Carolina, Wilson County Sheriff's Office
North Carolina, Woodland Police Department
Ohio, Riverside Police Department
Ohio, Wickliffe Police Department
Texas, Copperas Cove Police Department
Vermont, Montpelier Police Department
Virginia, Front Royal Police Department
Virginia, Loudoun County Sheriff's Office
Washington, Mount Vernon Police Department
Wisconsin, Mount Horeb Police Department



Appendix E (1): How Victims' Information is Misused¹

Three-Year Trends

Calendar Years 2001 through 2003

Credit Card Fraud

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
New Accounts	26.1%	24.4%	19.2%
Existing Accounts	10.2%	12.2%	12.0%
Unspecified	5.6%	5.4%	1.4%
Total	42%	42%	33%

Phone or Utilities Fraud

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
Wireless - New	9.7%	10.5%	10.4%
Telephone - New	5.3%	5.2%	5.6%
Utilities - New	2.5%	3.0%	3.8%
Unauthorized Charges to Existing Accounts	0.5%	0.7%	0.6%
Unspecified	2.3%	2.2%	0.8%
Total	20%	22%	21%

Bank Fraud (Includes fraud involving checking and savings accounts and electronic fund transfers.)

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
Existing Accounts	6.2%	8.1%	8.2%
Electronic Fund Transfer	1.9%	3.1%	4.8%
New Accounts	2.7%	3.7%	3.8%
Unspecified	2.3%	2.0%	0.5%
Total	13%	17%	17%

Employment-Related Fraud

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
Employment-Related Fraud	8.9%	9.3%	11.1%

Government Documents or Benefits Fraud

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
Fraudulent Tax Return	1.9%	1.9%	3.7%
Driver's License Issued / Forged	2.8%	3.0%	2.3%
Government Benefits Applied For / Received	0.4%	0.8%	1.3%
Social Security Card Issued / Forged	0.7%	1.7%	0.4%
Other Government Documents Issued / Forged	0.3%	0.3%	0.4%
Unspecified	0.2%	0.1%	<0.1%
Total	6%	8%	8%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY 2001 = 86,212; CY 2002 = 161,836; CY 2003 = 214,905. Note that percentages total to more than 100 in each year because some victims report experiencing more than one type of identity theft: 20% in CY 2001; 22% in CY 2002; and 19% in CY 2003.



Appendix E (2): How Victims' Information is Misused¹

Three-Year Trends

Calendar Years 2001 through 2003

Loan Fraud

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
Business / Personal / Student Loan	3.4%	2.7%	2.3%
Auto Loan / Lease	1.8%	2.1%	2.0%
Real Estate Loan	0.7%	0.9%	1.0%
Unspecified	0.6%	0.5%	0.3%
Total	7%	6%	6%

Other Identity Theft

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
Other	12.9%	9.1%	11.6%
Illegal / Criminal	1.7%	2.0%	2.1%
Medical	1.6%	1.7%	1.8%
Internet / Email	1.0%	1.4%	1.7%
Apartment / House Rented	1.0%	1.0%	0.9%
Bankruptcy	0.4%	0.4%	0.3%
Insurance ²	-	-	0.3%
Property Rental Fraud ²	-	-	0.2%
Child Support ²	-	-	0.2%
Securities / Other Investments	0.2%	0.2%	0.2%
Magazines ²	-	-	0.1%
Total	19%	16%	19%

Attempted Identity Theft

	CY 2001	CY 2002	CY 2003
Theft Subtype	Percentage	Percentage	Percentage
Attempted Identity Theft	9.5%	8.3%	8.0%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY 2001 = 86,212; CY 2002 = 161,836; CY 2003 = 214,905. Note that percentages total to more than 100 in each year because some victims report experiencing more than one type of identity theft: 20% in CY 2001; 22% in CY 2002; and 19% in CY 2003.

²Theft subtype added in CY 2003.