

FOR PUBLICATION

**UNITED STATES COURT OF APPEALS
FOR THE NINTH CIRCUIT**

PUENTE ARIZONA; SUSAN E.
FREDERICK-GRAY; SARA
CERVANTES ARREOLA, on behalf of
themselves and all others similarly
situated,

Plaintiffs-Appellees,

v.

JOSEPH M. ARPAIO, Sheriff of
Maricopa County, Arizona, in his
official capacity,

Defendant-Appellant,

and

BILL MONTGOMERY, Maricopa
County Attorney, in his official
capacity; COUNTY OF MARICOPA,
State of Arizona; STATE OF
ARIZONA,

Defendants.

No. 15-15211

D.C. No.
2:14-cv-01356-
DGC

PUENTE ARIZONA; SUSAN E.
FREDERICK-GRAY; SARA
CERVANTES ARREOLA, on behalf of
themselves and all others similarly
situated,

Plaintiffs-Appellees,

v.

JOSEPH M. ARPAIO, Sheriff of
Maricopa County, Arizona, in his
official capacity; BILL
MONTGOMERY, Maricopa County
Attorney, in his official capacity;
COUNTY OF MARICOPA, State of
Arizona,

Defendants,

and

STATE OF ARIZONA,

Defendant-Appellant.

No. 15-15213

D.C. No.
2:14-cv-01356-
DGC

PUENTE ARIZONA V. ARPAIO

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PUENTE ARIZONA; SUSAN E.
FREDERICK-GRAY; SARA
CERVANTES ARREOLA, on behalf of
themselves and all others similarly
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Plaintiffs-Appellees,

v.

BILL MONTGOMERY, Maricopa
County Attorney, in his official
capacity; COUNTY OF MARICOPA,
State of Arizona,
Defendants-Appellants,

and

JOSEPH M. ARPAIO, Sheriff of
Maricopa County, Arizona, in his
official capacity; STATE OF
ARIZONA,
Defendants.

No. 15-15215

D.C. No.
2:14-cv-01356-
DGC

OPINION

Appeal from the United States District Court
for the District of Arizona
David G. Campbell, District Judge, Presiding

Argued and Submitted
February 12, 2016—San Francisco, California

Filed May 2, 2016

Before: Barry G. Silverman and Richard C. Tallman,
Circuit Judges, and Robert S. Lasnik, * Senior District
Judge.

Opinion by Judge Tallman

SUMMARY**

Civil Rights

The panel vacated the district court's preliminary injunction, reversed the district court's finding regarding the merits of plaintiffs' facial preemption claim, dismissed an appeal by Maricopa County, and remanded, in an action challenging provisions of Arizona's identity theft laws, which prohibit using a false identity to obtain employment.

The panel first rejected plaintiffs' assertion that Arizona's employment-related identity theft laws were facially preempted by the federal Immigration Reform and Control Act. The panel determined that although some applications of the identity theft laws may come into conflict with the Immigration Reform and Control Act's comprehensive scheme or with the federal government's exclusive discretion over immigration-related prosecutions, when the laws are applied to U.S. citizens or lawful permanent residents those

* The Honorable Robert S. Lasnik, Senior United States District Judge for the Western District of Washington, sitting by designation.

** This summary constitutes no part of the opinion of the court. It has been prepared by court staff for the convenience of the reader.

concerns are not implicated. Holding that Arizona's employment-related identity theft laws were not preempted in all applications, the panel vacated the district court's preliminary injunction and reversed the district court's finding that plaintiffs' facial preemption challenge was likely to succeed on the merits. The panel remanded with instructions to evaluate the merits of plaintiffs' remaining claims, including the as-applied preemption challenge.

The panel dismissed Maricopa County's appeal from the district court's denial of the County's motion to dismiss pursuant to *Monell v. Department of Social Services*, 436 U.S. 658 (1978). The panel held that the County's appeal did not fall within one of the narrow categories where invoking pendent jurisdiction would be proper.

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OPINION

TALLMAN, Circuit Judge:

An immigrant advocacy organization, Puente Arizona, along with individual unauthorized aliens¹ and taxpayers of Maricopa County (collectively “Puente”), challenge provisions of Arizona’s identity theft laws which prohibit using a false identity to obtain employment. The district court found the laws facially preempted by federal immigration policy and granted a preliminary injunction preventing the Arizona government defendants (collectively “Arizona”) from enforcing the challenged provisions. Arizona appeals that preliminary injunction, and defendant Maricopa County individually appeals its liability under 42 U.S.C. § 1983 based on *Monell v. Department of Social Services*, 436 U.S. 658 (1978). Because we find that the challenged laws are not preempted in all applications, we reverse the district court’s holding that the laws are likely facially preempted and we vacate the district court’s preliminary injunction. We also dismiss Maricopa County’s *Monell* appeal for lack of jurisdiction. We remand for consideration of the as-applied challenge to the statutes.

I

This case began when Arizona amended its identity theft laws to reach the growing problem of employment-related identity theft within the state. Arizona passed H.B. 2779 in

¹ We use the term “unauthorized alien” throughout this opinion to refer to “aliens who have entered or are present in the United States in violation of federal immigration law.” *Valle del Sol Inc. v. Whiting*, 732 F.3d 1006, 1012 n.1 (9th Cir. 2013).

2007, known as the “Legal Arizona Workers Act,” which amended Arizona’s aggravated identity theft statute, A.R.S. § 13-2009. The statute now prohibits using the information of another (real or fictitious) person “with the intent to obtain employment.” A.R.S. § 13-2009. In 2008, Arizona passed H.B. 2745, titled “Employment of Unauthorized Aliens,” which expanded Arizona’s general identity theft statute to also reach employment-related identity theft. *See* A.R.S. § 13-2008(A).

These bills were passed, at least in part, in an effort to solve some of Arizona’s problems stemming from illegal immigration. The titles of the legislation and the legislative history show an intent on the part of Arizona legislators to prevent unauthorized aliens from coming to and remaining in the state. But these bills were also aimed at curbing the growing and well-documented problem of identity theft in Arizona. Between 2006 and 2008, Arizona had the highest per-capita identity theft rates in the nation, and one third of all identity theft complaints in the state involved employment-related fraud.²

Since the laws were amended, Arizona has been aggressively enforcing employment-related identity theft.

² *See* Fed. Trade Comm’n, *Consumer Fraud and Identity Theft Complaint Data: January - December 2006* at 18, 22 (2007), https://www.ftc.gov/sites/default/files/documents/reports_annual/sentinel-cy-2006/sentinel-cy2006.pdf; Fed. Trade Comm’n, *Consumer Fraud and Identity Theft Complaint Data: January - December 2007* at 18, 22 (2008), https://www.ftc.gov/sites/default/files/documents/reports_annual/sentinel-cy-2007/sentinel-cy2007.pdf; Fed. Trade Comm’n, *Consumer Sentinel Network Data Book for January - December 2008* at 14, 20 (2009), https://www.ftc.gov/sites/default/files/documents/reports_annual/sentinel-cy-2008/sentinel-cy2008.pdf.

Although most of these enforcement actions have been brought against unauthorized aliens, some authorized aliens and U.S. citizens have also been prosecuted. And while many of the people prosecuted under the identity theft laws used a false identity to prove that they are authorized to work in the United States, other defendants used false documents for non-immigration related reasons. For example, Arizona has prosecuted U.S. citizens who used another individual's identity to hide a negative criminal history from a potential employer.

In response to these prosecutions, Puente challenged the amended identity theft laws as unconstitutional for violating the Supremacy Clause and the Equal Protection Clause. In an attempt to repeal the identity theft laws, Puente sued Maricopa County Sheriff Joseph Arpaio, Maricopa County Attorney Bill Montgomery, Maricopa County, and the State of Arizona. On August 8, 2014, Puente moved for a preliminary injunction solely on its facial preemption claim.

Relying on recent Supreme Court precedent, Puente argued that the federal Immigration Reform and Control Act ("IRCA") established a "comprehensive framework" for regulating the employment of unauthorized aliens, and therefore Arizona's employment-related identity theft laws were facially preempted. *See Arizona v. United States*, 132 S. Ct. 2492, 2504 (2012). The District Court agreed that the laws were likely unconstitutional on their face and granted the requested preliminary injunction on conflict and field preemption grounds on January 5, 2015.

Specifically, the district court enjoined Arizona "from enforcing A.R.S. § 13-2009(A)(3) and the portion of A.R.S. § 13-2008(A) that addresses actions committed 'with the

intent to obtain or continue employment.”³ In the same order, the district court also denied Maricopa County’s Rule 12(b)(6) motion to dismiss under *Monell*. Maricopa County argued that its lack of control over Sheriff Arpaio shows that he is not a final policymaker for the County. The district court rejected that argument because control is just one factor in the *Monell* policymaker analysis. The County moved for reconsideration and the district court again held that the Sheriff is a policymaker.

Arizona then filed this timely interlocutory appeal challenging the district court’s preliminary injunction. Maricopa County also seeks review of the district court’s *Monell* holding. But there has been no final judgment entered to date, and the merits of this case remain pending in the district court. Importantly, the district court has yet to consider the merits of Puente’s as-applied preemption challenge.

II

We turn first to the preliminary injunction. Preliminary injunctive relief is subject to “limited review” on appeal. *See Flexible Lifeline Sys., Inc. v. Precision Lift, Inc.*, 654 F.3d 989, 993–94 (9th Cir. 2011). A preliminary injunction should only be set aside if the district court “abused its discretion or based its decision on an erroneous legal standard or on clearly erroneous findings of fact.” *United States v. Peninsula Commc’ns, Inc.*, 287 F.3d 832, 839 (9th Cir. 2002). The district court’s legal conclusions, such as whether a statute is

³ For the sake of simplicity, we will refer to these challenged provisions as the “identity theft laws.”

preempted, are reviewed de novo. *See In re Korean Air Lines Co.*, 642 F.3d 685, 691 n.3 (9th Cir. 2011).

To obtain a preliminary injunction, the plaintiff must prove “that he is likely to succeed on the merits, that he is likely to suffer irreparable harm in the absence of preliminary relief, that the balance of equities tips in his favor, and that an injunction is in the public interest.” *Winter v. Nat. Res. Def. Council, Inc.*, 555 U.S. 7, 20 (2008).⁴ Here, the district court found that Puente met its burden on each element of the *Winter* test. We disagree, and hold that Puente is not likely to succeed on, and has not raised serious questions about, the merits of its facial challenge. This conclusion is guided by principles of preemption jurisprudence and the unique burdens imposed on facial challenges.

We first address long-held principles of preemption. Congress of course has the power, under the Supremacy Clause, to preempt state law. *Arizona*, 132 S. Ct. at 2500. Congress may exercise this power expressly or preemption may be implied where the state law is in an area fully occupied by federal regulation or where it conflicts with federal law. *Id.* at 2500–01.

There are two types of conflict preemption. *Id.* at 2501. Conflict preemption occurs where (1) it is impossible to comply with both federal and state law, or (2) where the state law “stands as an obstacle to the accomplishment and

⁴ Because the Ninth Circuit utilizes a “sliding scale” approach to the *Winter* test, a preliminary injunction is also appropriate when a plaintiff raises “serious questions” as to the merits and “the balance of hardships tips sharply in [plaintiff’s] favor.” *All. for the Wild Rockies v. Cottrell*, 632 F.3d 1127, 1135 (9th Cir. 2011) (internal quotations omitted).

execution of the full purposes and objectives of Congress.” *Id.* (quoting *Hines v. Davidowitz*, 312 U.S. 52, 67 (1941)). Field preemption can also take two forms. A law is field preempted where (1) the “regulatory framework is so pervasive” that there is no room for state regulation, or (2) where the “federal interest [is] so dominant that the federal system will be assumed to preclude enforcement of state laws on the same subject.” *Id.* (quoting *Rice v. Santa Fe Elevator Corp.*, 331 U.S. 218, 230 (1947)).

In both field and conflict preemption cases, the touchstone of our inquiry is congressional intent. *Wyeth v. Levine*, 555 U.S. 555, 565 (2009). When analyzing congressional intent “we start with the assumption that the historic police powers of the States were not to be superseded by the Federal Act unless that was the clear and manifest purpose of Congress.” *Id.* (quoting *Rice*, 331 U.S. at 230). Puente argues that this presumption against preemption does not apply here because the identity theft laws do not regulate in an area of historic state power.⁵ We reject this argument because, while the identity theft laws certainly have effects in the area of immigration, the text of the laws regulate for the health and safety of the people of Arizona. *See Medtronic Inc. v. Lohr*, 518 U.S. 470, 475 (1996). Therefore, only if Congress’s intent to preempt the challenged state statute is “clear and manifest” may we deem the statute preempted. *See Wyeth*, 555 U.S. at 565.

⁵ The Supreme Court rejected a similar argument in *Wyeth* and applied the presumption against preemption even though the state tort claim at issue in that case touched on an area of historic federal regulation. *See Wyeth*, 555 U.S. at 565 n.3.

We are also guided by the rules that apply to facial challenges. *United States v. Salerno*, 481 U.S. 739, 746 (1987), instructs that to succeed on a facial challenge the plaintiff must show that “no set of circumstances exists under which the Act would be valid.” *Salerno*’s applicability in preemption cases is not entirely clear, however. In the First Amendment context, the Supreme Court recognizes a type of facial challenge in which a statute will be invalidated as overbroad if “a substantial number of its applications are unconstitutional, judged in relation to the statute’s plainly legitimate sweep.” *United States v. Stevens*, 559 U.S. 460, 473 (2010) (quoting *Washington v. Glucksberg*, 521 U.S. 702, 740 n.7 (1997) (Stevens, J., concurring)). Whether the “substantial number of applications” test applies to facial preemption challenges has not yet been decided by the Supreme Court. Without more direction, we have chosen to continue applying *Salerno*. *United States v. Arizona*, 641 F.3d 339, 345 (9th Cir. 2011), *aff’d in part, rev’d in part and remanded*, 132 S. Ct. 2492 (2012); *Sprint Telephony PCS, L.P. v. County of San Diego*, 543 F.3d 571, 579 n.3 (9th Cir. 2008) (en banc).⁶ We therefore proceed, keeping in mind the high bar that Puente must overcome under *Salerno* before

⁶ The Supreme Court’s majority opinion in *Arizona* does not cite *Salerno*, which has led some courts to conclude *Salerno* does not apply to facial preemption challenges. See *Lozano v. City of Hazleton*, 724 F.3d 297, 313 n.22 (3d Cir. 2013). *Lozano* is an immigration preemption case in which the Third Circuit essentially found a strict application of *Salerno*’s rule incompatible with substantive preemption doctrine. See *id.* The district court in this case employed *Lozano*’s reasoning to hold that *Salerno* should not apply here. *Salerno* remains binding law in the Ninth Circuit, however, and we are not free to ignore it. *Sprint Telephony*, 543 F.3d at 579 n.3 (“In cases involving federal preemption of a local statute, . . . the [*Salerno*] rule applies with full force.”).

we may strike down the identity theft laws on this facial challenge.

Applying the preemption and facial challenges framework discussed above, we conclude that the identity theft laws are not facially preempted because they have obvious constitutional applications. This case is made significantly easier by the scope of Arizona's interlocutory appeal and the text of the challenged provisions.

First, the scope of this appeal is limited. Puente moved for a preliminary injunction based solely on its claim that the identity theft laws are facially preempted under the Supremacy Clause. *See* Pls.' Mot. Prelim. Inj., Case No. 2:14-cv-01356-DGC (D. Ariz. Aug. 8, 2014) at 1 ("[T]he challenged provisions constitute a facially invalid state intrusion into an area of exclusive federal control."). Based on this facial challenge, Puente asked the district court to enjoin enforcement of *all applications* of the identity theft laws. *See id.* The district court has yet to address Puente's as-applied challenge, and without a fully developed record we think it inappropriate now to enjoin only certain applications of the identity theft laws.⁷ *See* 16 C.J.S. *Constitutional Law*

⁷ We thank the United States for filing a helpful amicus brief in this matter, but we decline to implement their suggestion to engage in an as-applied analysis. The United States agrees with us that the identity theft laws are constitutional on their face but has asked us to narrow the preliminary injunction to prohibit two applications of the laws: (1) enforcement actions that rely on the Form I-9, and (2) prosecutions of "fraud committed to demonstrate work authorization under federal immigration law." On this facial challenge we decline to enjoin certain applications of the laws. The question of which applications of the laws are preempted is properly left for the district court, which has yet to rule or create a suitable record on Puente's as-applied challenge.

§ 243 (2016) (discussing the importance of factual findings on an as-applied challenge).

Second, we think it significant that the identity theft laws are textually neutral—that is, they apply to unauthorized aliens, authorized aliens, and U.S. citizens alike. Both A.R.S. § 13-2009(A)(3) and A.R.S. § 13-2008(A) sanction “[a]ny person” who commits identity theft to obtain employment. As noted in hypotheticals raised at oral argument, these laws could easily be applied to a sex offender who uses a false identity to get a job at a daycare center. Or the laws could be applied to stop a convicted felon from lying about his criminal history on a job application for a position of trust. In fact, Arizona has prosecuted U.S. citizens for doing just that. The key point is this: one could not tell that the identity theft laws undermine federal immigration policy by looking at the text itself. Only when studying certain applications of the laws do immigration conflicts arise.

Bearing in mind the scope of our review and the statutory language, we now turn to the ultimate question: Are the identity theft laws facially preempted by federal immigration law?

Puente argues that the identity theft laws are in conflict with and are field preempted by IRCA. Puente contends that the identity theft laws are preempted for three reasons: (1) the laws were passed with an intent to regulate immigration; (2) the laws conflict with the federal government’s choice of sanctions and exclusive prosecutorial discretion for immigration-related crimes; and (3) the laws conflict with the text of IRCA. We reject all three of these arguments. Although there is tension between the federal scheme and some applications of the identity theft laws, we hold that this

tension is not enough to rise to the level of a “clear and manifest purpose” to preempt the identity theft laws in their entirety. *See Wyeth*, 555 U.S. at 565.

The parties argue vigorously about the import of state legislative history in this case. But these arguments about whether to look to state legislative history miss the mark in two ways. First, Arizona’s legislative history tells us nothing about whether Congress intended to preempt state statutes like the identity theft laws. If Congress intended to preempt laws like the one challenged here, it would not matter what Arizona’s motives were; the laws would clearly be preempted.

Second, when we do look to state action, we look primarily to a statute’s effects to determine if the state encroached on an area Congress intended to reserve.⁸ *See Gade v. Nat’l Solid Wastes Mgmt. Ass’n*, 505 U.S. 88, 105 (1992). Said another way, it does not matter if Arizona passed the identity theft laws for a good or bad purpose—what matters is whether the legislature succeeded in carrying out that purpose. *See Hughes v. Oklahoma*, 441 U.S. 322, 336 (1979) (“[W]hen considering the purpose of a challenged statute, [courts are] not bound by ‘[t]he name, description or characterization given it by the legislature or

⁸ We do not mean to suggest that the state’s purpose in passing a statute is not relevant to our preemption analysis, as both this court and the Supreme Court have analyzed purpose in preemption cases. *See N.Y. State Conf. of Blue Cross & Blue Shield Plans v. Travelers Ins. Co.*, 514 U.S. 645, 658 (1995); *Tillison v. City of San Diego*, 406 F.3d 1126, 1129 (9th Cir. 2005). In accordance with Supreme Court precedent, we hold only that state legislative purpose is not dispositive. *See Perez v. Campbell*, 402 U.S. 637, 651–52 (1971) (overruling prior preemption cases that focused on “the purpose rather than the effect of state laws”).

the courts of the State,’ but will determine for [themselves] the practical impact of the law.” (internal quotation omitted)).

Thus, the crucial question is whether Congress intended to preempt the identity theft laws given the practical effect of those laws. We think not.

We agree with Puente and the district court that the legislative history of both H.B. 2779 and H.B. 2745 show an intent on the part of Arizona legislators to prevent unauthorized aliens from remaining in the state. But if that was the legislature’s only goal, it failed. The legislature also rectified the growing problem of employment-related identity theft. We think Congress would agree that the identity theft laws validly apply to any person who uses another’s identity for non-immigration reasons. There is evidence in the record that the laws have been applied to people who use another’s identity to hide their criminal record. Congress could not have intended to preempt the state from sanctioning crimes that protect citizens of the state under Arizona’s traditional police powers without intruding on federal immigration policy. Thus, we hold that despite the state legislative history, Congress did not intend to preempt state criminal statutes like the identity theft laws.⁹

Next, Puente argues that the identity theft laws are preempted because they conflict with the federal government’s enforcement techniques and exclusive

⁹ On remand, Puente may again produce evidence of the Arizona legislature’s intent to regulate immigration when asking the district court to enjoin certain immigration-related applications of the identity theft laws. We hold only that this legislative history is not sufficient to doom the statutes where they can be validly applied in ways that do not implicate immigration.

discretion in the area of immigration. In making these arguments, Puente relies heavily on the Supreme Court’s decision in *Arizona*. There, the Supreme Court struck down a state law that made it a misdemeanor for “an unauthorized alien to knowingly apply for work, solicit work in a public place or perform work as an employee or independent contractor.” *Arizona*, 132 S. Ct. at 2503.

The *Arizona* Court held that this statute was in conflict with IRCA’s “comprehensive framework for combating the employment of illegal aliens.” *Id.* at 2504 (internal quotation omitted). Examining the legislative history of IRCA, the Court pointed to failed proposals to criminalize unauthorized aliens applying for work. *Id.* Because Congress “made a deliberate choice” to punish employers instead of employees with criminal sanctions under IRCA, Arizona’s attempt to create a crime on the employee-side conflicted “with the careful balance struck by Congress” in this area. *Id.* at 2504–05. Essentially, this conflict in statutory remedies between the federal and state statutes rendered the state statute unconstitutional. *Id.* at 2505. Puente argues that a similar conflict in techniques is present here because the identity theft laws authorize different (and generally harsher) punishments than authorized under federal law.

Puente also argues that the identity theft laws deprive the United States of necessary prosecutorial discretion over immigration-related crimes. We recently found this argument persuasive in *Valle del Sol*. 732 F.3d at 1027; *see also Arizona Dream Act Coal. v. Brewer*, No. 15-15307, 2016 WL 1358378, at *6 (9th Cir. Apr. 5, 2016) (explaining that the Executive has “very broad discretion” to determine immigration enforcement priorities). The statute at issue in *Valle del Sol* criminalized harboring and transporting

unauthorized aliens. *Valle del Sol*, 732 F.3d at 1012–13. The harboring statute in *Valle del Sol* “divest[ed] federal authorities of the exclusive power to prosecute these crimes” in line with federal priorities. *Id.* at 1027. Because Arizona had given itself the power to prosecute harboring crimes in state court it could do so “in a manner unaligned with federal immigration enforcement priorities.” *Id.* This co-opting of federal discretion over enforcement, coupled with different statutory penalties under state law, led the *Valle del Sol* court to hold Arizona’s harboring statute unconstitutional. *Id.* at 1029. Puente argues that like the harboring statute in *Valle del Sol*, the identity theft laws undermine federal discretion to punish immigration-related fraud in line with federal priorities.

While these arguments may be persuasive in the context of Puente’s as-applied challenge, we do not find them persuasive in a facial attack. *Arizona, Valle del Sol*, and their progeny¹⁰ are easily distinguishable from this case. In those cases, the contested state statutes, on their face, applied only to unauthorized aliens, so every application of the statute had the potential to conflict with federal immigration policy. In contrast, the statutes at issue here make it a crime for “any person” to use a false document to gain employment.

Although some applications of the identity theft laws may come into conflict with IRCA’s “comprehensive scheme” or

¹⁰ The list of cases analyzing preemption in the immigration context is large and continuously growing. The vast majority of these cases analyze statutes or government actions that apply only to unauthorized aliens. *See, e.g., Arizona Brewer*, No. 15-15307, 2016 WL 1358378, at *10 (explaining why the policy at issue in that case applied to only unauthorized aliens and highlighting other similar cases).

with the federal government's exclusive discretion over immigration-related prosecutions, when the laws are applied to U.S. citizens or lawful permanent residents those concerns are not implicated. Thus, *Arizona, Valle del Sol*, and all other preemption cases where the statutory language singles out unauthorized aliens, do not control here. In this case, Arizona exercised its police powers to pass criminal laws that apply equally to unauthorized aliens, authorized aliens, and U.S. citizens. Just because some applications of those laws implicate federal immigration priorities does not mean that the statute as a whole should be struck down.

Finally, Puente makes an argument for preemption based on the text of IRCA. Puente argues that IRCA was drafted to allow only federal government prosecutions of those who use false documents to obtain employment. *See* 8 U.S.C. §§ 1324a(b)(5), (d)(2)(F)–(G). In particular, IRCA provides that any information employees submit to indicate their work status “may not be used” for purposes other than prosecution under specified federal criminal statutes for fraud, perjury, and related conduct. *Id.* § 1324a(b)(5).

Again, we reject this argument because this is a facial challenge and this argument applies only to certain applications of the statute not evident from the statute's text. IRCA's document use limitation is only violated when the identity theft laws are applied in ways that rely on the Form I-9 and attached documents. Just because Arizona could (and has in the past) enforced the identity theft laws in violation of IRCA's document use limitation does not mean the laws should be struck down in their entirety. Arizona retains the power to enforce the laws in ways that do not implicate federal immigration priorities. While the district court may ultimately decide to enjoin identity theft enforcement actions

which rely on I-9 documents, that is not a reason to strike down the laws in their entirety.

In sum, we reject all of Puente's arguments because each one applies to only certain applications of the identity theft laws. Accordingly, Puente has not met its burden of showing a clear and manifest purpose to completely preempt these laws. *See Cal. Div. of Labor Standards Enf't v. Dillingham Const., N.A.*, 519 U.S. 316, 334 (1997) ("We could not hold pre-empted a state law in an area of traditional state regulation based on so tenuous a relation without doing grave violence to our presumption that Congress intended nothing of the sort."). Because Puente has not come forward with a compelling reason why the statute is preempted on its face, we hold that Puente has not raised a serious question going to the merits of its facial challenge.

We stress again that the only question for us to answer on this facial challenge is whether the identity theft laws should be enjoined in all contexts as applied to all parties. On this record, we cannot say that every application is unconstitutional. Thus, we vacate the district court's preliminary injunction and reverse its finding that Puente's facial challenge is likely to succeed on the merits. In doing so, we make no comment on the viability of Puente's as-applied challenge still pending in the district court.

III

We now turn to Maricopa County's *Monell* appeal. The district court found that Sheriff Arpaio is a policymaker for Maricopa County. Accordingly, the Court held that the County can be liable for the Sheriff's actions under § 1983 based on *Monell v. Department of Social Services*, 436 U.S.

658 (1978).¹¹ The County attempts to appeal this ruling, arguing that it has no control over the Sheriff, a state official under Arizona law, so it should not be liable for his actions. In response, Puente argues that this issue is not properly before the court on an interlocutory preliminary injunction appeal. We agree.

Generally parties must wait for final judgment to appeal a district court's ruling. *See* 28 U.S.C. § 1291. But in some circumstances an interlocutory order is immediately appealable by statute—for example, when an interlocutory order grants an injunction. *Id.* § 1292(a)(1). In that case, we may exercise pendent jurisdiction over issues outside the injunction only if the issue is “inextricably intertwined” with or “necessary to ensure meaningful review of” the injunction. *Meredith v. Oregon*, 321 F.3d 807, 812–13, *amended*, 326 F.3d 1030 (9th Cir. 2003) (quoting *Swint v. Chambers Cty. Comm’n*, 514 U.S. 35, 51 (1995)).

Since 1995, the Supreme Court has made clear that invocation of pendent jurisdiction should be extremely limited. *See Swint*, 514 U.S. at 45–48. Post-*Swint*, we have been hesitant to find pendent jurisdiction and we interpret the “inextricably intertwined” standard narrowly. *Meredith*, 321 F.3d at 813–15. The standard is only satisfied where the issues are “(a) [] so intertwined that we must decide the pendent issue in order to review the claims properly raised on interlocutory appeal, or (b) resolution of the issue properly raised on interlocutory appeal necessarily resolves the

¹¹ In *Monell*, the Supreme Court held that local governments can be liable under § 1983 for constitutional violations resulting from “policy or custom . . . made by its lawmakers or by those whose edicts or acts may fairly be said to represent official policy.” 436 U.S. at 694.

pendent issue.” *Cunningham v. Gates*, 229 F.3d 1271, 1285 (9th Cir. 2000), *as amended* (Oct. 31, 2000) (internal citations omitted).

Issues are not “inextricably intertwined” when courts apply different legal standards to each issue. *Id.* For example, in *Swint*, the Supreme Court held the Eleventh Circuit erred in exercising pendent jurisdiction over a county’s *Monell* liability, in part, because that issue could not be “inextricably intertwined” with the proper subject of the interlocutory appeal—qualified immunity. *Swint*, 514 U.S. at 51. The *Swint* Court suggested that a premature *Monell* appeal could not be bootstrapped onto a proper qualified immunity interlocutory appeal because the issues involved different legal inquiries. *See id.* While “qualified immunity turns on whether [individuals] violated clearly established federal law,” a county’s liability under *Monell* for the sheriff’s actions turned “on the allocation of law enforcement power.” *Id.* Even though the issues shared common facts, that was not enough to confer pendent jurisdiction where the issues involved different legal tests. *See id.*; *see also* *Cunningham*, 229 F.3d at 1285.

Post-*Swint*, we have found pendent jurisdiction in two narrow categories of cases. First, jurisdiction is proper when the pendent issue implicates “the very power the district court used to issue the rulings” under review. *Hendricks v. Bank of Am.*, 408 F.3d 1127, 1134–35 (9th Cir. 2005) (quoting *Meredith*, 321 F.3d at 816). For example, we have exercised jurisdiction over issues of subject matter jurisdiction and personal jurisdiction when attending an interlocutory appeal. *Id.*; *Smith v. Arthur Andersen LLP*, 421 F.3d 989, 998 (9th Cir. 2005). Issues, such as jurisdiction, which question the authority of the court are “necessary to ensure meaningful

review of” injunctions because if the appellate court does not have jurisdiction then it does not have the authority to address *any* issue on appeal. *See Hendricks*, 408 F.3d at 1134.

Second, we have also exercised pendent jurisdiction over a small set of cases where ruling on the merits of the proper interlocutory appeal will necessarily resolve all of the remaining issues presented by the pendent appeal. *See Huskey v. City of San Jose*, 204 F.3d 893, 905 (9th Cir. 2000). To illustrate, in *Huskey* we held that a city’s *Monell* appeal in a § 1983 case was “inextricably intertwined” with an individual defendant’s appeal from a denial of summary judgment based on qualified immunity. *Id.* at 904–05. There, we reversed the district court’s denial of qualified immunity for a city attorney because the plaintiff failed to show a constitutional violation. *Id.* at 902. Since this decision “necessarily foreclose[d] the possibility of the [c]ity’s § 1983 liability,” we exercised pendent jurisdiction over the city’s *Monell* liability and held that the district court erred in denying the city’s motion for summary judgment. *Id.* at 904.

We hold that we do not have pendent jurisdiction over Maricopa County’s *Monell* liability. A district court’s order denying a county’s motion to dismiss under *Monell* is generally not immediately appealable. *See Collins v. Jordan*, 110 F.3d 1363, 1366 n.1 (9th Cir. 1996). Thus, we must find that the County’s *Monell* liability is “inextricably intertwined” with the preliminary injunction to address the merits of the County’s argument. The fact that the parties briefed the *Monell* issue separately is a good indicator that it involves different legal standards from the injunction appeal. Just as the Supreme Court refused to exercise pendent jurisdiction in *Swint* because issues of *Monell* liability and qualified immunity involve different legal tests, we refuse to

combine a *Monell* appeal with an action revolving around application of the *Winter* test and preemption principles. These legal inquiries are analytically distinct.

Nor does the *Monell* issue fall within one of the narrow categories of pendent jurisdiction. The *Monell* issue does not question the district court's authority to impose an injunction. Unlike jurisdictional issues and certain immunities from suit, *Monell* is just a defense to liability. *See Swint*, 514 U.S. at 43. If a county can show that the alleged wrongdoer is not a policymaker that does not mean the court is without power to hear the case, it simply means the court should grant judgment for the county.

Finally, because we reverse the district court's preliminary injunction and remand for further proceedings, this case is also unlike the *Huskey* line of cases where ruling on the interlocutory appeal necessarily resolves the pendent appeal. In *Huskey*, we agreed to hear a city's premature appeal because we had already decided the plaintiff could not succeed on his § 1983 claim and therefore the city could not be liable. This case is inapposite—here we do not comment on the merits of Puente's as-applied preemption challenge or its equal protection challenge, both of which remain pending and should be addressed in the first instance by the district court. Thus, our ruling on the preliminary injunction today does not resolve the County's ultimate liability in this case.

Because this case does not fall within one of the narrow categories where invoking pendent jurisdiction is proper, we dismiss Maricopa County's appeal for lack of jurisdiction.

IV

We hold that Arizona's employment-related identity theft laws are not preempted in all applications. We reverse the district court's finding that the laws are likely facially preempted. We also vacate the district court's preliminary injunction and remand with instructions to evaluate the merits of Puente's remaining claims, including the as-applied preemption challenge. Finally, we dismiss Maricopa County's *Monell* appeal for lack of jurisdiction without prejudice to renew that argument before final judgment is rendered.

Each party shall bear its own costs on appeal.

**REVERSED in part, injunction VACATED,
DISMISSED in part, and REMANDED with instructions.**



Consumer Fraud and Identity Theft Complaint Data January - December 2006

cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Federal Trade Commission
February 2007

Data from Consumer Sentinel and the Identity Theft Data Clearinghouse





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INTRODUCTION

Consumer Sentinel
Leading Partners & Data Contributors

Between January and December 2006, Consumer Sentinel, the complaint database developed and maintained by the Federal Trade Commission (FTC), received over **670,000** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$1.1 billion. The reports in this booklet analyze those complaints.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 115 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 3.5 million complaints. Some future data transfers from other organizations will contain complaints from 2006 but have not yet been received. Accordingly, the total number of complaints reflected in this report may increase over the course of the next few months. The addition of complaints from other data contributors is also reflected in the 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 detailed description and data contributors, see Appendices A1 through A3)



Executive Summary
Consumer Fraud and Identity Theft Complaint Data
January – December 2006

- Consumer Sentinel now contains over 3.5 million fraud and identity theft complaints and is accessible to over 1,600 law enforcement agencies – including every state attorney general in the U.S. and consumer protection agencies in 19 nations.
- The FTC received over 670,000 Consumer Sentinel complaints during calendar year 2006 - 36% were identity theft complaints and 64% were related to other types of fraud.

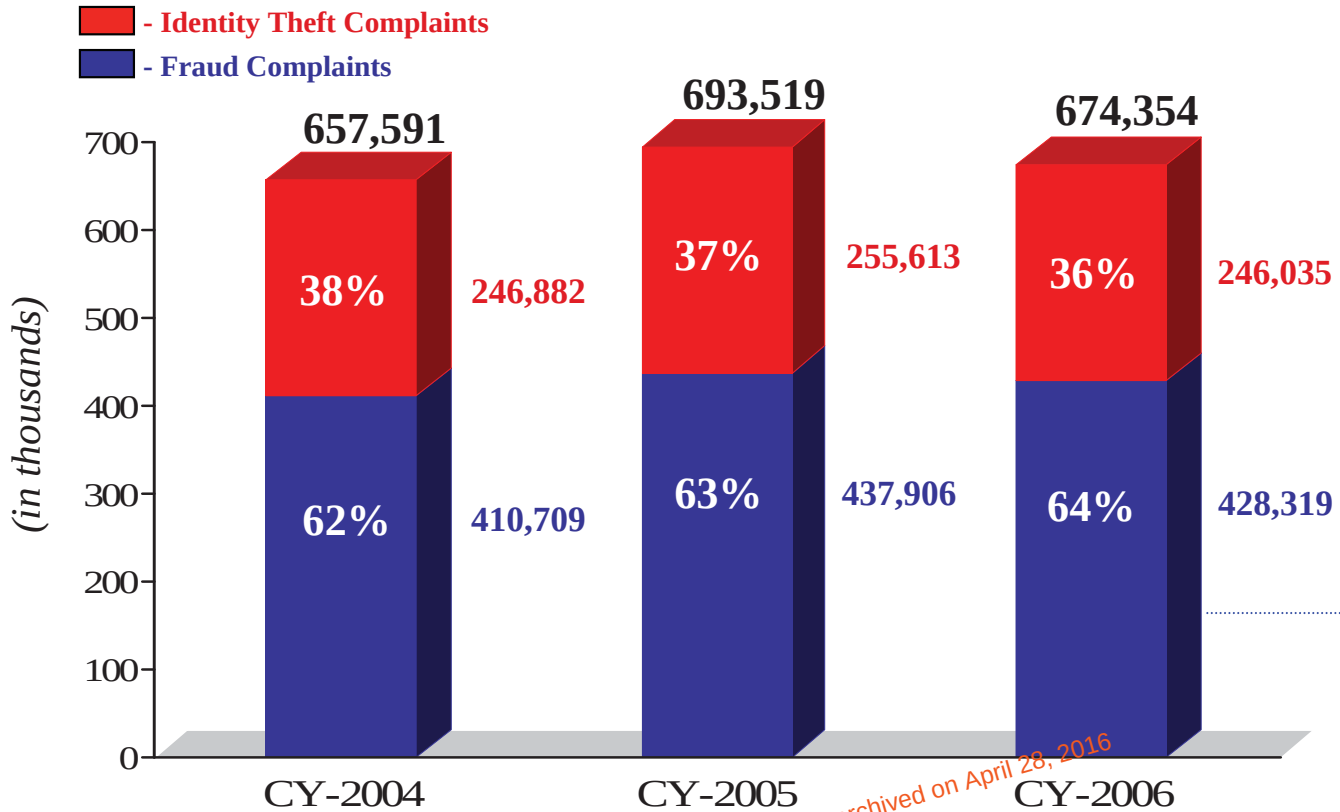
Fraud

- A total of 428,319 of the Consumer Sentinel complaints were fraud-related. Shop-at-Home/Catalog Sales was the leading complaint category with 7% of the overall complaints, followed by Prizes/Sweepstakes and Lotteries (7%), Internet Services and Computer Complaints (6%), Internet Auctions (5%), Foreign Money Offers (3%), and Advance-Fee Loans and Credit Protection/Repair (2%).
- Consumers reported fraud losses of over \$1.1 billion; the median monetary loss was \$500. Eighty-five percent of the consumers reporting fraud also reported an amount paid.
- The percentage of fraud complaints with wire transfer as the reported payment method continues to increase. Twenty-three percent of the consumers reported wire transfer as the payment method, an increase of 8 percentage points from calendar year 2005.
- Some 60% of fraud complaints where the company's method of initial contact was reported indicate Internet solicitations - electronic mail at 45% and web at 15%. Seventy-two percent of all fraud complaints reported the method of initial contact.
- The metropolitan areas with the highest per capita rates of reported consumer fraud complaints are Greeley, Colorado; Albany-Lebanon, Oregon; and Napa, California.

Identity Theft

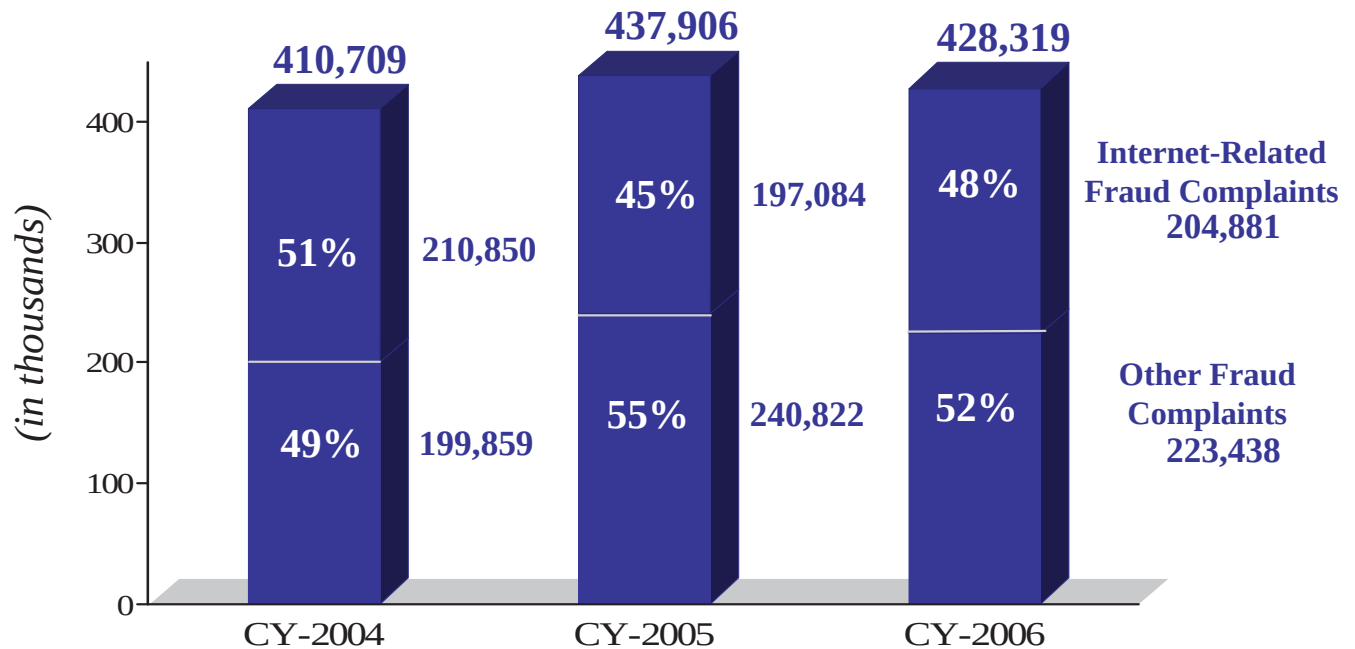
- Credit card fraud (25%) was the most common form of reported identity theft followed by phone or utilities fraud (16%), bank fraud (16%), and employment fraud (14%). Other significant categories of identity theft reported by victims were government documents/benefits fraud (10%) and loan fraud (5%).
- Electronic fund transfer-related identity theft continues to be the most frequently reported type of identity theft bank fraud during calendar year 2006.
- The metropolitan areas with the highest per capita rates of reported identity theft are Napa, California; Madera, California; and McAllen-Edinburg-Mission, Texas.

Sentinel Complaints by Calendar Year¹



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

Fraud Complaints by Calendar Year² (Excluding Identity Theft)



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

Sentinel Top Complaint Categories¹

January 1 – December 31, 2006

Rank	Top Categories	Complaints	Percentage ¹
1	Identity Theft	246,035	36%
2	Shop-at-Home/Catalog Sales	46,995	7%
3	Prizes/Sweepstakes and Lotteries	45,587	7%
4	Internet Services and Computer Complaints	41,243	6%
5	Internet Auctions	32,832	5%
6	Foreign Money Offers	20,411	3%
7	Advance-Fee Loans and Credit Protection/Repair	10,857	2%
8	Magazines and Buyers Clubs	8,924	1%
9	Telephone Services	8,165	1%
10	Health Care	7,467	1%
11	Business Opps and Work-at-Home Plans	7,460	1%
12	Travel, Vacations and Timeshare	6,712	1%
13	Office Supplies and Services	5,723	1%
14	Grants: Scholarships/Educational & Non-Educational	5,310	1%
15	Employ Agencies/Job Counsel/Overseas Work	4,485	1%
16	Investments	3,630	1%
	Other Coded Complaints	12,399	2%

¹Percentages are based on the total number of Sentinel complaints (674,354) received by the FTC between January 1 and December 31, 2006. Twenty-four percent (160,399) of the Sentinel complaints received by the FTC did not contain specific product service codes. For Sentinel category descriptions, see Appendix B.

Total Number of Fraud Complaints & Amount Paid

Calendar Years 2004 through 2006

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
2004	410,709	310,299	76%	\$568,702,566	\$1,833	\$262
2005	437,906	285,255	65%	\$683,484,366	\$2,396	\$349
2006	428,319	364,500	85%	\$1,187,305,506	\$3,257	\$500

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 310,299; CY-2005 = 285,255 ; and CY-2006 = 364,500. One hundred eighty-four consumers reported an amount paid of \$1 million or more during CY-2006; 42 and 49 consumers for CY-2004 and CY-2005, respectively.

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

Distribution of Fraud Complaints by Reported Amount Paid

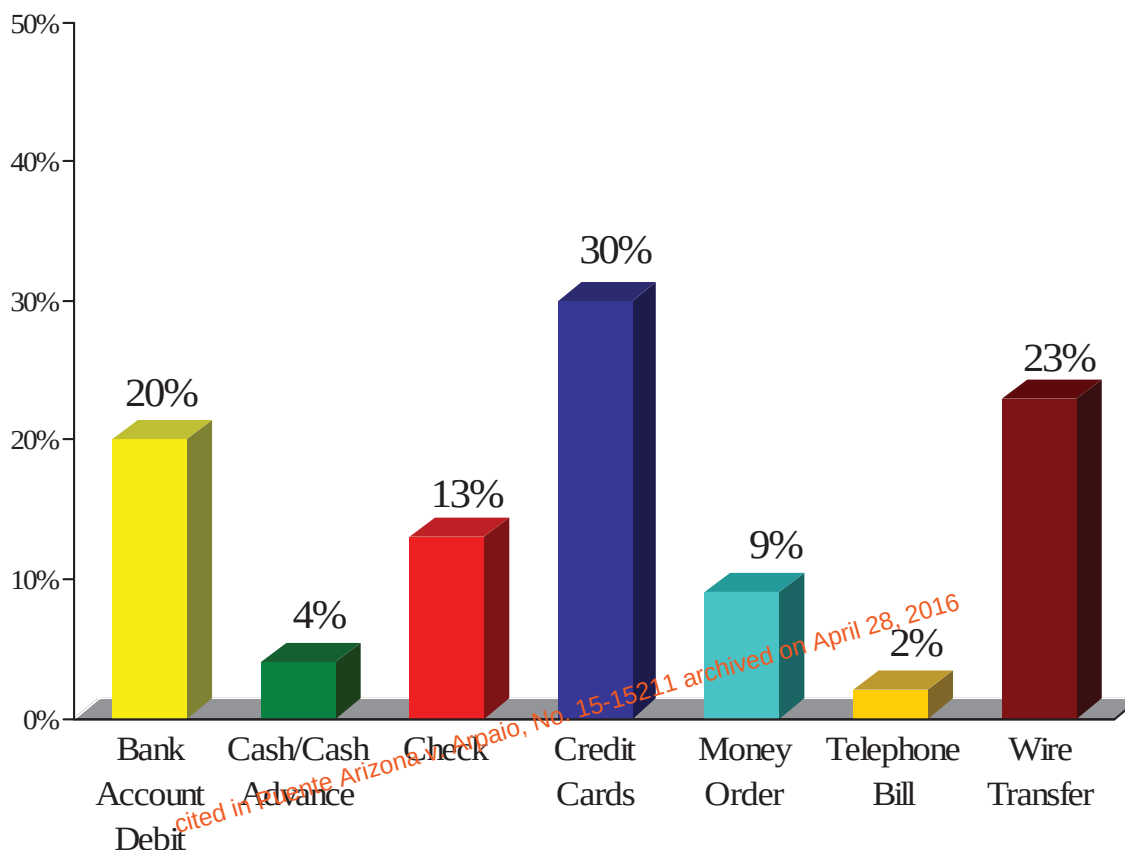
Calendar Years 2004 through 2006

Amount Paid	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	93,913	30%	91,028	32%	154,157	42%
\$1 - 25	21,529	7%	17,053	6%	15,133	4%
\$26 - 50	21,602	7%	17,635	6%	15,845	4%
\$51 - 75	13,539	4%	9,816	3%	9,128	3%
\$76 - 100	12,185	4%	9,453	3%	9,222	3%
\$101 - 250	37,811	12%	30,383	11%	28,633	8%
\$251 - 500	34,488	11%	27,443	10%	28,382	8%
\$501 - 1,000	25,232	8%	23,420	8%	29,591	8%
\$1,001 - 5,000	38,860	13%	45,109	16%	58,253	16%
More than \$5,000	11,140	4%	13,915	5%	16,156	4%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 310,299; CY-2005 = 285,255; and CY-2006 = 364,500.

Methods of Payment Reported by Consumers¹

January 1 - December 31, 2006



Methods of Payment Reported by Consumers

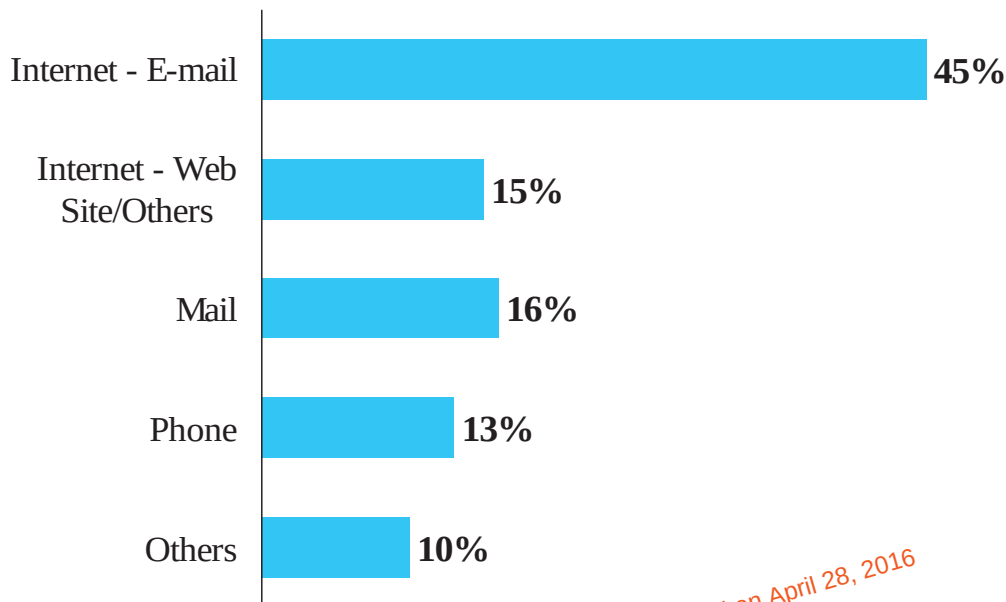
Calendar Years 2004 through 2006

Payment Method	CY - 2004			CY - 2005			CY - 2006		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	18,293	25%	\$29,018,295	14,800	23%	\$26,448,149	13,158	20%	\$37,730,151
Cash/Cash Advance	2,703	4%	\$12,875,063	2,383	4%	\$17,210,216	2,443	4%	\$13,245,181
Check	12,242	16%	\$67,784,762	10,432	16%	\$75,249,254	8,627	13%	\$96,381,891
Credit Cards	20,617	28%	\$25,143,016	19,366	30%	\$37,174,388	20,477	30%	\$40,668,000
Money Order	10,812	15%	\$17,456,243	7,193	11%	\$12,537,883	5,912	9%	\$20,365,907
Telephone Bill	1,707	2%	\$436,364	1,175	2%	\$491,499	1,267	2%	\$418,295
Wire Transfer	7,890	11%	\$88,602,827	9,486	15%	\$86,588,141	15,464	23%	\$149,642,547
Total Reporting Payment Method	74,264			64,835			67,348		

¹Percentages are based on the total number of fraud complaints for each calendar year where consumers reported the method of payment: CY-2004 = 74,264; CY-2005 = 64,835; and CY-2006 = 67,348. 16% of the consumers reported this information during CY-2006, 18% and 15% for CY-2004 and CY-2005, respectively.

Company's Method of Contacting Consumers¹

January 1 - December 31, 2006



cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Company's Method of Contacting Consumers

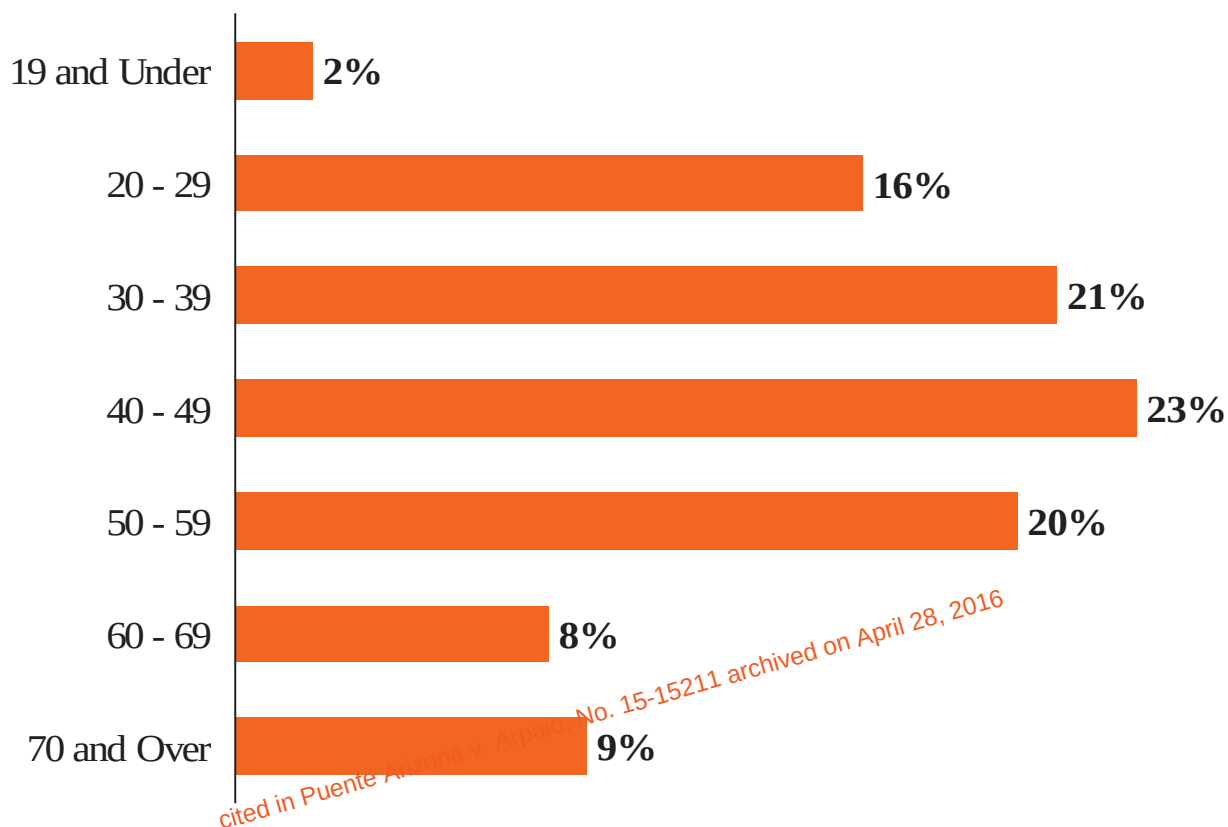
Calendar Years 2004 through 2006

Contact Method	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
Internet - E-mail	109,333	33%	111,479	34%	138,160	45%
Internet - Web Site/Others	72,437	22%	64,040	20%	46,698	15%
Mail	46,688	14%	59,695	18%	50,340	16%
Phone	54,777	17%	53,531	17%	39,414	13%
Others	45,141	14%	34,832	11%	31,749	10%
<i>Total Reporting Contact Method</i>	328,376		323,577		306,361	

¹Percentages are based on the total number of fraud complaints for each calendar year where company's method of initial contact was reported by consumers: CY-2004 = 328,376; CY-2005 = 323,577; and CY-2006 = 306,361. 72% of consumers reported this information during CY-2006, 80% and 74% for CY-2004 and CY-2005, respectively.

Fraud Complaints by Consumer Age¹

January 1 - December 31, 2006



Fraud Complaints by Consumer Age

Calendar Years 2004 through 2006

Consumer Age Range	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	9,076	3%	8,028	3%	2,663	2%
20-29	66,134	20%	65,343	20%	23,372	16%
30-39	76,757	24%	72,341	23%	29,117	21%
40-49	74,872	23%	74,379	23%	33,060	23%
50-59	57,302	18%	59,094	18%	28,868	20%
60-69	22,484	7%	23,767	7%	11,710	8%
70 and Over	16,882	5%	16,948	5%	12,897	9%
Total Reporting Age	323,507		319,900		141,687	

¹Percentages are based on the total number of consumers reporting their age in fraud complaints for each calendar year: CY-2004 = 323,507; CY-2005 = 319,900; and CY-2006 = 141,687. 33% of consumers reported this information during CY-2006, 79% and 73% for CY-2004 and CY-2005, respectively.

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

Total Number of Internet-Related Fraud Complaints & Amount Paid

Calendar Years 2004 through 2006

CY	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
2004	210,850	188,757	90%	\$271,345,207	\$1,438	\$215
2005	197,084	160,574	81%	\$336,559,907	\$2,096	\$342
2006	204,881	176,847	86%	\$590,310,461	\$3,338	\$500

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 188,757; CY-2005 = 160,574; and CY-2006 = 176,847. Eighty-five consumers reported an amount paid of \$1 million or more during CY-2006; 15 and 24 consumers for CY-2004 and CY-2005, respectively.

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

Distribution of Internet-Related Fraud Complaints by Reported Amount Paid

Calendar Years 2004 through 2006

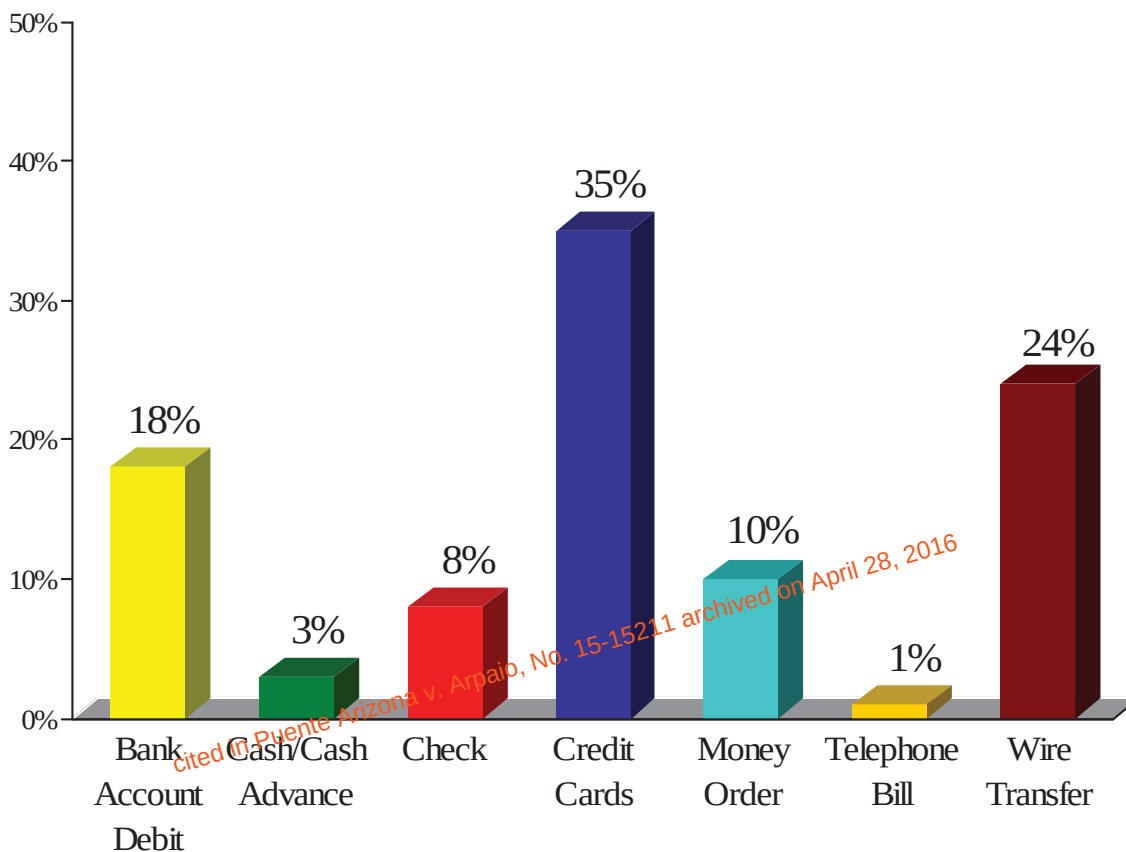
Amount Paid	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	45,402	24%	35,969	22%	75,558	43%
\$1 - 25	15,374	8%	10,241	6%	6,711	4%
\$26 - 50	15,297	8%	11,344	7%	7,186	4%
\$51 - 75	10,192	5%	6,844	4%	4,500	3%
\$76 - 100	8,540	5%	6,311	4%	4,544	3%
\$101 - 250	26,922	14%	20,245	13%	14,077	8%
\$251 - 500	20,915	11%	17,596	11%	14,015	8%
\$501 - 1,000	17,231	9%	16,487	10%	15,714	9%
\$1,001 - 5,000	23,457	12%	28,189	18%	26,854	15%
More than \$5,000	5,427	3%	7,348	5%	7,688	4%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2004 = 188,757; CY-2005 = 160,574; and CY-2006 = 176,847.

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

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

January 1 - December 31, 2006



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

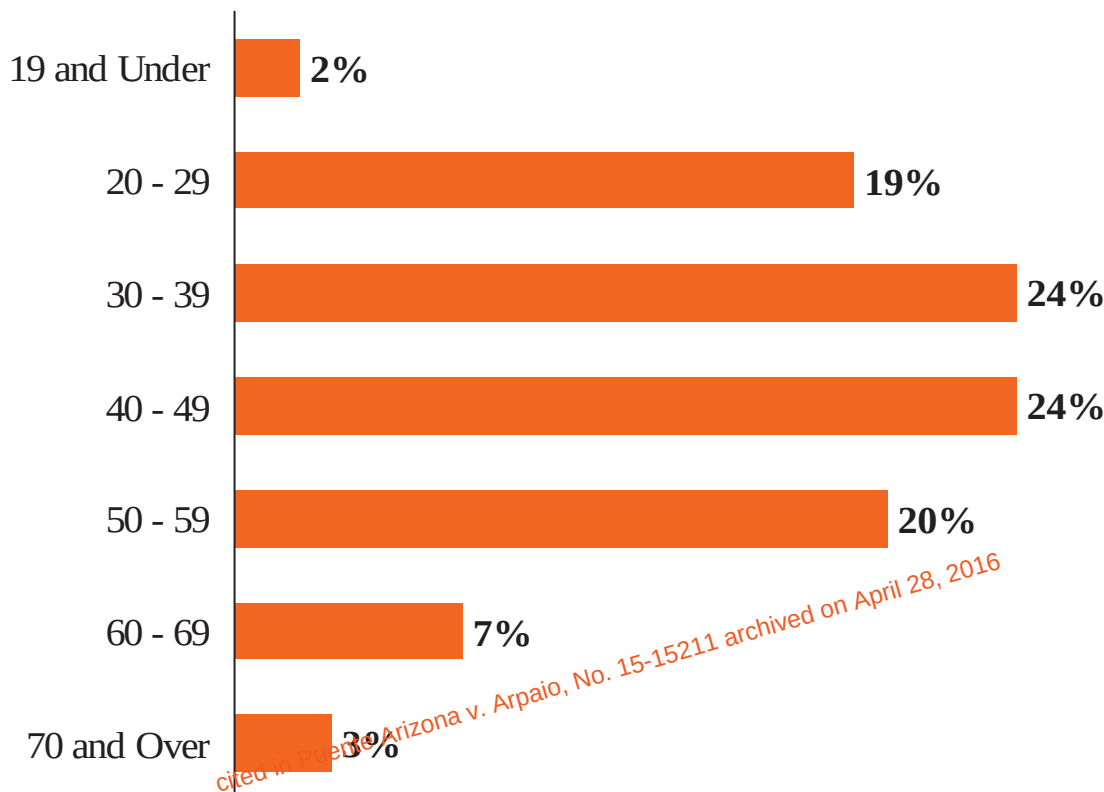
Calendar Years 2004 through 2006

Payment Method	CY - 2004			CY - 2005			CY - 2006		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	6,054	18%	\$12,296,656	6,153	19%	\$11,181,306	6,643	18%	\$21,797,896
Cash/Cash Advance	963	3%	\$4,798,767	1,039	3%	\$11,164,636	1,168	3%	\$7,648,114
Check	3,738	11%	\$16,896,006	3,437	10%	\$21,804,907	2,851	8%	\$60,130,995
Credit Cards	12,104	37%	\$10,574,233	12,207	37%	\$19,225,091	12,927	35%	\$24,765,306
Money Order	4,717	14%	\$9,302,494	3,994	12%	\$7,839,486	3,659	10%	\$16,664,885
Telephone Bill	1,032	3%	\$338,338	424	1%	\$96,364	429	1%	\$259,659
Wire Transfer	4,121	13%	\$50,342,056	5,557	17%	\$41,786,350	8,771	24%	\$91,623,098
Total Reporting Payment Method	32,729			32,811			36,448		

¹Percentages are based on the total number of Internet-related fraud complaints for each calendar year where consumers reported the method of payment: CY-2004 = 32,729; CY-2005 = 32,811; and CY-2006 = 36,448. 18% of the consumers reported this information during CY-2006, 16% and 17% for CY-2004 and CY-2005, respectively.

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

Internet-Related Fraud Complaints by Consumer Age¹ January 1 - December 31, 2006



Internet-Related Fraud Complaints by Consumer Age Calendar Years 2004 through 2006

Consumer Age Range	CY - 2004		CY - 2005		CY - 2006	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	6,325	4%	5,503	3%	1,498	2%
20-29	42,232	24%	40,043	25%	11,904	19%
30-39	45,230	26%	39,804	25%	14,418	24%
40-49	42,182	24%	37,573	24%	14,966	24%
50-59	27,605	16%	25,838	16%	12,043	20%
60-69	8,992	5%	8,462	5%	4,537	7%
70 and Over	2,602	1%	2,590	2%	1,802	3%
<i>Total Reporting Age</i>	<i>175,168</i>		<i>159,813</i>		<i>61,168</i>	

¹Percentages are based on the total number of consumers reporting their age in Internet-related fraud complaints for each calendar year: CY-2004 = 175,168; CY-2005 = 159,813; and CY-2006 = 61,168. 30% of consumers reported this information during CY-2006, 83% and 81% for CY-2004 and CY-2005, respectively.



How Victims' Information is Misused¹

Calendar Years 2004 through 2006

Credit Card Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
New Accounts	16.6%	15.6%	15.2%
Existing Account	11.9%	11.4%	10.7%
Unspecified	0.1%	0.2%	0.2%
Total	28%	26%	25%

Phone or Utilities Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Wireless - New Accounts	10.0%	9.0%	7.2%
Utilities - New Accounts	4.3%	5.2%	5.8%
Telephone - New Accounts	6.0%	5.5%	4.4%
Unauthorized Charges to Existing Accounts	0.7%	0.7%	0.7%
Unspecified	0.3%	0.4%	0.5%
Total	19%	18%	16%

Bank Fraud²

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Electronic Fund Transfer	6.6%	7.9%	8.0%
Existing Accounts	8.5%	7.5%	5.8%
New Accounts	3.6%	3.3%	3.1%
Unspecified	0.1%	0.1%	0.1%
Total	18%	18%	16%

Employment-Related Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Employment-Related Fraud	13%	12%	14%

Loan Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Business / Personal / Student Loan	2.6%	2.6%	2.5%
Auto Loan / Lease	1.9%	1.8%	1.7%
Real Estate Loan	1.2%	1.2%	1.3%
Unspecified	0.2%	0.2%	0.2%
Total	5%	5%	5%

Other Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Uncertain ³	—	—	12.0%
Miscellaneous ³	—	—	4.6%
Internet / Email	1.8%	2.0%	2.2%
Evading the Law	2.4%	2.2%	2.1%
Medical	1.8%	1.9%	1.9%
Apartment or House Rented	0.9%	0.9%	0.9%
Insurance	0.4%	0.4%	0.4%
Property Rental Fraud	0.3%	0.3%	0.3%
Securities / Other Investments	0.1%	0.2%	0.2%
Child Support	0.3%	0.2%	0.2%
Bankruptcy	0.3%	0.3%	0.2%
Magazines	0.2%	0.2%	0.2%
Other ³	14.4%	17.5%	—
Total	22%	25%	24%

Attempted Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Attempted Identity Theft	6%	6%	6%

Government Documents or Benefits Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Fraudulent Tax Return Filed	3.9%	4.8%	6.2%
Driver's License Issued / Forged	2.3%	1.8%	1.4%
Government Benefits Applied For / Received	1.4%	1.5%	1.3%
Other Government Documents Issued / Forged ⁴	0.7%	0.6%	0.9%
Social Security Card Issued / Forged ⁴	0.5%	0.2%	—
Unspecified	<0.1%	<0.1%	<0.1%
Total	8%	9%	10%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2004 = 246,882; CY-2005 = 255,613; and CY-2006 = 246,035. Note that 18% of identity theft complaints include more than one type of identity theft in CY-2006, 20% in each year for CY-2004 and CY-2005.

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

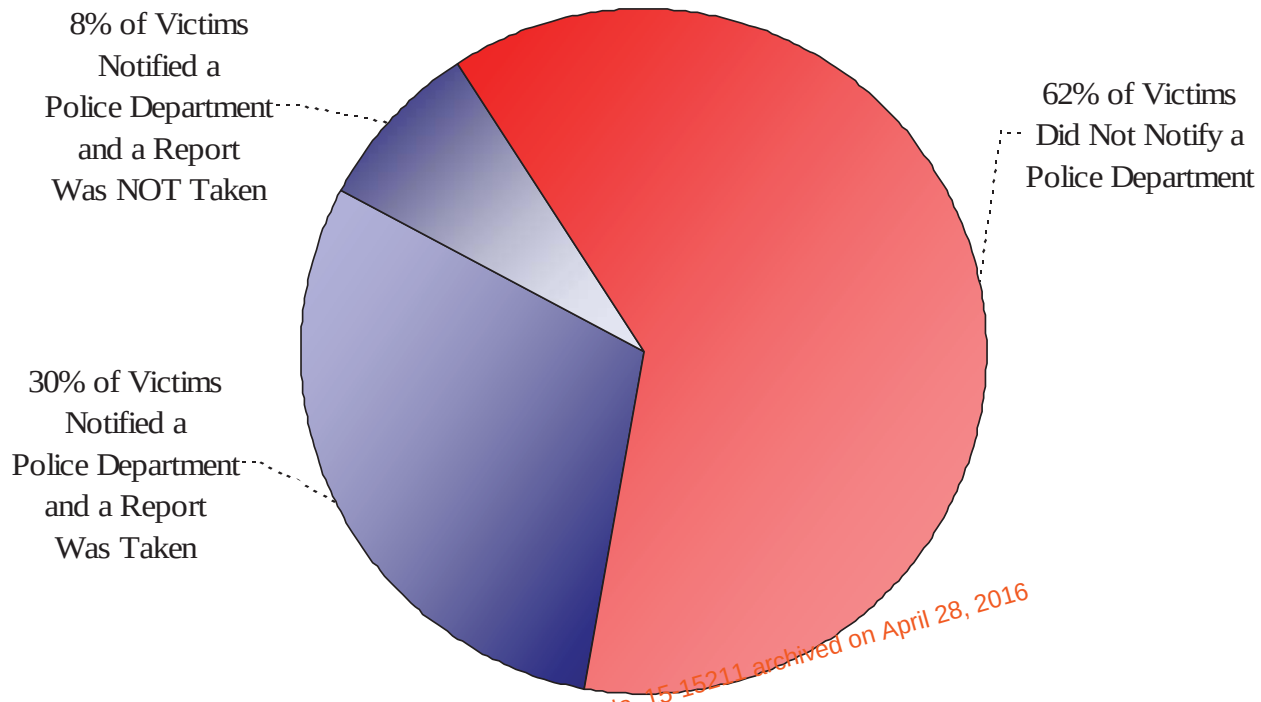
³Theft subtype "Other" was replaced by theft subtypes "Miscellaneous" and "Uncertain" in CY-2006.

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



Law Enforcement Contact¹

January 1 – December 31, 2006



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (233,509). 98% of the identity theft victims who contacted the FTC directly reported law enforcement contact information. Less than one percent of victims who informed the FTC that they had contacted a police department did not indicate if a report was taken.

Law Enforcement Contact

Calendar Years 2004 through 2006

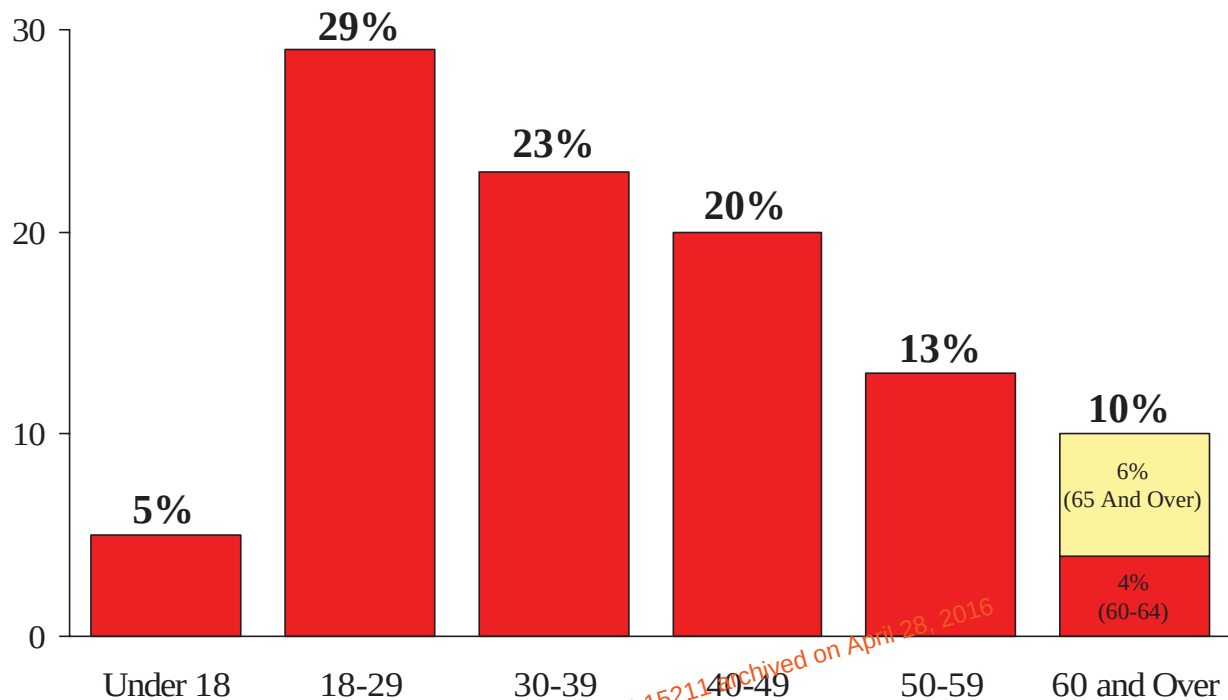
If the victim notified a police department, was a report taken?	CY-2004		CY-2005		CY-2006	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Yes	73,593	31%	74,613	30%	68,760	30%
No	19,096	8%	21,314	9%	18,484	8%
Not Reported	1,217	<1%	1,207	<1%	1,079	<1%
Total Who Notified a Police Department	93,906	39%	97,134	39%	88,323	38%
Total Who Did Not Notify a Police Department	146,222	61%	148,832	61%	145,186	62%
Total Reporting Law Enforcement Contact Information	240,128		245,966		233,509	

²Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department: CY-2004 = 240,128; CY-2005 = 245,966; and CY-2006 = 233,509. 98% of identity theft victims who contacted the FTC directly reported law enforcement contact information in CY-2006, as well as in CY-2004 and CY-2005.



Identity Theft Complaints by Victim Age¹

January 1 – December 31, 2006



¹Percentages are based on the total number of identity theft complaints where victims reported their age (225,532). 94% of the victims who contacted the FTC directly reported their age.

Identity Theft Complaints by Victim Age

Calendar Years 2004 through 2006

Consumer Age Range	CY-2004		CY-2005		CY-2006	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Under 18	9,595	4%	11,602	5%	10,835	5%
18 - 29	68,409	29%	70,266	29%	65,734	29%
30 - 39	57,823	25%	56,523	24%	52,612	23%
40 - 49	47,110	20%	47,606	20%	44,689	20%
50 - 59	29,249	12%	30,309	13%	29,367	13%
60 and Over	22,219	9%	23,034	9%	22,295	10%
60 - 64	8,031	3%	8,131	3%	7,987	4%
65+	14,188	6%	14,903	6%	14,308	6%
Total Reporting Age	234,405		239,340		225,532	

²Percentages are based on the total number of identity theft complaints where victims reported their age: CY-2004 = 234,405; CY-2005 = 239,340; and CY-2006 = 225,532. 94% of the victims who contacted the FTC directly reported their age in CY-2006, 95% in each year for CY-2004 and CY-2005.

Largest Metropolitan Areas Ranking for Fraud Consumer Complaints¹ January 1 – December 31, 2006

Rank	Metropolitan Area	Complaints	Complaints Per
			100,000 Population
1	Greeley, CO Metropolitan Statistical Area	1,023	466.6
2	Albany-Lebanon, OR Micropolitan Statistical Area	442	411.5
3	Napa, CA Metropolitan Statistical Area	524	396.0
4	Provo-Orem, UT Metropolitan Statistical Area	1,471	356.7
5	Willimantic, CT Micropolitan Statistical Area	399	349.0
6	Dunn, NC Micropolitan Statistical Area	353	347.6
7	Torrington, CT Micropolitan Statistical Area	655	346.1
8	Prescott, AZ Metropolitan Statistical Area	655	343.6
9	Chambersburg, PA Micropolitan Statistical Area	463	343.3
10	Thomasville-Lexington, NC Micropolitan Statistical Area	516	335.6
11	Punta Gorda, FL Metropolitan Statistical Area	526	334.7
12	Allegan, MI Micropolitan Statistical Area	375	333.4
13	Lebanon, PA Metropolitan Statistical Area	413	331.8
14	Winchester, VA-WV Metropolitan Statistical Area	367	325.0
15	Yuba City, CA Metropolitan Statistical Area	489	323.0
16	Springfield, OH Metropolitan Statistical Area	457	320.4
17	Roseburg, OR Micropolitan Statistical Area	328	318.0
18	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	570	316.7
19	Salisbury, NC Micropolitan Statistical Area	425	316.4
20	Gainesville, GA Metropolitan Statistical Area	509	316.3
21	Michigan City-La Porte, IN Metropolitan Statistical Area	343	312.5
22	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	342	307.9
23	Boulder, CO Metropolitan Statistical Area	857	307.3
24	East Stroudsburg, PA Micropolitan Statistical Area	476	299.5
25	Pottsville, PA Micropolitan Statistical Area	442	299.3
26	Hanford-Corcoran, CA Metropolitan Statistical Area	416	291.8
27	Concord, NH Micropolitan Statistical Area	423	290.6
28	Flagstaff, AZ Metropolitan Statistical Area	352	286.8
29	Olympia, WA Metropolitan Statistical Area	644	286.6
30	Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	695	283.9
31	Monroe, MI Metropolitan Statistical Area	433	283.8
32	Macon, GA Metropolitan Statistical Area	644	282.2
33	Madera, CA Metropolitan Statistical Area	382	274.9
34	Statesville-Mooresville, NC Micropolitan Statistical Area	374	273.1
35	Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	495	272.8
36	Vallejo-Fairfield, CA Metropolitan Statistical Area	1,115	270.0
37	Warner Robins, GA Metropolitan Statistical Area	334	269.9
38	Ann Arbor, MI Metropolitan Statistical Area	904	266.5
39	Niles-Benton Harbor, MI Metropolitan Statistical Area	433	265.4
40	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	660	263.3
41	St. George, UT Metropolitan Statistical Area	287	261.1
42	Morgantown, WV Metropolitan Statistical Area	297	261.0
43	Reno-Sparks, NV Metropolitan Statistical Area	999	259.8
44	New Bern, NC Micropolitan Statistical Area	295	256.9
45	Durham, NC Metropolitan Statistical Area	1,157	256.4
46	Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	399	254.3
47	Elizabethtown, KY Metropolitan Statistical Area	276	251.9
48	Racine, WI Metropolitan Statistical Area	488	251.3
49	Jefferson City, MO Metropolitan Statistical Area	355	249.2
50	Fort Collins-Loveland, CO Metropolitan Statistical Area	669	248.8

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See fraud figures for all Metropolitan Areas with a population of 100,000 or more in Appendix C1. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Largest Metropolitan Areas Ranking for Identity Theft Consumer Complaints¹ January 1 – December 31, 2006

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Napa, CA Metropolitan Statistical Area	403	304.5
2	Madera, CA Metropolitan Statistical Area	394	283.6
3	McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,693	257.2
4	Greeley, CO Metropolitan Statistical Area	537	244.9
5	Yuba City, CA Metropolitan Statistical Area	358	236.5
6	Brownsville-Harlingen, TX Metropolitan Statistical Area	873	234.8
7	Hanford-Corcoran, CA Metropolitan Statistical Area	324	227.3
8	Albany-Lebanon, OR Micropolitan Statistical Area	230	214.1
9	Vallejo-Fairfield, CA Metropolitan Statistical Area	875	211.9
10	Laredo, TX Metropolitan Statistical Area	464	211.4
11	Flagstaff, AZ Metropolitan Statistical Area	257	209.4
12	Thomasville-Lexington, NC Micropolitan Statistical Area	301	195.7
13	Prescott, AZ Metropolitan Statistical Area	354	185.7
14	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	229	184.7
15	Gainesville, GA Metropolitan Statistical Area	297	184.6
16	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	319	177.2
17	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,533	175.8
18	Monroe, MI Metropolitan Statistical Area	267	175.0
19	Dunn, NC Micropolitan Statistical Area	271	174.3
20	Tucson, AZ Metropolitan Statistical Area	1,573	173.4
21	Yuma, AZ Metropolitan Statistical Area	304	172.6
22	Stockton, CA Metropolitan Statistical Area	1,118	172.0
23	Bakersfield, CA Metropolitan Statistical Area	1,245	169.4
24	Las Cruces, NM Metropolitan Statistical Area	298	160.1
25	Fresno, CA Metropolitan Statistical Area	1,386	159.9
26	Modesto, CA Metropolitan Statistical Area	774	155.3
27	Vero Beach, FL Metropolitan Statistical Area	183	147.4
28	Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,176	147.4
29	Corpus Christi, TX Metropolitan Statistical Area	603	147.2
30	Merced, CA Metropolitan Statistical Area	347	146.4
31	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	5,536	145.9
32	Durham, NC Metropolitan Statistical Area	657	145.6
33	Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	529	145.0
34	Las Vegas-Paradise, NV Metropolitan Statistical Area	2,376	143.9
35	Hammond, LA Micropolitan Statistical Area	150	142.6
36	Macon, GA Metropolitan Statistical Area	325	142.4
37	Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	7,557	140.9
38	Ann Arbor, MI Metropolitan Statistical Area	478	140.9
39	Salisbury, NC Micropolitan Statistical Area	189	140.7
40	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	351	140.0
41	Visalia-Porterville, CA Metropolitan Statistical Area	558	139.0
42	Goldsboro, NC Metropolitan Statistical Area	158	138.3
43	Yakima, WA Metropolitan Statistical Area	314	137.1
44	Roseburg, OR Micropolitan Statistical Area	140	135.7
45	Lakeland, FL Metropolitan Statistical Area	705	134.4
46	Olympia, WA Metropolitan Statistical Area	301	134.0
47	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	7,594	133.2
48	Niles-Benton Harbor, MI Metropolitan Statistical Area	216	132.4
49	Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	2,667	132.2
50	South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	420	132.0

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See identity theft figures for all Metropolitan Areas with a population of 100,000 or more in Appendix C2. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



FRAUD COMPLAINTS BY CONSUMER STATE

IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2006

Rank	Consumer State	Complaints Per 100,000 Population	Complaints
1	Utah	178.9	4,563
2	Nevada	169.2	4,222
3	Washington	163.4	10,451
4	Colorado	161.1	7,657
5	Alaska	161.0	1,079
6	Virginia	157.5	12,039
7	Hawaii	157.1	2,020
8	Maryland	154.1	8,653
9	Oregon	150.9	5,583
10	Arizona	149.6	9,222
11	New Hampshire	149.4	1,964
12	Florida	143.2	25,902
13	Idaho	137.2	2,012
14	Montana	136.5	1,289
15	Maine	135.5	1,791
16	California	134.6	49,070
17	Connecticut	134.0	4,695
18	Delaware	131.1	1,119
19	Pennsylvania	130.6	16,242
20	New Jersey	129.3	11,284
21	Wyoming	127.6	657
22	Georgia	127.5	11,941
23	Missouri	125.5	7,331
24	Indiana	124.5	7,863
25	Ohio	124.1	14,241
26	New Mexico	123.1	2,406
27	Wisconsin	121.0	6,724
28	North Carolina	116.3	10,300
29	Michigan	115.5	11,665
30	Vermont	115.1	718
31	Massachusetts	113.9	7,333
32	Tennessee	113.8	6,871
33	Minnesota	113.4	5,860
34	West Virginia	113.2	2,058
35	South Carolina	112.0	4,841
36	Nebraska	111.3	1,968
37	Kansas	111.0	3,068
38	New York	109.4	21,129
39	Illinois	108.4	13,908
40	Texas	108.2	25,425
41	Rhode Island	108.0	1,153
42	Kentucky	106.4	4,477
43	Oklahoma	103.7	3,711
44	Alabama	102.4	4,708
45	Louisiana	92.8	3,981
46	Iowa	89.4	2,666
47	Arkansas	86.4	2,428
48	North Dakota	85.6	544
49	Mississippi	79.6	2,318
50	South Dakota	79.0	618

Rank	Victim State	Complaints Per 100,000 Population	Complaints
1	Arizona	147.8	9,113
2	Nevada	120.0	2,994
3	California	113.5	41,396
4	Texas	110.6	26,006
5	Florida	98.3	17,780
6	Colorado	92.5	4,395
7	Georgia	86.3	8,084
8	New York	85.2	16,452
9	Washington	83.4	5,336
10	New Mexico	82.9	1,621
11	Maryland	82.9	4,656
12	Illinois	78.6	10,080
13	Oregon	76.1	2,815
14	New Jersey	73.3	6,394
15	Virginia	67.2	5,137
16	Michigan	67.2	6,784
17	Delaware	66.7	569
18	Connecticut	65.8	2,305
19	Pennsylvania	64.9	8,080
20	North Carolina	64.9	5,748
21	Missouri	64.2	3,753
22	Massachusetts	63.7	4,102
23	Oklahoma	63.0	2,254
24	Indiana	62.2	3,928
25	Utah	61.8	1,577
26	Tennessee	61.3	3,700
27	Alabama	60.3	2,774
28	Ohio	59.9	6,878
29	Kansas	58.8	1,626
30	Rhode Island	57.6	615
31	Alaska	57.3	384
32	South Carolina	55.7	2,408
33	Minnesota	55.6	2,872
34	Arkansas	54.7	1,537
35	Louisiana	52.6	2,256
36	Mississippi	51.3	1,494
37	Nebraska	49.1	868
38	Idaho	49.0	718
39	Hawaii	47.8	615
40	New Hampshire	46.1	606
41	Montana	45.9	434
42	Wisconsin	45.6	2,536
43	Wyoming	42.3	218
44	Kentucky	42.0	1,766
45	Maine	39.7	525
46	West Virginia	39.3	715
47	Iowa	34.9	1,041
48	South Dakota	30.2	236
49	North Dakota	29.7	189
50	Vermont	28.5	178

Note: Per 100,000 unit of population estimates are based on the 2006 U.S. Census population estimates (Table NST-EST2006-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2006). Numbers for the District of Columbia are: Fraud = 1,139 complaints and 195.9 complaints per 100,000 population; Identity Theft = 765 victims and 131.5 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

cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims

ALABAMA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 7,482



Fraud Complaints from Alabama Consumers = 4,708

Top Fraud Complaint Categories for Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	693	15%
2	Shop-at-Home/Catalog Sales	485	10%
3	Internet Services and Computer Complaints	417	9%
4	Internet Auctions	359	8%
5	Foreign Money Offers	207	4%

¹Percentages are based on the total number of fraud complaints from Alabama consumers (4,708).

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
4,708	\$7,008,744	4,107	87%	\$1,707

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (4,107). One consumer reported an amount paid of \$1.7 million.



Identity Theft Complaints from Alabama Victims = 2,774

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	655	24%
2	Phone or Utilities Fraud	501	18%
3	Government Documents or Benefits Fraud	486	18%
4	Bank Fraud ²	387	14%
5	Employment-Related Fraud	217	8%
6	Loan Fraud	141	5%
	Other	679	24%
	Attempted Identity Theft	139	5%

¹Percentages are based on the 2,774 victims reporting from Alabama. Percentages add to more than 100 because approximately 17% of victims from Alabama reported experiencing more than one type of identity theft.

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

ALASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 1,463



Fraud Complaints from Alaska Consumers = 1,079

Top Fraud Complaint Categories for Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	286	27%
2	Prizes/Sweepstakes and Lotteries	109	10%
3	Shop-at-Home/Catalog Sales	104	10%
4	Internet Auctions	92	9%
5	Foreign Money Offers	62	6%

¹Percentages are based on the total number of fraud complaints from Alaska consumers (1,079).

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
1,079	\$3,577,633	930	86%	\$3,847

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (930). One consumer reported an amount paid of \$1.7 million.



Identity Theft Complaints from Alaska Victims = 384

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	99	26%
2	Phone or Utilities Fraud	60	16%
3	Bank Fraud ²	56	15%
4	Employment-Related Fraud	43	11%
5	Government Documents or Benefits Fraud	29	8%
6	Loan Fraud	21	5%
	Other	103	27%
	Attempted Identity Theft	21	5%

¹Percentages are based on the 384 victims reporting from Alaska. Percentages add to more than 100 because approximately 15% of victims from Alaska reported experiencing more than one type of identity theft.

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

ARIZONA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 18,335



Fraud Complaints from Arizona Consumers = 9,222

Top Fraud Complaint Categories for Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	973	11%
2	Shop-at-Home/Catalog Sales	957	10%
3	Internet Services and Computer Complaints	952	10%
4	Internet Auctions	654	7%
5	Foreign Money Offers	370	4%

¹Percentages are based on the total number of fraud complaints from Arizona consumers (9,222).

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
9,222	\$14,825,240	7,860	85%	\$1,886

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (7,860). One consumer reported an amount paid of \$1 million.



Identity Theft Complaints from Arizona Victims = 9,113

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	3,579	39%
2	Credit Card Fraud	1,404	15%
3	Bank Fraud ²	1,192	13%
4	Phone or Utilities Fraud	1,045	11%
5	Government Documents or Benefits Fraud	532	6%
6	Loan Fraud	372	4%
	Other	1,984	22%
	Attempted Identity Theft	381	4%

¹Percentages are based on the 9,113 victims reporting from Arizona. Percentages add to more than 100 because approximately 16% of victims from Arizona reported experiencing more than one type of identity theft.

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

ARKANSAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 3,965



Fraud Complaints from Arkansas Consumers = 2,428

Top Fraud Complaint Categories for Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	289	12%
2	Internet Services and Computer Complaints	224	9%
3	Internet Auctions	219	9%
4	Prizes/Sweepstakes and Lotteries	211	9%
5	Foreign Money Offers	109	4%

¹Percentages are based on the total number of fraud complaints from Arkansas consumers (2,428).

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
2,428	\$4,814,170	2,143	88%	\$2,246

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (2,143). One consumer reported an amount paid of \$1.6 million.



Identity Theft Complaints from Arkansas Victims = 1,537

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	375	24%
2	Phone or Utilities Fraud	294	19%
3	Bank Fraud ²	263	17%
4	Government Documents or Benefits Fraud	148	10%
5	Employment-Related Fraud	144	9%
6	Loan Fraud	88	6%
	Other	404	26%
	Attempted Identity Theft	79	5%

¹Percentages are based on the 1,537 victims reporting from Arkansas. Percentages add to more than 100 because approximately 19% of victims from Arkansas reported experiencing more than one type of identity theft.

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

CALIFORNIA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 90,466



Fraud Complaints from California Consumers = 49,070

Top Fraud Complaint Categories for California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	5,324	11%
2	Shop-at-Home/Catalog Sales	5,230	11%
3	Prizes/Sweepstakes and Lotteries	4,707	10%
4	Internet Auctions	3,439	7%
5	Foreign Money Offers	2,677	5%

¹Percentages are based on the total number of fraud complaints from California consumers (49,070).

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
49,070	\$121,814,681	41,810	85%	\$2,914

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (41,810). Nineteen consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from California Victims = 41,396

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	10,489	25%
2	Employment-Related Fraud	7,223	17%
3	Bank Fraud ²	7,026	17%
4	Phone or Utilities Fraud	6,423	16%
5	Government Documents or Benefits Fraud	3,350	8%
6	Loan Fraud	2,106	5%
	Other	10,046	24%
	Attempted Identity Theft	2,325	6%

¹Percentages are based on the 41,396 victims reporting from California. Percentages add to more than 100 because approximately 19% of victims from California reported experiencing more than one type of identity theft.

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

COLORADO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 12,052



Fraud Complaints from Colorado Consumers = 7,657

Top Fraud Complaint Categories for Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	818	11%
2	Internet Services and Computer Complaints	723	9%
3	Internet Auctions	682	9%
4	Prizes/Sweepstakes and Lotteries	640	8%
5	Foreign Money Offers	427	6%

¹Percentages are based on the total number of fraud complaints from Colorado consumers (7,657).

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
7,657	\$37,247,896	6,531	85%	\$5,703

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (6,531). One consumer reported an amount paid of \$28 million.



Identity Theft Complaints from Colorado Victims = 4,395

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,006	23%
2	Bank Fraud ²	732	17%
3	Employment-Related Fraud	730	17%
4	Phone or Utilities Fraud	624	14%
5	Government Documents or Benefits Fraud	283	6%
6	Loan Fraud	218	5%
	Other	1,199	27%
	Attempted Identity Theft	282	6%

¹Percentages are based on the 4,395 victims reporting from Colorado. Percentages add to more than 100 because approximately 17% of victims from Colorado reported experiencing more than one type of identity theft.

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

CONNECTICUT Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 7,000



Fraud Complaints from Connecticut Consumers = 4,695

Top Fraud Complaint Categories for Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	616	13%
2	Shop-at-Home/Catalog Sales	569	12%
3	Internet Services and Computer Complaints	499	11%
4	Internet Auctions	409	9%
5	Foreign Money Offers	188	4%

¹Percentages are based on the total number of fraud complaints from Connecticut consumers (4,695).

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
4,695	\$5,828,659	4,121	88%	\$1,414

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (4,121).



Identity Theft Complaints from Connecticut Victims = 2,305

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	706	31%
2	Phone or Utilities Fraud	442	19%
3	Bank Fraud ²	306	13%
4	Employment-Related Fraud	201	9%
5	Government Documents or Benefits Fraud	149	6%
6	Loan Fraud	117	5%
	Other	581	25%
	Attempted Identity Theft	180	8%

¹Percentages are based on the 2,305 victims reporting from Connecticut. Percentages add to more than 100 because approximately 17% of victims from Connecticut reported experiencing more than one type of identity theft.

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

DELAWARE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 1,688



Fraud Complaints from Delaware Consumers = 1,119

Top Fraud Complaint Categories for Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	145	13%
2	Internet Services and Computer Complaints	129	12%
3	Shop-at-Home/Catalog Sales	128	11%
4	Internet Auctions	78	7%
5	Advance-Fee Loans and Credit Protection/Repair	57	5%

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

Amount Paid Reported by Delaware Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,119	\$1,769,654	977	87%	\$1,811

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Delaware consumers (977).



Identity Theft Complaints from Delaware Victims = 569

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	165	29%
2	Phone or Utilities Fraud	90	16%
3	Bank Fraud ²	80	14%
4	Employment-Related Fraud	80	14%
5	Government Documents or Benefits Fraud	43	8%
6	Loan Fraud	32	6%
	Other	138	24%
	Attempted Identity Theft	47	8%

¹Percentages are based on the 569 victims reporting from Delaware. Percentages add to more than 100 because approximately 20% of victims from Delaware reported experiencing more than one type of identity theft.

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

DISTRICT OF COLUMBIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 1,904



Fraud Complaints from District of Columbia Consumers = 1,139

Top Fraud Complaint Categories for District of Columbia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	174	15%
2	Prizes/Sweepstakes and Lotteries	127	11%
3	Shop-at-Home/Catalog Sales	116	10%
4	Foreign Money Offers	60	5%
5	Internet Auctions	55	5%

¹Percentages are based on the total number of fraud complaints from District of Columbia consumers (1,139).

Amount Paid Reported by District of Columbia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,139	\$822,439	957	84%	\$859

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



Identity Theft Complaints from District of Columbia Victims = 765

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	230	30%
2	Bank Fraud ²	159	21%
3	Phone or Utilities Fraud	123	16%
4	Government Documents or Benefits Fraud	109	14%
5	Loan Fraud	59	8%
6	Employment-Related Fraud	38	5%
	Other	193	25%
	Attempted Identity Theft	35	5%

¹Percentages are based on the 765 victims reporting from the District of Columbia. Percentages add to more than 100 because approximately 22% of victims from the District of Columbia reported experiencing more than one type of identity theft.

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

FLORIDA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 43,682



Fraud Complaints from Florida Consumers = 25,902

Top Fraud Complaint Categories for Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	2,875	11%
2	Internet Services and Computer Complaints	2,601	10%
3	Prizes/Sweepstakes and Lotteries	2,559	10%
4	Internet Auctions	2,343	9%
5	Foreign Money Offers	1,396	5%

¹Percentages are based on the total number of fraud complaints from Florida consumers (25,902).

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
25,902	\$61,981,108	22,239	86%	\$2,787

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (22,239). Fourteen consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Florida Victims = 17,780

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	4,614	26%
2	Bank Fraud ²	3,071	17%
3	Phone or Utilities Fraud	2,591	15%
4	Government Documents or Benefits Fraud	2,248	13%
5	Employment-Related Fraud	1,652	9%
6	Loan Fraud	968	5%
	Other	4,654	26%
	Attempted Identity Theft	1,138	6%

¹Percentages are based on the 17,780 victims reporting from Florida. Percentages add to more than 100 because approximately 19% of victims from Florida reported experiencing more than one type of identity theft.

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

GEORGIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 20,025



Fraud Complaints from Georgia Consumers = 11,941

Top Fraud Complaint Categories for Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	1,479	12%
2	Internet Services and Computer Complaints	1,171	10%
3	Shop-at-Home/Catalog Sales	1,149	10%
4	Internet Auctions	810	7%
5	Foreign Money Offers	707	6%

¹Percentages are based on the total number of fraud complaints from Georgia consumers (11,941).

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
11,941	\$25,728,559	10,316	86%	\$2,494

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (10,316). Four consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Georgia Victims = 8,084

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,930	24%
2	Bank Fraud ²	1,471	18%
3	Phone or Utilities Fraud	1,329	16%
4	Government Documents or Benefits Fraud	1,182	15%
5	Employment-Related Fraud	711	9%
6	Loan Fraud	444	5%
	Other	2,009	25%
	Attempted Identity Theft	455	6%

¹Percentages are based on the 8,084 victims reporting from Georgia. Percentages add to more than 100 because approximately 19% of victims from Georgia reported experiencing more than one type of identity theft.

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

HAWAII

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 2,635



Fraud Complaints from Hawaii Consumers = 2,020

Top Fraud Complaint Categories for Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	292	14%
2	Internet Auctions	224	11%
3	Internet Services and Computer Complaints	207	10%
4	Prizes/Sweepstakes and Lotteries	198	10%
5	Foreign Money Offers	111	5%

¹Percentages are based on the total number of fraud complaints from Hawaii consumers (2,020).

Amount Paid Reported by Hawaii Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,020	\$11,003,844	1,742	86%	\$6,317

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (1,742). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Hawaii Victims = 615

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	232	38%
2	Phone or Utilities Fraud	98	16%
3	Bank Fraud ²	95	15%
4	Loan Fraud	36	6%
5	Government Documents or Benefits Fraud	35	6%
6	Employment-Related Fraud	18	3%
	Other	155	25%
	Attempted Identity Theft	41	7%

¹Percentages are based on the 615 victims reporting from Hawaii. Percentages add to more than 100 because approximately 17% of victims from Hawaii reported experiencing more than one type of identity theft.

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

IDAHO Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 2,730



Fraud Complaints from Idaho Consumers = 2,012

Top Fraud Complaint Categories for Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	205	10%
2	Prizes/Sweepstakes and Lotteries	191	9%
3	Internet Auctions	179	9%
4	Internet Services and Computer Complaints	165	8%
5	Foreign Money Offers	69	3%

¹Percentages are based on the total number of fraud complaints from Idaho consumers (2,012).

Amount Paid Reported by Idaho Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,012	\$3,592,078	1,777	88%	\$2,021

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (1,777).



Identity Theft Complaints from Idaho Victims = 718

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	145	20%
2	Bank Fraud ²	129	18%
3	Phone or Utilities Fraud	116	16%
4	Employment-Related Fraud	94	13%
5	Government Documents or Benefits Fraud	60	8%
6	Loan Fraud	38	5%
	Other	216	30%
	Attempted Identity Theft	31	4%

¹Percentages are based on the 718 victims reporting from Idaho. Percentages add to more than 100 because approximately 16% of victims from Idaho reported experiencing more than one type of identity theft.

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

ILLINOIS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 23,988



Fraud Complaints from Illinois Consumers = 13,908

Top Fraud Complaint Categories for Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,621	12%
2	Prizes/Sweepstakes and Lotteries	1,513	11%
3	Internet Services and Computer Complaints	1,354	10%
4	Internet Auctions	974	7%
5	Foreign Money Offers	606	4%

¹Percentages are based on the total number of fraud complaints from Illinois consumers (13,908).

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
13,908	\$32,868,815	12,103	87%	\$2,716

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (12,103). Four consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Illinois Victims = 10,080

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,536	25%
2	Phone or Utilities Fraud	1,879	19%
3	Bank Fraud ²	1,435	14%
4	Employment-Related Fraud	1,360	13%
5	Government Documents or Benefits Fraud	1,069	11%
6	Loan Fraud	592	6%
	Other	2,215	22%
	Attempted Identity Theft	630	6%

¹Percentages are based on the 10,080 victims reporting from Illinois. Percentages add to more than 100 because approximately 17% of victims from Illinois reported experiencing more than one type of identity theft.

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

INDIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 11,791



Fraud Complaints from Indiana Consumers = 7,863

Top Fraud Complaint Categories for Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	1,233	16%
2	Shop-at-Home/Catalog Sales	752	10%
3	Internet Services and Computer Complaints	688	9%
4	Internet Auctions	477	6%
5	Foreign Money Offers	373	5%

¹Percentages are based on the total number of fraud complaints from Indiana consumers (7,863).

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
7,863	\$20,971,138	6,853	87%	\$3,060

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (6,853). Four consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Indiana Victims = 3,928

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	900	23%
2	Credit Card Fraud	809	21%
3	Bank Fraud ²	607	15%
4	Employment-Related Fraud	423	11%
5	Government Documents or Benefits Fraud	415	11%
6	Loan Fraud	185	5%
	Other	987	25%
	Attempted Identity Theft	240	6%

¹Percentages are based on the 3,928 victims reporting from Indiana. Percentages add to more than 100 because approximately 18% of victims from Indiana reported experiencing more than one type of identity theft.

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

IOWA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 3,707



Fraud Complaints from Iowa Consumers = 2,666

Top Fraud Complaint Categories for Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	369	14%
2	Internet Auctions	321	12%
3	Internet Services and Computer Complaints	271	10%
4	Prizes/Sweepstakes and Lotteries	185	7%
5	Foreign Money Offers	121	5%

¹Percentages are based on the total number of fraud complaints from Iowa consumers (2,666).

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
2,666	\$8,570,778	2,343	88%	\$3,658

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (2,343). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Iowa Victims = 1,041

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	295	28%
2	Bank Fraud ²	158	15%
3	Phone or Utilities Fraud	158	15%
4	Employment-Related Fraud	123	12%
5	Government Documents or Benefits Fraud	92	9%
6	Loan Fraud	51	5%
	Other	259	25%
	Attempted Identity Theft	73	7%

¹Percentages are based on the 1,041 victims reporting from Iowa. Percentages add to more than 100 because approximately 17% of victims from Iowa reported experiencing more than one type of identity theft.

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

KANSAS Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 4,694



Fraud Complaints from Kansas Consumers = 3,068

Top Fraud Complaint Categories for Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	333	11%
2	Internet Auctions	326	11%
3	Prizes/Sweepstakes and Lotteries	284	9%
4	Internet Services and Computer Complaints	276	9%
5	Foreign Money Offers	148	5%

¹Percentages are based on the total number of fraud complaints from Kansas consumers (3,068).

Amount Paid Reported by Kansas Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
3,068	\$5,859,080	2,662	87%	\$2,201

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (2,662). One consumer reported an amount paid of \$1 million.



Identity Theft Complaints from Kansas Victims = 1,626

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	400	25%
2	Bank Fraud ²	315	19%
3	Phone or Utilities Fraud	273	17%
4	Employment-Related Fraud	173	11%
5	Government Documents or Benefits Fraud	118	7%
6	Loan Fraud	83	5%
	Other	419	26%
	Attempted Identity Theft	104	6%

¹Percentages are based on the 1,626 victims reporting from Kansas. Percentages add to more than 100 because approximately 18% of victims from Kansas reported experiencing more than one type of identity theft.

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

KENTUCKY

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 6,243



Fraud Complaints from Kentucky Consumers = 4,477

Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	641	14%
2	Shop-at-Home/Catalog Sales	547	12%
3	Internet Auctions	419	9%
4	Internet Services and Computer Complaints	399	9%
5	Foreign Money Offers	189	4%

¹Percentages are based on the total number of fraud complaints from Kentucky consumers (4,477).

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
4,477	\$12,133,042	3,886	87%	\$3,122

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (3,886). Four consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Kentucky Victims = 1,766

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	478	27%
2	Phone or Utilities Fraud	335	19%
3	Bank Fraud ²	302	17%
4	Government Documents or Benefits Fraud	153	9%
5	Employment-Related Fraud	139	8%
6	Loan Fraud	102	6%
	Other	473	27%
	Attempted Identity Theft	96	5%

¹Percentages are based on the 1,766 victims reporting from Kentucky. Percentages add to more than 100 because approximately 20% of victims from Kentucky reported experiencing more than one type of identity theft.

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

LOUISIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 6,237



Fraud Complaints from Louisiana Consumers = 3,981

Top Fraud Complaint Categories for Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	499	13%
2	Internet Auctions	455	11%
3	Prizes/Sweepstakes and Lotteries	406	10%
4	Internet Services and Computer Complaints	339	9%
5	Foreign Money Offers	211	5%

¹Percentages are based on the total number of fraud complaints from Louisiana consumers (3,981).

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
3,981	\$10,449,776	3,491	88%	\$2,993

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (3,491). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Louisiana Victims = 2,256

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	530	23%
2	Government Documents or Benefits Fraud	406	18%
3	Phone or Utilities Fraud	401	18%
4	Bank Fraud ²	348	15%
5	Loan Fraud	113	5%
6	Employment-Related Fraud	109	5%
	Other	521	23%
	Attempted Identity Theft	122	5%

¹Percentages are based on the 2,256 victims reporting from Louisiana. Percentages add to more than 100 because approximately 16% of victims from Louisiana reported experiencing more than one type of identity theft.

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

MAINE Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 2,316



Fraud Complaints from Maine Consumers = 1,791

Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	351	20%
2	Internet Services and Computer Complaints	177	10%
3	Prizes/Sweepstakes and Lotteries	170	9%
4	Internet Auctions	152	8%
5	Foreign Money Offers	104	6%

¹Percentages are based on the total number of fraud complaints from Maine consumers (1,791).

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
1,791	\$1,541,768	1,541	86%	\$1,000

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (1,541).



Identity Theft Complaints from Maine Victims = 525

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	180	34%
2	Phone or Utilities Fraud	77	15%
3	Bank Fraud ²	75	14%
4	Loan Fraud	35	7%
5	Government Documents or Benefits Fraud	27	5%
6	Employment-Related Fraud	12	2%
	Other	140	27%
	Attempted Identity Theft	45	9%

¹Percentages are based on the 525 victims reporting from Maine. Percentages add to more than 100 because approximately 14% of victims from Maine reported experiencing more than one type of identity theft.

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

MARYLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 13,309



Fraud Complaints from Maryland Consumers = 8,653

Top Fraud Complaint Categories for Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,001	12%
2	Internet Services and Computer Complaints	998	12%
3	Prizes/Sweepstakes and Lotteries	896	10%
4	Internet Auctions	715	8%
5	Foreign Money Offers	463	5%

¹Percentages are based on the total number of fraud complaints from Maryland consumers (8,653).

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
8,653	\$10,487,013	7,462	86%	\$1,405

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (7,462).



Identity Theft Complaints from Maryland Victims = 4,656

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,411	30%
2	Phone or Utilities Fraud	794	17%
3	Bank Fraud ²	785	17%
4	Government Documents or Benefits Fraud	344	7%
5	Employment-Related Fraud	309	7%
6	Loan Fraud	297	6%
	Other	1,144	25%
	Attempted Identity Theft	358	8%

¹Percentages are based on the 4,656 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.

MASSACHUSETTS Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 11,435



Fraud Complaints from Massachusetts Consumers = 7,333

Top Fraud Complaint Categories for Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	869	12%
2	Internet Services and Computer Complaints	801	11%
3	Prizes/Sweepstakes and Lotteries	739	10%
4	Internet Auctions	504	7%
5	Foreign Money Offers	346	5%

¹Percentages are based on the total number of fraud complaints from Massachusetts consumers (7,333).

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
7,333	\$8,164,206	6,215	85%	\$1,314

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (6,215).



Identity Theft Complaints from Massachusetts Victims = 4,102

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,335	33%
2	Phone or Utilities Fraud	673	16%
3	Bank Fraud ²	561	14%
4	Employment-Related Fraud	341	8%
5	Government Documents or Benefits Fraud	306	7%
6	Loan Fraud	185	5%
	Other	1,006	25%
	Attempted Identity Theft	325	8%

¹Percentages are based on the 4,102 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 17% of victims from Massachusetts reported experiencing more than one type of identity theft.

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

MICHIGAN Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 18,449



Fraud Complaints from Michigan Consumers = 11,665

Top Fraud Complaint Categories for Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	1,690	14%
2	Shop-at-Home/Catalog Sales	1,164	10%
3	Internet Services and Computer Complaints	993	9%
4	Internet Auctions	762	7%
5	Foreign Money Offers	514	4%

¹Percentages are based on the total number of fraud complaints from Michigan consumers (11,665).

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
11,665	\$86,203,331	10,065	86%	\$8,565

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (10,065). Three consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Michigan Victims = 6,784

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,893	28%
2	Phone or Utilities Fraud	1,519	22%
3	Bank Fraud ²	971	14%
4	Government Documents or Benefits Fraud	668	10%
5	Employment-Related Fraud	459	7%
6	Loan Fraud	353	5%
	Other	1,486	22%
	Attempted Identity Theft	550	8%

¹Percentages are based on the 6,784 victims reporting from Michigan. Percentages add to more than 100 because approximately 18% of victims from Michigan reported experiencing more than one type of identity theft.

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

MINNESOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 8,732



Fraud Complaints from Minnesota Consumers = 5,860

Top Fraud Complaint Categories for Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	731	12%
2	Shop-at-Home/Catalog Sales	595	10%
3	Internet Services and Computer Complaints	532	9%
4	Internet Auctions	510	9%
5	Foreign Money Offers	267	5%

¹Percentages are based on the total number of fraud complaints from Minnesota consumers (5,860).

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
5,860	\$9,430,661	5,040	86%	\$1,871

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (5,040).



Identity Theft Complaints from Minnesota Victims = 2,872

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	792	28%
2	Bank Fraud ²	685	24%
3	Phone or Utilities Fraud	426	15%
4	Employment-Related Fraud	277	10%
5	Government Documents or Benefits Fraud	221	8%
6	Loan Fraud	141	5%
	Other	667	23%
	Attempted Identity Theft	184	6%

¹Percentages are based on the 2,872 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.

MISSISSIPPI

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 3,812



Fraud Complaints from Mississippi Consumers = 2,318

Top Fraud Complaint Categories for Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	332	14%
2	Shop-at-Home/Catalog Sales	216	9%
3	Internet Services and Computer Complaints	173	7%
4	Internet Auctions	154	7%
5	Advance-Fee Loans and Credit Protection/Repair	122	5%

¹Percentages are based on the total number of fraud complaints from Mississippi consumers (2,318).

Amount Paid Reported by Mississippi Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,318	\$3,367,392	2,024	87%	\$1,664

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (2,024).



Identity Theft Complaints from Mississippi Victims = 1,494

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	327	22%
2	Phone or Utilities Fraud	267	18%
3	Bank Fraud ²	265	18%
4	Government Documents or Benefits Fraud	256	17%
5	Employment-Related Fraud	102	7%
6	Loan Fraud	76	5%
	Other	334	22%
	Attempted Identity Theft	92	6%

¹Percentages are based on the 1,494 victims reporting from Mississippi. Percentages add to more than 100 because approximately 17% of victims from Mississippi reported experiencing more than one type of identity theft.

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

MISSOURI Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 11,084



Fraud Complaints from Missouri Consumers = 7,331

Top Fraud Complaint Categories for Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	964	13%
2	Shop-at-Home/Catalog Sales	789	11%
3	Internet Services and Computer Complaints	688	9%
4	Internet Auctions	596	8%
5	Foreign Money Offers	374	5%

¹Percentages are based on the total number of fraud complaints from Missouri consumers (7,331).

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
7,331	\$13,100,077	6,468	88%	\$2,025

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (6,468). One consumer reported an amount paid of \$2.5 million.



Identity Theft Complaints from Missouri Victims = 3,753

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	962	26%
2	Phone or Utilities Fraud	762	20%
3	Bank Fraud ²	688	18%
4	Government Documents or Benefits Fraud	273	7%
5	Employment-Related Fraud	267	7%
6	Loan Fraud	205	5%
	Other	937	25%
	Attempted Identity Theft	274	7%

¹Percentages are based on the 3,753 victims reporting from Missouri. Percentages add to more than 100 because approximately 19% of victims from Missouri reported experiencing more than one type of identity theft.

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

MONTANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 1,723



Fraud Complaints from Montana Consumers = 1,289

Top Fraud Complaint Categories for Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	231	18%
2	Shop-at-Home/Catalog Sales	127	10%
3	Internet Services and Computer Complaints	121	9%
4	Internet Auctions	104	8%
5	Foreign Money Offers	62	5%

¹Percentages are based on the total number of fraud complaints from Montana consumers (1,289).

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
1,289	\$2,255,837	1,100	85%	\$2,051

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (1,100).



Identity Theft Complaints from Montana Victims = 434

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	139	32%
2	Bank Fraud ²	64	15%
3	Phone or Utilities Fraud	61	14%
4	Employment-Related Fraud	28	6%
5	Government Documents or Benefits Fraud	24	6%
6	Loan Fraud	20	5%
	Other	116	27%
	Attempted Identity Theft	33	8%

¹Percentages are based on the 434 victims reporting from Montana. Percentages add to more than 100 because approximately 14% of victims from Montana reported experiencing more than one type of identity theft.

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

NEBRASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 2,836



Fraud Complaints from Nebraska Consumers = 1,968

Top Fraud Complaint Categories for Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	264	13%
2	Shop-at-Home/Catalog Sales	199	10%
3	Internet Services and Computer Complaints	183	9%
4	Internet Auctions	176	9%
5	Foreign Money Offers	115	6%

¹Percentages are based on the total number of fraud complaints from Nebraska consumers (1,968).

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
1,968	\$2,371,907	1,653	84%	\$1,435

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (1,653).



Identity Theft Complaints from Nebraska Victims = 868

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	223	26%
2	Bank Fraud ²	151	17%
3	Employment-Related Fraud	124	14%
4	Phone or Utilities Fraud	110	13%
5	Government Documents or Benefits Fraud	73	8%
6	Loan Fraud	30	3%
	Other	234	27%
	Attempted Identity Theft	51	6%

¹Percentages are based on the 868 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.

NEVADA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 7,216



Fraud Complaints from Nevada Consumers = 4,222

Top Fraud Complaint Categories for Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	495	12%
2	Prizes/Sweepstakes and Lotteries	406	10%
3	Internet Auctions	404	10%
4	Internet Services and Computer Complaints	397	9%
5	Foreign Money Offers	240	6%

¹Percentages are based on the total number of fraud complaints from Nevada consumers (4,222).

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
4,222	\$20,341,872	3,685	87%	\$5,520

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (3,685). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Nevada Victims = 2,994

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	704	24%
2	Bank Fraud ²	567	19%
3	Employment-Related Fraud	463	15%
4	Phone or Utilities Fraud	459	15%
5	Government Documents or Benefits Fraud	230	8%
6	Loan Fraud	182	6%
	Other	797	27%
	Attempted Identity Theft	185	6%

¹Percentages are based on the 2,994 victims reporting from Nevada. Percentages add to more than 100 because approximately 20% of victims from Nevada reported experiencing more than one type of identity theft.

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

NEW HAMPSHIRE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 2,570



Fraud Complaints from New Hampshire Consumers = 1,964

Top Fraud Complaint Categories for New Hampshire Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	238	12%
2	Prizes/Sweepstakes and Lotteries	226	12%
3	Internet Services and Computer Complaints	225	11%
4	Internet Auctions	174	9%
5	Foreign Money Offers	130	7%

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

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
1,964	\$2,751,910	1,683	86%	\$1,635

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (1,683).



Identity Theft Complaints from New Hampshire Victims = 606

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	206	34%
2	Phone or Utilities Fraud	87	14%
3	Bank Fraud ²	76	13%
4	Government Documents or Benefits Fraud	40	7%
5	Loan Fraud	29	5%
6	Employment-Related Fraud	25	4%
	Other	182	30%
	Attempted Identity Theft	51	8%

¹Percentages are based on the 606 victims reporting from New Hampshire. Percentages add to more than 100 because approximately 16% of victims from New Hampshire reported experiencing more than one type of identity theft.

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

NEW JERSEY Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 17,678



Fraud Complaints from New Jersey Consumers = 11,284

Top Fraud Complaint Categories for New Jersey Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,364	12%
2	Internet Services and Computer Complaints	1,320	12%
3	Prizes/Sweepstakes and Lotteries	1,194	11%
4	Internet Auctions	1,058	9%
5	Foreign Money Offers	610	5%

¹Percentages are based on the total number of fraud complaints from New Jersey consumers (11,284).

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
11,284	\$35,918,972	10,422	92%	\$3,446

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (10,422). Six consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from New Jersey Victims = 6,394

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,964	31%
2	Phone or Utilities Fraud	987	15%
3	Bank Fraud ²	855	13%
4	Employment-Related Fraud	637	10%
5	Government Documents or Benefits Fraud	604	9%
6	Loan Fraud	354	6%
	Other	1,543	24%
	Attempted Identity Theft	474	7%

¹Percentages are based on the 6,394 victims reporting from New Jersey. Percentages add to more than 100 because approximately 17% of victims from New Jersey reported experiencing more than one type of identity theft.

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

NEW MEXICO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 4,027



Fraud Complaints from New Mexico Consumers = 2,406

Top Fraud Complaint Categories for New Mexico Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	247	10%
2	Internet Services and Computer Complaints	222	9%
3	Shop-at-Home/Catalog Sales	191	8%
4	Internet Auctions	125	5%
5	Foreign Money Offers	110	5%

¹Percentages are based on the total number of fraud complaints from New Mexico consumers (2,406).

Amount Paid Reported by New Mexico Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,406	\$3,593,881	2,098	87%	\$1,713

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (2,098). One consumer reported an amount paid of \$1.2 million.



Identity Theft Complaints from New Mexico Victims = 1,621

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	334	21%
2	Employment-Related Fraud	311	19%
3	Bank Fraud ²	280	17%
4	Phone or Utilities Fraud	253	16%
5	Government Documents or Benefits Fraud	141	9%
6	Loan Fraud	96	6%
	Other	436	27%
	Attempted Identity Theft	78	5%

¹Percentages are based on the 1,621 victims reporting from New Mexico. Percentages add to more than 100 because approximately 19% of victims from New Mexico reported experiencing more than one type of identity theft.

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

NEW YORK

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 37,581



Fraud Complaints from New York Consumers = 21,129

Top Fraud Complaint Categories for New York Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	2,763	13%
2	Internet Auctions	2,335	11%
3	Internet Services and Computer Complaints	2,157	10%
4	Prizes/Sweepstakes and Lotteries	2,108	10%
5	Foreign Money Offers	1,019	5%

¹Percentages are based on the total number of fraud complaints from New York consumers (21,129).

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
21,129	\$41,798,588	18,440	87%	\$2,267

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (18,440). Seven consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from New York Victims = 16,452

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	5,370	33%
2	Phone or Utilities Fraud	3,019	18%
3	Government Documents or Benefits Fraud	1,980	12%
4	Bank Fraud ²	1,961	12%
5	Employment-Related Fraud	1,168	7%
6	Loan Fraud	977	6%
	Other	3,516	21%
	Attempted Identity Theft	1,165	7%

¹Percentages are based on the 16,452 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.

NORTH CAROLINA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 16,048



Fraud Complaints from North Carolina Consumers = 10,300

Top Fraud Complaint Categories for North Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	1,095	11%
2	Shop-at-Home/Catalog Sales	1,009	10%
3	Internet Services and Computer Complaints	998	10%
4	Internet Auctions	593	6%
5	Foreign Money Offers	498	5%

¹Percentages are based on the total number of fraud complaints from North Carolina consumers (10,300).

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
10,300	\$37,721,001	8,990	87%	\$4,196

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (8,990). Six consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from North Carolina Victims = 5,748

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,271	22%
2	Phone or Utilities Fraud	949	17%
3	Bank Fraud ²	838	15%
4	Employment-Related Fraud	685	12%
5	Government Documents or Benefits Fraud	616	11%
6	Loan Fraud	295	5%
	Other	1,494	26%
	Attempted Identity Theft	406	7%

¹Percentages are based on the 5,748 victims reporting from North Carolina. Percentages add to more than 100 because approximately 16% of victims from North Carolina reported experiencing more than one type of identity theft.

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

NORTH DAKOTA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 733



Fraud Complaints from North Dakota Consumers = 544

Top Fraud Complaint Categories for North Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	61	11%
2	Shop-at-Home/Catalog Sales	60	11%
3	Internet Auctions	55	10%
4	Internet Services and Computer Complaints	39	7%
5	Advance-Fee Loans and Credit Protection/Repair	29	5%

¹Percentages are based on the total number of fraud complaints from North Dakota consumers (544).

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
544	\$1,015,460	468	86%	\$2,170

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (468).



Identity Theft Complaints from North Dakota Victims = 189

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	68	36%
2	Phone or Utilities Fraud	28	15%
3	Bank Fraud ²	18	10%
4	Government Documents or Benefits Fraud	14	7%
5	Employment-Related Fraud	11	6%
6	Loan Fraud	10	5%
	Other	37	20%
	Attempted Identity Theft	25	13%

¹Percentages are based on the 189 victims reporting from North Dakota. Percentages add to more than 100 because approximately 14% of victims from North Dakota reported experiencing more than one type of identity theft.

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

OHIO Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 21,119



Fraud Complaints from Ohio Consumers = 14,241

Top Fraud Complaint Categories for Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	1,746	12%
2	Shop-at-Home/Catalog Sales	1,627	11%
3	Internet Services and Computer Complaints	1,318	9%
4	Internet Auctions	1,192	8%
5	Foreign Money Offers	528	4%

¹Percentages are based on the total number of fraud complaints from Ohio consumers (14,241).

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
14,241	\$36,099,362	12,450	87%	\$2,900

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (12,450). Five consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Ohio Victims = 6,878

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,739	25%
2	Credit Card Fraud	1,661	24%
3	Bank Fraud ²	1,062	15%
4	Government Documents or Benefits Fraud	580	8%
5	Employment-Related Fraud	382	6%
6	Loan Fraud	284	4%
	Other	1,770	26%
	Attempted Identity Theft	422	6%

¹Percentages are based on the 6,878 victims reporting from Ohio. Percentages add to more than 100 because approximately 17% of victims from Ohio reported experiencing more than one type of identity theft.

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

OKLAHOMA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 5,965



Fraud Complaints from Oklahoma Consumers = 3,711

Top Fraud Complaint Categories for Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	516	14%
2	Shop-at-Home/Catalog Sales	381	10%
3	Internet Services and Computer Complaints	356	10%
4	Internet Auctions	262	7%
5	Foreign Money Offers	171	5%

¹Percentages are based on the total number of fraud complaints from Oklahoma consumers (3,711).

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
3,711	\$5,402,819	3,161	85%	\$1,709

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oklahoma consumers (3,161). One consumer reported an amount paid of \$1 million.



Identity Theft Complaints from Oklahoma Victims = 2,254

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	513	23%
2	Bank Fraud ²	433	19%
3	Phone or Utilities Fraud	417	19%
4	Employment-Related Fraud	236	10%
5	Government Documents or Benefits Fraud	161	7%
6	Loan Fraud	137	6%
	Other	609	27%
	Attempted Identity Theft	126	6%

¹Percentages are based on the 2,254 victims reporting from Oklahoma. Percentages add to more than 100 because approximately 19% of victims from Oklahoma reported experiencing more than one type of identity theft.

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

OREGON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 8,398



Fraud Complaints from Oregon Consumers = 5,583

Top Fraud Complaint Categories for Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	564	10%
2	Shop-at-Home/Catalog Sales	563	10%
3	Prizes/Sweepstakes and Lotteries	447	8%
4	Internet Auctions	433	8%
5	Foreign Money Offers	299	5%

¹Percentages are based on the total number of fraud complaints from Oregon consumers (5,583).

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
5,583	\$9,424,054	4,744	85%	\$1,987

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (4,744). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Oregon Victims = 2,815

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	731	26%
2	Bank Fraud ²	614	22%
3	Phone or Utilities Fraud	413	15%
4	Employment-Related Fraud	251	9%
5	Government Documents or Benefits Fraud	205	7%
6	Loan Fraud	122	4%
	Other	738	26%
	Attempted Identity Theft	188	7%

¹Percentages are based on the 2,815 victims reporting from Oregon. Percentages add to more than 100 because approximately 17% of victims from Oregon reported experiencing more than one type of identity theft.

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

PENNSYLVANIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 24,322



Fraud Complaints from Pennsylvania Consumers = 16,242

Top Fraud Complaint Categories for Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	2,318	14%
2	Shop-at-Home/Catalog Sales	1,936	12%
3	Internet Services and Computer Complaints	1,437	9%
4	Internet Auctions	1,298	8%
5	Foreign Money Offers	682	4%

¹Percentages are based on the total number of fraud complaints from Pennsylvania consumers (16,242).

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
16,242	\$25,768,463	13,982	86%	\$1,843

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (13,982). Four consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Pennsylvania Victims = 8,080

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,467	31%
2	Phone or Utilities Fraud	1,367	17%
3	Bank Fraud ²	1,143	14%
4	Government Documents or Benefits Fraud	806	10%
5	Employment-Related Fraud	594	7%
6	Loan Fraud	420	5%
	Other	2,029	25%
	Attempted Identity Theft	597	7%

¹Percentages are based on the 8,080 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.

RHODE ISLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 1,768



Fraud Complaints from Rhode Island Consumers = 1,153

Top Fraud Complaint Categories for Rhode Island Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	160	14%
2	Shop-at-Home/Catalog Sales	144	12%
3	Prizes/Sweepstakes and Lotteries	101	9%
4	Internet Services and Computer Complaints	97	8%
5	Foreign Money Offers	61	5%

¹Percentages are based on the total number of fraud complaints from Rhode Island consumers (1,153).

Amount Paid Reported by Rhode Island Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,153	\$1,111,350	997	86%	\$1,115

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (997).



Identity Theft Complaints from Rhode Island Victims = 615

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	194	32%
2	Phone or Utilities Fraud	112	18%
3	Employment-Related Fraud	72	12%
4	Bank Fraud ²	69	11%
5	Government Documents or Benefits Fraud	52	8%
6	Loan Fraud	29	5%
	Other	156	25%
	Attempted Identity Theft	35	6%

¹Percentages are based on the 615 victims reporting from Rhode Island. Percentages add to more than 100 because approximately 18% of victims from Rhode Island reported experiencing more than one type of identity theft.

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

SOUTH CAROLINA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 7,249



Fraud Complaints from South Carolina Consumers = 4,841

Top Fraud Complaint Categories for South Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	634	13%
2	Internet Services and Computer Complaints	457	9%
3	Shop-at-Home/Catalog Sales	455	9%
4	Internet Auctions	348	7%
5	Foreign Money Offers	246	5%

¹Percentages are based on the total number of fraud complaints from South Carolina consumers (4,841).

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
4,841	\$12,619,900	4,176	86%	\$3,022

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (4,176). One consumer reported an amount paid of \$6.5 million.



Identity Theft Complaints from South Carolina Victims = 2,408

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	588	24%
2	Phone or Utilities Fraud	435	18%
3	Bank Fraud ²	393	16%
4	Government Documents or Benefits Fraud	294	12%
5	Employment-Related Fraud	221	9%
6	Loan Fraud	147	6%
	Other	597	25%
	Attempted Identity Theft	120	5%

¹Percentages are based on the 2,408 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.

SOUTH DAKOTA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 854



Fraud Complaints from South Dakota Consumers = 618

Top Fraud Complaint Categories for South Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	104	17%
2	Shop-at-Home/Catalog Sales	71	11%
3	Internet Auctions	56	9%
4	Internet Services and Computer Complaints	39	6%
5	Foreign Money Offers	27	4%

¹Percentages are based on the total number of fraud complaints from South Dakota consumers (618).

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
618	\$1,983,142	518	84%	\$3,828

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Dakota consumers (518). One consumer reported an amount paid of \$1 million.



Identity Theft Complaints from South Dakota Victims = 236

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	73	31%
2	Bank Fraud ²	41	17%
3	Employment-Related Fraud	19	8%
4	Phone or Utilities Fraud	18	8%
5	Government Documents or Benefits Fraud	16	7%
6	Loan Fraud	12	5%
	Other	63	27%
	Attempted Identity Theft	23	10%

¹Percentages are based on the 236 victims reporting from South Dakota. Percentages add to more than 100 because approximately 14% of victims from South Dakota reported experiencing more than one type of identity theft.

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

TENNESSEE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 10,571



Fraud Complaints from Tennessee Consumers = 6,871

Top Fraud Complaint Categories for Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	860	13%
2	Shop-at-Home/Catalog Sales	745	11%
3	Internet Services and Computer Complaints	636	9%
4	Internet Auctions	605	9%
5	Foreign Money Offers	332	5%

¹Percentages are based on the total number of fraud complaints from Tennessee consumers (6,871).

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
6,871	\$8,542,620	5,911	86%	\$1,445

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (5,911). One consumer reported an amount paid of \$1 million.



Identity Theft Complaints from Tennessee Victims = 3,700

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	965	26%
2	Bank Fraud ²	753	20%
3	Phone or Utilities Fraud	570	15%
4	Government Documents or Benefits Fraud	442	12%
5	Employment-Related Fraud	261	7%
6	Loan Fraud	195	5%
	Other	915	25%
	Attempted Identity Theft	207	6%

¹Percentages are based on the 3,700 victims reporting from Tennessee. Percentages add to more than 100 because approximately 19% of victims from Tennessee reported experiencing more than one type of identity theft.

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

TEXAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 51,431



Fraud Complaints from Texas Consumers = 25,425

Top Fraud Complaint Categories for Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	2,520	10%
2	Prizes/Sweepstakes and Lotteries	2,331	9%
3	Internet Services and Computer Complaints	2,328	9%
4	Internet Auctions	1,617	6%
5	Foreign Money Offers	1,274	5%

¹Percentages are based on the total number of fraud complaints from Texas consumers (25,425).

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
25,425	\$61,129,839	22,092	87%	\$2,767

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (22,092). Nine consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Texas Victims = 26,006

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	6,508	25%
2	Credit Card Fraud	5,111	20%
3	Bank Fraud ²	4,725	18%
4	Phone or Utilities Fraud	3,893	15%
5	Government Documents or Benefits Fraud	2,412	9%
6	Loan Fraud	1,333	5%
	Other	5,603	22%
	Attempted Identity Theft	1,172	5%

¹Percentages are based on the 26,006 victims reporting from Texas. Percentages add to more than 100 because approximately 18% of victims from Texas reported experiencing more than one type of identity theft.

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

UTAH Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 6,140



Fraud Complaints from Utah Consumers = 4,563

Top Fraud Complaint Categories for Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	538	12%
2	Shop-at-Home/Catalog Sales	363	8%
3	Internet Services and Computer Complaints	348	8%
4	Internet Auctions	282	6%
5	Foreign Money Offers	168	4%

¹Percentages are based on the total number of fraud complaints from Utah consumers (4,563).

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
4,563	\$7,428,228	3,866	85%	\$1,921

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Utah consumers (3,866).



Identity Theft Complaints from Utah Victims = 1,577

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	396	25%
2	Bank Fraud ²	280	18%
3	Phone or Utilities Fraud	252	16%
4	Employment-Related Fraud	210	13%
5	Government Documents or Benefits Fraud	111	7%
6	Loan Fraud	88	6%
	Other	413	26%
	Attempted Identity Theft	96	6%

¹Percentages are based on the 1,577 victims reporting from Utah. Percentages add to more than 100 because approximately 17% of victims from Utah reported experiencing more than one type of identity theft.

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

VERMONT Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 896



Fraud Complaints from Vermont Consumers = 718

Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	79	11%
2	Prizes/Sweepstakes and Lotteries	75	10%
3	Internet Services and Computer Complaints	65	9%
4	Internet Auctions	56	8%
5	Foreign Money Offers	40	6%

¹Percentages are based on the total number of fraud complaints from Vermont consumers (718).

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
718	\$467,348	614	86%	\$761

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Vermont consumers (614).



Identity Theft Complaints from Vermont Victims = 178

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	65	37%
2	Bank Fraud ²	25	14%
3	Phone or Utilities Fraud	23	13%
4	Government Documents or Benefits Fraud	9	5%
5	Loan Fraud	8	4%
6	Employment-Related Fraud	4	2%
	Other	58	33%
	Attempted Identity Theft	14	8%

¹Percentages are based on the 178 victims reporting from Vermont. Percentages add to more than 100 because approximately 20% of victims from Vermont reported experiencing more than one type of identity theft.

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

VIRGINIA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 17,176



Fraud Complaints from Virginia Consumers = 12,039

Top Fraud Complaint Categories for Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	1,404	12%
2	Internet Services and Computer Complaints	1,390	12%
3	Prizes/Sweepstakes and Lotteries	1,272	11%
4	Internet Auctions	829	7%
5	Foreign Money Offers	647	5%

¹Percentages are based on the total number of fraud complaints from Virginia consumers (12,039).

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
12,039	\$24,744,411	10,376	86%	\$2,385

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (10,376). Two consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Virginia Victims = 5,137

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,497	29%
2	Bank Fraud ²	858	17%
3	Phone or Utilities Fraud	850	17%
4	Government Documents or Benefits Fraud	382	7%
5	Employment-Related Fraud	345	7%
6	Loan Fraud	269	5%
	Other	1,355	26%
	Attempted Identity Theft	351	7%

¹Percentages are based on the 5,137 victims reporting from Virginia. Percentages add to more than 100 because approximately 17% of victims from Virginia reported experiencing more than one type of identity theft.

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

WASHINGTON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 15,787



Fraud Complaints from Washington Consumers = 10,451

Top Fraud Complaint Categories for Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	1,346	13%
2	Internet Services and Computer Complaints	1,067	10%
3	Shop-at-Home/Catalog Sales	927	9%
4	Internet Auctions	631	6%
5	Foreign Money Offers	535	5%

¹Percentages are based on the total number of fraud complaints from Washington consumers (10,451).

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
10,451	\$20,758,960	8,812	84%	\$2,356

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (8,812). Five consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Washington Victims = 5,336

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,424	27%
2	Bank Fraud ²	1,139	21%
3	Phone or Utilities Fraud	822	15%
4	Employment-Related Fraud	531	10%
5	Government Documents or Benefits Fraud	339	6%
6	Loan Fraud	216	4%
	Other	1,322	25%
	Attempted Identity Theft	420	8%

¹Percentages are based on the 5,336 victims reporting from Washington. Percentages add to more than 100 because approximately 18% of victims from Washington reported experiencing more than one type of identity theft.

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

WEST VIRGINIA Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 2,773



Fraud Complaints from West Virginia Consumers = 2,058

Top Fraud Complaint Categories for West Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	234	11%
2	Internet Auctions	184	9%
3	Prizes/Sweepstakes and Lotteries	181	9%
4	Internet Services and Computer Complaints	176	9%
5	Foreign Money Offers	92	4%

¹Percentages are based on the total number of fraud complaints from West Virginia consumers (2,058).

Amount Paid Reported by West Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,058	\$2,469,074	1,764	86%	\$1,400

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (1,764).



Identity Theft Complaints from West Virginia Victims = 715

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	202	28%
2	Phone or Utilities Fraud	135	19%
3	Bank Fraud ²	105	15%
4	Government Documents or Benefits Fraud	58	8%
5	Employment-Related Fraud	47	7%
6	Loan Fraud	43	6%
	Other	196	27%
	Attempted Identity Theft	38	5%

¹Percentages are based on the 715 victims reporting from West Virginia. Percentages add to more than 100 because approximately 18% of victims from West Virginia reported experiencing more than one type of identity theft.

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

WISCONSIN Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 9,260



Fraud Complaints from Wisconsin Consumers = 6,724

Top Fraud Complaint Categories for Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Shop-at-Home/Catalog Sales	736	11%
2	Internet Services and Computer Complaints	714	11%
3	Prizes/Sweepstakes and Lotteries	675	10%
4	Internet Auctions	520	8%
5	Foreign Money Offers	387	6%

¹Percentages are based on the total number of fraud complaints from Wisconsin consumers (6,724).

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
6,724	\$18,892,347	5,894	88%	\$3,205

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (5,894). Six consumers reported an amount paid of \$1 million or more.



Identity Theft Complaints from Wisconsin Victims = 2,536

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	673	27%
2	Phone or Utilities Fraud	452	18%
3	Bank Fraud ²	376	15%
4	Employment-Related Fraud	273	11%
5	Government Documents or Benefits Fraud	228	9%
6	Loan Fraud	111	4%
	Other	621	24%
	Attempted Identity Theft	221	9%

¹Percentages are based on the 2,536 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.

WYOMING

Consumer Sentinel Complaint Figures

January 1 - December 31, 2006

Total Number of Fraud and Identity Theft Consumer Complaints = 875



Fraud Complaints from Wyoming Consumers = 657

Top Fraud Complaint Categories for Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Prizes/Sweepstakes and Lotteries	78	12%
2	Shop-at-Home/Catalog Sales	72	11%
3	Internet Services and Computer Complaints	58	9%
4	Internet Auctions	58	9%
5	Foreign Money Offers	27	4%

¹Percentages are based on the total number of fraud complaints from Wyoming consumers (657).

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
657	\$5,684,443	538	82%	\$10,566

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (538). One consumer reported an amount paid of \$3.7 million.



Identity Theft Complaints from Wyoming Victims = 218

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	47	22%
2	Bank Fraud ²	35	16%
3	Phone or Utilities Fraud	34	16%
4	Employment-Related Fraud	24	11%
5	Government Documents or Benefits Fraud	15	7%
6	Loan Fraud	14	6%
	Other	54	25%
	Attempted Identity Theft	16	7%

¹Percentages are based on the 218 victims reporting from Wyoming. Percentages add to more than 100 because approximately 11% of victims from Wyoming reported experiencing more than one type of identity theft.

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

Appendix A1: The Sentinel Network



www.consumer.gov/idtheft

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



www.econsumer.gov

Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints in order to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. The multilingual public Web site provides general information about consumer protection in all countries that belong to the International Consumer Protection and Enforcement Network, contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, Korean, Polish, and Spanish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government Web site with participating consumer protection law enforcers from 19 nations.

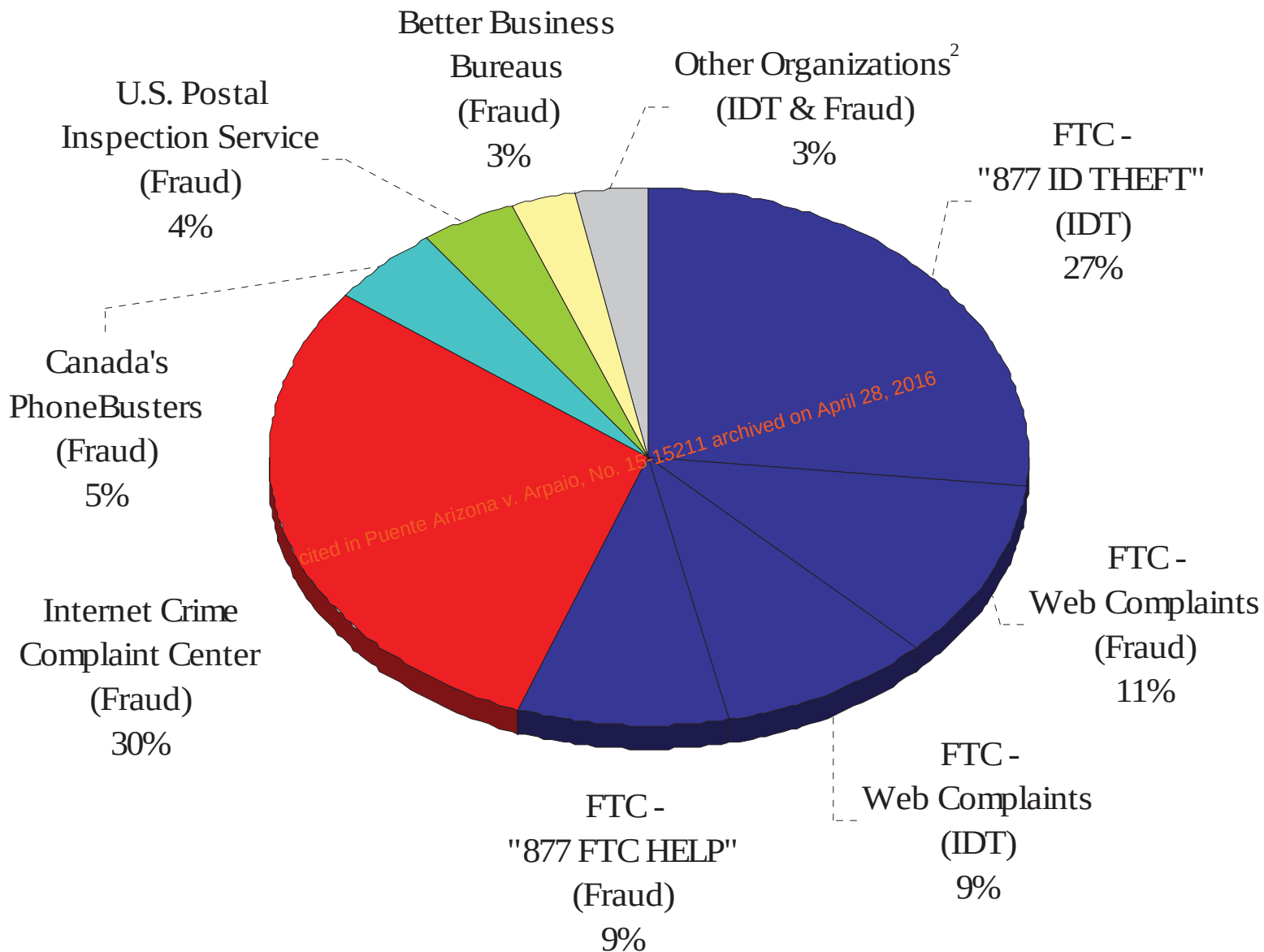


www.consumer.gov/military

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

Appendix A2: Sentinel Data Contributors¹

January 1 – December 31, 2006



¹Percentages are based on the total number of Sentinel complaints (674,354) received between January 1 and December 31, 2006. The type of complaints provided by the organization is indicated in parentheses.

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

Appendix A3: Other Sentinel Data Contributors

January 1 – December 31, 2006

Federal Agencies

Commodity Futures Trading Commission
 Federal Bureau of Investigation
 U.S. Department of Justice
 U.S. Social Security Administration

Attorneys General Offices

District of Columbia
 Kentucky
 New York
 Nevada
 North Dakota
 Texas
 Vermont

Other State & Local Agencies

California, Stanislaus County District Attorney
 Connecticut, Department of Consumer Protection
 Georgia Governor's Office of Consumer Affairs
 Louisiana Department of Justice
 Montana Office of Consumer Protection
 North Carolina Department of Justice
 Tennessee Regulatory Authority
 Wisconsin Department of Financial Institutions
 Pennsylvania State Police

Others

Belgian Ministry of Economic Affairs
 Identity Theft Assistance Center
 National Fraud Information Center
 Ohio University Police Department
 Xerox Corporation

Local Police/Sheriff Departments

California, Inglewood Police Department
 California, Los Angeles County Sheriff's
 Colorado, Steamboat Springs Police Department
 Connecticut, Danbury Police Department
 Florida, Clearwater Police Department
 Illinois, Broadview Police Department
 Indiana, DeMotte Police Department
 Indiana, Fulton County Sheriff's Department
 Iowa, Clinton Police Department
 Massachusetts, Northampton Police Department
 Michigan, Buena Vista Township Police Department
 Michigan, Genesee County Sheriff's Department
 Michigan, South Haven Police Department
 New Jersey, Hanover Township Police Department
 New Jersey, Harrison Township Police Department
 New Mexico, Clovis Police Department
 New York, Newark Police Department
 Ohio, Bexley Police Department
 Ohio, Olmsted Falls Police Department
 Ohio, Streetsboro Police Department
 Ohio, Upper Arlington Police Department
 Pennsylvania, Colonial Regional Police Department
 Pennsylvania, Doylestown Township Police Department
 Pennsylvania, Lower Frederick Police Department
 Pennsylvania, York Police Department
 Wisconsin, Altoona Police Department
 Texas, Dalhart Police Department
 Virginia, Goochland County Sheriff's Office

Arpaio, No. 15-15211 archived on April 28, 2016

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.
Debt Management/Credit Counseling: Unfulfilled promises by credit counseling organizations to provide free services, send payments to creditors in a timely manner, or reduce interest rates on credit card debt, eliminate late and over-the-limit
Employ Agencies/Job Counsel/Overseas Work: Unfulfilled, misleading and deceptive job placement opportunities, offers and services by employment-service firms for up-front fees.
Foreign Money Offers: Letters or e-mails offering the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers, or other identifying information from the victim.
Grants: Scholarships/Educational & Non-Educational: Fraudulent practices by businesses or individuals marketing financial aid assistance services to consumers; including grants to assist in the financing of postsecondary education, non-educational government grants for business and/or home repairs, and other complaints against: student loan processors, debt collectors collecting on defaulted student loans, and diploma mills and other unaccredited educational institutions.
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;
Identity Theft: When someone appropriates your personal 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 Internet Service Providers ("ISPs"); difficulty canceling an ISP account; undisclosed Web site charges; problems with computer software and equipment purchases; and spyware.
Investments: Promises of riches that don't pan out in day trading; oil and gas leases; gold and gems; FCC licenses; etc.
Magazines and Buyers Clubs: Pitches for "free," "pre-paid," or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, books, etc.).
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 consumers didn't make; unauthorized switching of consumers' 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: Real estate, charitable solicitations, unsolicited faxes, unauthorized debits, DVD Video/film, VoIP services, modeling agencies/services, dating services, property/inheritance tracers, green card application services, video games, water purifiers, living trusts, and viaticals.

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Abilene, TX Metropolitan Statistical Area	198	124.9	339
Adrian, MI Micropolitan Statistical Area	202	198.5	134
Akron, OH Metropolitan Statistical Area	1,445	205.8	114
Albany, GA Metropolitan Statistical Area	258	158.5	251
Albany-Lebanon, OR Micropolitan Statistical Area	442	411.5	2
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	1,316	155.7	257
Albuquerque, NM Metropolitan Statistical Area	1,437	183.9	172
Alexandria, LA Metropolitan Statistical Area	248	168.5	223
Allegan, MI Micropolitan Statistical Area	375	333.4	12
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	1,526	195.7	138
Altoona, PA Metropolitan Statistical Area	245	192.2	144
Amarillo, TX Metropolitan Statistical Area	305	129.2	332
Anchorage, AK Metropolitan Statistical Area	637	184.7	170
Anderson, IN Metropolitan Statistical Area	295	225.9	77
Anderson, SC Metropolitan Statistical Area	333	191.9	145
Ann Arbor, MI Metropolitan Statistical Area	904	266.5	38
Anniston-Oxford, AL Metropolitan Statistical Area	202	179.7	188
Appleton, WI Metropolitan Statistical Area	582	245.0	53
Asheville, NC Metropolitan Statistical Area	748	193.2	140
Ashtabula, OH Micropolitan Statistical Area	225	218.1	89
Athens-Clarke County, GA Metropolitan Statistical Area	375	215.8	95
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	7,738	164.3	234
Atlantic City, NJ Metropolitan Statistical Area	566	210.6	105
Auburn-Opelika, AL Metropolitan Statistical Area	233	193.0	141
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	790	153.3	263
Augusta-Waterville, ME Micropolitan Statistical Area	228	189.0	156
Austin-Round Rock, TX Metropolitan Statistical Area	2,752	194.9	139
Bakersfield, CA Metropolitan Statistical Area	1,185	161.3	246
Baltimore-Towson, MD Metropolitan Statistical Area	4,806	182.1	180
Bangor, ME Metropolitan Statistical Area	291	196.4	137
Barnstable Town, MA Metropolitan Statistical Area	327	143.0	293
Baton Rouge, LA Metropolitan Statistical Area	906	124.3	341
Battle Creek, MI Metropolitan Statistical Area	236	169.7	217
Bay City, MI Metropolitan Statistical Area	221	201.9	123
Beaumont-Port Arthur, TX Metropolitan Statistical Area	414	108.0	365
Bellingham, WA Metropolitan Statistical Area	415	230.3	70
Bend, OR Metropolitan Statistical Area	299	222.3	84
Billings, MT Metropolitan Statistical Area	219	151.6	267
Binghamton, NY Metropolitan Statistical Area	541	217.1	92
Birmingham-Hoover, AL Metropolitan Statistical Area	1,470	135.8	310
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	336	222.7	83
Bloomington, IN Metropolitan Statistical Area	427	240.4	57
Bloomington-Normal, IL Metropolitan Statistical Area	259	163.9	237
Bluefield, WV-VA Micropolitan Statistical Area	156	146.0	283
Boise City-Nampa, ID Metropolitan Statistical Area	860	163.8	239
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	6,356	143.6	290
Boulder, CO Metropolitan Statistical Area	857	307.3	23
Bowling Green, KY Metropolitan Statistical Area	221	202.6	121
Bremerton-Silverdale, WA Metropolitan Statistical Area	511	213.7	101
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	1,483	164.2	236

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Brownsville-Harlingen, TX Metropolitan Statistical Area	192	51.6	378
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	1,437	124.5	340
Burlington, NC Metropolitan Statistical Area	241	174.1	203
Burlington-South Burlington, VT Metropolitan Statistical Area	267	130.6	329
Canton-Massillon, OH Metropolitan Statistical Area	701	170.6	215
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	880	171.1	213
Cedar Rapids, IA Metropolitan Statistical Area	290	118.6	350
Chambersburg, PA Micropolitan Statistical Area	463	343.3	9
Champaign-Urbana, IL Metropolitan Statistical Area	295	137.1	308
Charleston, WV Metropolitan Statistical Area	395	128.3	333
Charleston-North Charleston, SC Metropolitan Statistical Area	925	158.5	250
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	2,474	167.8	225
Charlottesville, VA Metropolitan Statistical Area	404	223.3	81
Chattanooga, TN-GA Metropolitan Statistical Area	826	168.7	221
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	11,013	117.3	352
Chico, CA Metropolitan Statistical Area	453	212.7	104
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	2,872	139.5	304
Clarksville, TN-KY Metropolitan Statistical Area	480	180.0	187
Cleveland, TN Metropolitan Statistical Area	246	229.4	72
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	3,178	148.7	279
Coeur d'Alene, ID Metropolitan Statistical Area	277	226.4	75
College Station-Bryan, TX Metropolitan Statistical Area	285	150.4	271
Colorado Springs, CO Metropolitan Statistical Area	1,312	227.7	74
Columbia, MO Metropolitan Statistical Area	259	171.2	212
Columbia, SC Metropolitan Statistical Area	990	145.7	285
Columbus, GA-AL Metropolitan Statistical Area	458	163.9	238
Columbus, OH Metropolitan Statistical Area	2,782	164.2	235
Concord, NH Micropolitan Statistical Area	423	290.6	27
Corpus Christi, TX Metropolitan Statistical Area	397	96.9	373
Cumberland, MD-WV Metropolitan Statistical Area	191	189.1	155
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	8,197	143.8	289
Dalton, GA Metropolitan Statistical Area	323	248.4	51
Danville, VA Metropolitan Statistical Area	215	198.8	133
Daphne-Fairhope, AL Micropolitan Statistical Area	363	231.7	67
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	463	123.3	343
Dayton, OH Metropolitan Statistical Area	1,441	170.4	216
Decatur, AL Metropolitan Statistical Area	154	104.3	369
Decatur, IL Metropolitan Statistical Area	106	95.5	374
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	958	200.1	130
Denver-Aurora, CO Metropolitan Statistical Area	4,611	197.9	135
Des Moines, IA Metropolitan Statistical Area	682	133.2	318
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	5,345	119.0	349
Dothan, AL Metropolitan Statistical Area	311	230.0	71
Dover, DE Metropolitan Statistical Area	254	183.1	178
Duluth, MN-WI Metropolitan Statistical Area	333	120.7	348
Dunn, NC Micropolitan Statistical Area	353	347.6	6
Durham, NC Metropolitan Statistical Area	1,157	256.4	45
East Liverpool-Salem, OH Micropolitan Statistical Area	226	202.7	120
East Stroudsburg, PA Micropolitan Statistical Area	476	299.5	24
Eau Claire, WI Metropolitan Statistical Area	219	143.0	292

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
El Centro, CA Metropolitan Statistical Area	178	116.8	354
El Paso, TX Metropolitan Statistical Area	663	93.0	375
Elizabethtown, KY Metropolitan Statistical Area	276	251.9	47
Elkhart-Goshen, IN Metropolitan Statistical Area	336	175.2	200
Erie, PA Metropolitan Statistical Area	606	214.6	98
Eugene-Springfield, OR Metropolitan Statistical Area	615	185.5	166
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	224	174.3	202
Evansville, IN-KY Metropolitan Statistical Area	496	142.3	296
Fargo, ND-MN Metropolitan Statistical Area	201	110.7	360
Farmington, NM Metropolitan Statistical Area	131	105.5	368
Fayetteville, NC Metropolitan Statistical Area	638	183.5	174
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	514	131.5	325
Flagstaff, AZ Metropolitan Statistical Area	352	286.8	28
Flint, MI Metropolitan Statistical Area	696	156.8	255
Florence, SC Metropolitan Statistical Area	265	134.3	316
Florence-Muscle Shoals, AL Metropolitan Statistical Area	199	139.8	303
Fort Collins-Loveland, CO Metropolitan Statistical Area	669	248.8	50
Fort Smith, AR-OK Metropolitan Statistical Area	367	130.1	330
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	495	272.8	35
Fort Wayne, IN Metropolitan Statistical Area	744	185.0	169
Fresno, CA Metropolitan Statistical Area	1,099	126.8	335
Gadsden, AL Metropolitan Statistical Area	167	161.7	244
Gainesville, FL Metropolitan Statistical Area	569	238.0	61
Gainesville, GA Metropolitan Statistical Area	509	316.3	20
Glens Falls, NY Metropolitan Statistical Area	182	142.2	297
Goldsboro, NC Metropolitan Statistical Area	157	137.4	307
Grand Junction, CO Metropolitan Statistical Area	284	223.2	82
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	1,439	187.5	160
Greeley, CO Metropolitan Statistical Area	1,023	466.6	1
Green Bay, WI Metropolitan Statistical Area	447	151.3	270
Greensboro-High Point, NC Metropolitan Statistical Area	1,035	155.0	259
Greenville, NC Metropolitan Statistical Area	301	187.2	162
Greenville, SC Metropolitan Statistical Area	978	167.5	226
Gulfport-Biloxi, MS Metropolitan Statistical Area	524	207.3	111
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	695	283.9	30
Hammond, LA Micropolitan Statistical Area	232	220.6	85
Hanford-Corcoran, CA Metropolitan Statistical Area	416	291.8	26
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,198	230.7	69
Harrisonburg, VA Metropolitan Statistical Area	172	154.6	260
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	2,049	173.0	207
Hattiesburg, MS Metropolitan Statistical Area	228	175.4	199
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	653	185.1	168
Hilo, HI Micropolitan Statistical Area	281	172.4	210
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	399	254.3	46
Holland-Grand Haven, MI Metropolitan Statistical Area	446	176.7	195
Homosassa Springs, FL Micropolitan Statistical Area	293	224.6	79
Honolulu, HI Metropolitan Statistical Area	1,419	157.7	252
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	195	98.1	372
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	5,766	111.3	359
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	431	150.2	272

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2006*

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Huntsville, AL Metropolitan Statistical Area	541	149.3	276
Idaho Falls, ID Metropolitan Statistical Area	268	242.7	56
Indianapolis, IN Metropolitan Statistical Area	2,870	177.0	193
Iowa City, IA Metropolitan Statistical Area	243	176.9	194
Ithaca, NY Metropolitan Statistical Area	202	201.7	125
Jackson, MI Metropolitan Statistical Area	263	161.4	245
Jackson, MS Metropolitan Statistical Area	533	103.0	371
Jackson, TN Metropolitan Statistical Area	167	151.6	268
Jacksonville, FL Metropolitan Statistical Area	2,070	168.9	220
Jacksonville, NC Metropolitan Statistical Area	261	169.2	218
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	201	146.4	281
Janesville, WI Metropolitan Statistical Area	337	215.3	97
Jefferson City, MO Metropolitan Statistical Area	355	249.2	49
Johnson City, TN Metropolitan Statistical Area	400	213.5	102
Johnstown, PA Metropolitan Statistical Area	281	189.2	153
Jonesboro, AR Metropolitan Statistical Area	135	121.0	347
Joplin, MO Metropolitan Statistical Area	239	145.5	286
Kahului-Wailuku, HI Micropolitan Statistical Area	238	172.2	211
Kalamazoo-Portage, MI Metropolitan Statistical Area	668	209.2	109
Kankakee-Bradley, IL Metropolitan Statistical Area	193	180.1	186
Kansas City, MO-KS Metropolitan Statistical Area	2,873	149.2	277
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	373	173.1	206
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	528	152.6	264
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	492	163.6	242
Kingston, NY Metropolitan Statistical Area	396	217.8	90
Knoxville, TN Metropolitan Statistical Area	1,186	183.3	176
Kokomo, IN Metropolitan Statistical Area	222	219.3	87
La Crosse, WI-MN Metropolitan Statistical Area	198	153.9	262
Lafayette, IN Metropolitan Statistical Area	425	234.1	66
Lafayette, LA Metropolitan Statistical Area	415	168.6	222
Lake Charles, LA Metropolitan Statistical Area	256	131.5	324
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	570	316.7	18
Lakeland, FL Metropolitan Statistical Area	972	185.4	167
Lancaster, PA Metropolitan Statistical Area	939	192.7	143
Lansing-East Lansing, MI Metropolitan Statistical Area	660	144.8	288
Laredo, TX Metropolitan Statistical Area	125	57.0	377
Las Cruces, NM Metropolitan Statistical Area	352	189.2	154
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,947	178.5	190
Lawrence, KS Metropolitan Statistical Area	165	160.5	248
Lawton, OK Metropolitan Statistical Area	206	186.4	165
Lebanon, NH-VT Micropolitan Statistical Area	312	182.1	181
Lebanon, PA Metropolitan Statistical Area	413	331.8	13
Lewiston-Auburn, ME Metropolitan Statistical Area	256	239.2	59
Lexington-Fayette, KY Metropolitan Statistical Area	795	187.2	161
Lima, OH Metropolitan Statistical Area	168	157.2	254
Lincoln, NE Metropolitan Statistical Area	366	131.6	323
Little Rock-North Little Rock, AR Metropolitan Statistical Area	799	125.5	336
Logan, UT-ID Metropolitan Statistical Area	245	223.4	80
Longview, TX Metropolitan Statistical Area	323	161.2	247
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	17,383	134.5	314

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Louisville, KY-IN Metropolitan Statistical Area	1,989	165.6	229
Lubbock, TX Metropolitan Statistical Area	302	117.2	353
Lumberton, NC Micropolitan Statistical Area	199	157.4	253
Lynchburg, VA Metropolitan Statistical Area	472	203.0	119
Macon, GA Metropolitan Statistical Area	644	282.2	32
Madera, CA Metropolitan Statistical Area	382	274.9	33
Madison, WI Metropolitan Statistical Area	959	180.3	185
Manchester-Nashua, NH Metropolitan Statistical Area	971	243.6	55
Manhattan, KS Micropolitan Statistical Area	203	189.6	152
Mansfield, OH Metropolitan Statistical Area	259	202.2	122
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	305	46.3	379
Medford, OR Metropolitan Statistical Area	454	235.2	65
Memphis, TN-MS-AR Metropolitan Statistical Area	1,362	108.9	362
Merced, CA Metropolitan Statistical Area	334	140.9	300
Meridian, MS Micropolitan Statistical Area	109	103.4	370
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	7,656	142.8	294
Michigan City-La Porte, IN Metropolitan Statistical Area	343	312.5	21
Midland, TX Metropolitan Statistical Area	195	162.0	243
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	2,083	137.4	306
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	4,206	135.0	313
Mobile, AL Metropolitan Statistical Area	447	111.6	358
Modesto, CA Metropolitan Statistical Area	954	191.4	147
Monroe, LA Metropolitan Statistical Area	257	150.1	274
Monroe, MI Metropolitan Statistical Area	433	283.8	31
Montgomery, AL Metropolitan Statistical Area	540	152.0	266
Morgantown, WV Metropolitan Statistical Area	297	261.0	42
Morristown, TN Metropolitan Statistical Area	216	167.4	227
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	342	307.9	22
Muncie, IN Metropolitan Statistical Area	201	170.7	214
Muskegon-Norton Shores, MI Metropolitan Statistical Area	264	151.4	269
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	415	190.7	148
Napa, CA Metropolitan Statistical Area	524	396.0	3
Naples-Marco Island, FL Metropolitan Statistical Area	491	165.5	230
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	2,301	164.8	232
New Bern, NC Micropolitan Statistical Area	295	256.9	44
New Haven-Milford, CT Metropolitan Statistical Area	1,695	200.4	129
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	1,427	108.1	364
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	22,680	121.2	346
Niles-Benton Harbor, MI Metropolitan Statistical Area	433	265.4	39
Norwich-New London, CT Metropolitan Statistical Area	650	243.9	54
Ocala, FL Metropolitan Statistical Area	594	203.9	116
Ocean City, NJ Metropolitan Statistical Area	219	217.4	91
Odessa, TX Metropolitan Statistical Area	156	125.3	337
Ogden-Clearfield, UT Metropolitan Statistical Area	1,023	214.3	99
Ogdensburg-Massena, NY Micropolitan Statistical Area	151	135.7	311
Oklahoma City, OK Metropolitan Statistical Area	1,718	150.1	273
Olympia, WA Metropolitan Statistical Area	644	286.6	29
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	1,110	138.1	305
Orlando-Kissimmee, FL Metropolitan Statistical Area	3,479	186.9	164
Oshkosh-Neenah, WI Metropolitan Statistical Area	345	217.0	93

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Ottawa-Streator, IL Micropolitan Statistical Area	274	178.4	191
Owensboro, KY Metropolitan Statistical Area	229	206.3	113
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,708	214.1	100
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	900	173.3	205
Panama City-Lynn Haven, FL Metropolitan Statistical Area	315	199.4	131
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	281	172.4	209
Pascagoula, MS Metropolitan Statistical Area	327	209.2	108
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	801	183.2	177
Peoria, IL Metropolitan Statistical Area	453	123.1	344
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	8,189	141.2	299
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,520	175.5	198
Pine Bluff, AR Metropolitan Statistical Area	113	106.7	366
Pittsburgh, PA Metropolitan Statistical Area	3,660	152.4	265
Pittsfield, MA Metropolitan Statistical Area	232	175.1	201
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	765	209.7	107
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	908	177.8	192
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	3,689	178.7	189
Pottsville, PA Micropolitan Statistical Area	42	299.3	25
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	1,092	164.5	233
Prescott, AZ Metropolitan Statistical Area	655	343.6	8
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	2,145	131.7	322
Provo-Orem, UT Metropolitan Statistical Area	1,471	356.7	4
Pueblo, CO Metropolitan Statistical Area	219	145.8	284
Punta Gorda, FL Metropolitan Statistical Area	526	334.7	11
Racine, WI Metropolitan Statistical Area	488	251.3	48
Raleigh-Cary, NC Metropolitan Statistical Area	1,660	181.5	183
Rapid City, SD Metropolitan Statistical Area	156	132.8	320
Reading, PA Metropolitan Statistical Area	744	190.0	149
Redding, CA Metropolitan Statistical Area	374	210.3	106
Reno-Sparks, NV Metropolitan Statistical Area	999	259.8	43
Richmond, VA Metropolitan Statistical Area	2,175	188.4	157
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	4,953	130.6	328
Roanoke, VA Metropolitan Statistical Area	691	237.3	63
Rochester, MN Metropolitan Statistical Area	272	155.6	258
Rochester, NY Metropolitan Statistical Area	1,335	128.2	334
Rockford, IL Metropolitan Statistical Area	518	154.5	261
Rocky Mount, NC Metropolitan Statistical Area	240	165.0	231
Roseburg, OR Micropolitan Statistical Area	328	318.0	17
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	3,861	191.5	146
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	453	216.7	94
Salem, OR Metropolitan Statistical Area	878	237.7	62
Salinas, CA Metropolitan Statistical Area	566	136.5	309
Salisbury, MD Metropolitan Statistical Area	259	225.9	76
Salisbury, NC Micropolitan Statistical Area	425	316.4	19
Salt Lake City, UT Metropolitan Statistical Area	2,397	235.3	64
San Angelo, TX Metropolitan Statistical Area	92	87.2	376
San Antonio, TX Metropolitan Statistical Area	2,273	122.6	345
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	5,652	192.8	142
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	8,194	197.3	136
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	3,503	201.2	126

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	476	187.0	163
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	737	183.4	175
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	660	263.3	40
Santa Fe, NM Metropolitan Statistical Area	299	215.6	96
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	945	201.7	124
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	1,227	188.2	158
Savannah, GA Metropolitan Statistical Area	519	167.0	228
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	739	134.0	317
Seaford, DE Micropolitan Statistical Area	258	149.8	275
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	5,813	183.6	173
Sheboygan, WI Metropolitan Statistical Area	169	148.3	280
Sherman-Denison, TX Metropolitan Statistical Area	212	182.9	179
Shreveport-Bossier City, LA Metropolitan Statistical Area	434	113.7	357
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	304	245.1	52
Sioux City, IA-NE-SD Metropolitan Statistical Area	156	108.9	361
Sioux Falls, SD Metropolitan Statistical Area	235	115.6	356
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	640	201.1	127
Spartanburg, SC Metropolitan Statistical Area	480	181.7	182
Spokane, WA Metropolitan Statistical Area	955	219.2	88
Springfield, IL Metropolitan Statistical Area	241	117.7	351
Springfield, MA Metropolitan Statistical Area	1,126	163.7	241
Springfield, MO Metropolitan Statistical Area	687	175.7	196
Springfield, OH Metropolitan Statistical Area	457	320.4	16
St. Cloud, MN Metropolitan Statistical Area	260	145.1	287
St. George, UT Metropolitan Statistical Area	287	261.1	41
St. Joseph, MO-KS Metropolitan Statistical Area	158	129.3	331
St. Louis, MO-IL Metropolitan Statistical Area	4,041	146.2	282
State College, PA Metropolitan Statistical Area	264	187.9	159
Statesville-Mooresville, NC Micropolitan Statistical Area	374	273.1	34
Staunton-Waynesboro, VA Micropolitan Statistical Area	228	201.1	128
Stockton, CA Metropolitan Statistical Area	1,233	189.7	150
Sumter, SC Metropolitan Statistical Area	217	204.8	115
Syracuse, NY Metropolitan Statistical Area	921	140.8	302
Tallahassee, FL Metropolitan Statistical Area	611	184.2	171
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	4,908	189.6	151
Terre Haute, IN Metropolitan Statistical Area	344	203.8	117
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	189	142.4	295
Thomasville-Lexington, NC Micropolitan Statistical Area	516	335.6	10
Toledo, OH Metropolitan Statistical Area	863	131.1	326
Topeka, KS Metropolitan Statistical Area	464	203.7	118
Torrington, CT Micropolitan Statistical Area	655	346.1	7
Traverse City, MI Micropolitan Statistical Area	245	175.5	197
Trenton-Ewing, NJ Metropolitan Statistical Area	757	207.2	112
Tucson, AZ Metropolitan Statistical Area	1,576	173.7	204
Tulsa, OK Metropolitan Statistical Area	1,102	125.0	338
Tupelo, MS Micropolitan Statistical Area	202	156.0	256
Tuscaloosa, AL Metropolitan Statistical Area	291	149.1	278
Tyler, TX Metropolitan Statistical Area	315	169.0	219
Utica-Rome, NY Metropolitan Statistical Area	391	130.8	327
Valdosta, GA Metropolitan Statistical Area	264	213.4	103

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Appendix C1: Fraud Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2006*

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Vallejo-Fairfield, CA Metropolitan Statistical Area	1,115	270.0	36
Vero Beach, FL Metropolitan Statistical Area	287	231.2	68
Victoria, TX Metropolitan Statistical Area	150	132.2	321
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	175	115.8	355
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	2,841	172.8	208
Visalia-Porterville, CA Metropolitan Statistical Area	570	142.0	298
Waco, TX Metropolitan Statistical Area	319	143.4	291
Warner Robins, GA Metropolitan Statistical Area	334	269.9	37
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	10,730	208.8	110
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	172	106.2	367
Watertown-Fort Drum, NY Micropolitan Statistical Area	151	135.5	312
Wausau, WI Metropolitan Statistical Area	254	198.9	132
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	305	238.8	60
Wenatchee, WA Metropolitan Statistical Area	233	225.3	78
Wheeling, WV-OH Metropolitan Statistical Area	162	108.4	363
Wichita Falls, TX Metropolitan Statistical Area	183	123.8	342
Wichita, KS Metropolitan Statistical Area	778	133.1	319
Williamsport, PA Metropolitan Statistical Area	261	220.2	86
Willimantic, CT Micropolitan Statistical Area	399	349.0	5
Wilmington, NC Metropolitan Statistical Area	486	160.3	249
Winchester, VA-WV Metropolitan Statistical Area	367	325.0	14
Winston-Salem, NC Metropolitan Statistical Area	799	180.9	184
Wooster, OH Micropolitan Statistical Area	273	240.4	58
Worcester, MA Metropolitan Statistical Area	1,277	163.8	240
Yakima, WA Metropolitan Statistical Area	308	134.4	315
York-Hanover, PA Metropolitan Statistical Area	918	228.6	73
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	991	168.0	224
Yuba City, CA Metropolitan Statistical Area	489	323.0	15
Yuma, AZ Metropolitan Statistical Area	248	140.8	301

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Abilene, TX Metropolitan Statistical Area	130	82.0	218
Adrian, MI Micropolitan Statistical Area	100	98.3	135
Akron, OH Metropolitan Statistical Area	702	100.0	130
Albany, GA Metropolitan Statistical Area	137	84.2	207
Albany-Lebanon, OR Micropolitan Statistical Area	230	214.1	8
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	506	59.9	327
Albuquerque, NM Metropolitan Statistical Area	1,015	129.9	57
Alexandria, LA Metropolitan Statistical Area	103	70.0	288
Allegan, MI Micropolitan Statistical Area	126	112.0	96
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	711	91.2	163
Altoona, PA Metropolitan Statistical Area	93	73.0	271
Amarillo, TX Metropolitan Statistical Area	259	109.7	101
Anchorage, AK Metropolitan Statistical Area	212	61.5	322
Anderson, IN Metropolitan Statistical Area	125	95.7	144
Anderson, SC Metropolitan Statistical Area	173	99.7	132
Ann Arbor, MI Metropolitan Statistical Area	478	140.9	38
Anniston-Oxford, AL Metropolitan Statistical Area	95	84.5	205
Appleton, WI Metropolitan Statistical Area	180	61.0	323
Asheville, NC Metropolitan Statistical Area	268	69.2	292
Ashtabula, OH Micropolitan Statistical Area	84	81.4	222
Athens-Clarke County, GA Metropolitan Statistical Area	199	114.5	92
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	5,710	121.3	73
Atlantic City, NJ Metropolitan Statistical Area	299	111.3	98
Auburn-Opelika, AL Metropolitan Statistical Area	118	97.8	139
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	454	88.1	187
Augusta-Waterville, ME Micropolitan Statistical Area	72	59.7	328
Austin-Round Rock, TX Metropolitan Statistical Area	1,582	112.0	97
Bakersfield, CA Metropolitan Statistical Area	1,245	169.4	23
Baltimore-Towson, MD Metropolitan Statistical Area	2,459	93.2	155
Bangor, ME Metropolitan Statistical Area	59	39.8	374
Barnstable Town, MA Metropolitan Statistical Area	146	63.8	313
Baton Rouge, LA Metropolitan Statistical Area	577	79.2	240
Battle Creek, MI Metropolitan Statistical Area	91	65.4	305
Bay City, MI Metropolitan Statistical Area	95	86.8	194
Beaumont-Port Arthur, TX Metropolitan Statistical Area	329	85.8	199
Bellingham, WA Metropolitan Statistical Area	119	66.0	302
Bend, OR Metropolitan Statistical Area	132	98.2	136
Billings, MT Metropolitan Statistical Area	66	45.7	366
Binghamton, NY Metropolitan Statistical Area	174	69.8	289
Birmingham-Hoover, AL Metropolitan Statistical Area	975	90.1	174
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	114	75.6	259
Bloomington, IN Metropolitan Statistical Area	135	76.0	258
Bloomington-Normal, IL Metropolitan Statistical Area	107	67.7	298
Bluefield, WV-VA Micropolitan Statistical Area	51	47.7	360
Boise City-Nampa, ID Metropolitan Statistical Area	361	68.8	294
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	3,233	73.1	269
Boulder, CO Metropolitan Statistical Area	338	121.2	75
Bowling Green, KY Metropolitan Statistical Area	79	72.4	275
Bremerton-Silverdale, WA Metropolitan Statistical Area	224	93.7	153
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	827	91.6	160

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Brownsville-Harlingen, TX Metropolitan Statistical Area	873	234.8	6
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	671	58.1	334
Burlington, NC Metropolitan Statistical Area	159	114.8	90
Burlington-South Burlington, VT Metropolitan Statistical Area	70	34.2	377
Canton-Massillon, OH Metropolitan Statistical Area	253	61.6	320
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	493	95.9	142
Cedar Rapids, IA Metropolitan Statistical Area	112	45.8	365
Chambersburg, PA Micropolitan Statistical Area	132	97.9	138
Champaign-Urbana, IL Metropolitan Statistical Area	124	57.6	335
Charleston, WV Metropolitan Statistical Area	152	49.4	356
Charleston-North Charleston, SC Metropolitan Statistical Area	423	72.5	273
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	1,447	98.1	137
Charlottesville, VA Metropolitan Statistical Area	136	75.2	261
Chattanooga, TN-GA Metropolitan Statistical Area	404	82.5	215
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	8,992	95.7	143
Chico, CA Metropolitan Statistical Area	249	116.9	87
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	1,205	58.5	333
Clarksville, TN-KY Metropolitan Statistical Area	208	87.1	192
Cleveland, TN Metropolitan Statistical Area	97	90.5	169
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	1,847	86.4	197
Coeur d'Alene, ID Metropolitan Statistical Area	101	82.6	214
College Station-Bryan, TX Metropolitan Statistical Area	171	90.3	172
Colorado Springs, CO Metropolitan Statistical Area	591	102.6	118
Columbia, MO Metropolitan Statistical Area	86	56.8	338
Columbia, SC Metropolitan Statistical Area	520	76.5	253
Columbus, GA-AL Metropolitan Statistical Area	288	103.0	116
Columbus, OH Metropolitan Statistical Area	1,314	77.6	248
Concord, NH Micropolitan Statistical Area	119	81.8	220
Corpus Christi, TX Metropolitan Statistical Area	603	147.2	29
Cumberland, MD-WV Metropolitan Statistical Area	76	75.2	260
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	7,594	133.2	47
Dalton, GA Metropolitan Statistical Area	154	118.4	82
Danville, VA Metropolitan Statistical Area	97	89.7	183
Daphne-Fairhope, AL Micropolitan Statistical Area	169	107.8	108
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	137	36.5	376
Dayton, OH Metropolitan Statistical Area	569	67.3	299
Decatur, AL Metropolitan Statistical Area	102	69.1	293
Decatur, IL Metropolitan Statistical Area	61	55.0	343
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	524	109.5	102
Denver-Aurora, CO Metropolitan Statistical Area	2,771	118.9	80
Des Moines, IA Metropolitan Statistical Area	267	52.2	349
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	4,094	91.1	164
Dothan, AL Metropolitan Statistical Area	148	109.4	103
Dover, DE Metropolitan Statistical Area	124	89.4	185
Duluth, MN-WI Metropolitan Statistical Area	133	48.2	359
Dunn, NC Micropolitan Statistical Area	177	174.3	19
Durham, NC Metropolitan Statistical Area	657	145.6	32
East Liverpool-Salem, OH Micropolitan Statistical Area	102	91.5	161
East Stroudsburg, PA Micropolitan Statistical Area	151	95.0	147
Eau Claire, WI Metropolitan Statistical Area	41	26.8	379

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
El Centro, CA Metropolitan Statistical Area	179	117.4	86
El Paso, TX Metropolitan Statistical Area	936	131.3	52
Elizabethtown, KY Metropolitan Statistical Area	87	79.4	239
Elkhart-Goshen, IN Metropolitan Statistical Area	193	100.6	127
Erie, PA Metropolitan Statistical Area	144	51.0	352
Eugene-Springfield, OR Metropolitan Statistical Area	253	76.3	255
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	92	71.6	280
Evansville, IN-KY Metropolitan Statistical Area	159	45.6	367
Fargo, ND-MN Metropolitan Statistical Area	72	39.7	375
Farmington, NM Metropolitan Statistical Area	70	56.4	341
Fayetteville, NC Metropolitan Statistical Area	419	120.5	77
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	265	67.8	297
Flagstaff, AZ Metropolitan Statistical Area	257	209.4	11
Flint, MI Metropolitan Statistical Area	384	86.5	195
Florence, SC Metropolitan Statistical Area	165	83.6	208
Florence-Muscle Shoals, AL Metropolitan Statistical Area	103	72.4	276
Fort Collins-Loveland, CO Metropolitan Statistical Area	275	102.3	119
Fort Smith, AR-OK Metropolitan Statistical Area	168	63.1	317
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	214	117.9	83
Fort Wayne, IN Metropolitan Statistical Area	365	90.8	167
Fresno, CA Metropolitan Statistical Area	1,386	159.9	25
Gadsden, AL Metropolitan Statistical Area	84	81.4	224
Gainesville, FL Metropolitan Statistical Area	215	89.9	179
Gainesville, GA Metropolitan Statistical Area	297	184.6	15
Glens Falls, NY Metropolitan Statistical Area	75	58.6	332
Goldsboro, NC Metropolitan Statistical Area	158	138.3	42
Grand Junction, CO Metropolitan Statistical Area	133	104.5	113
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	544	70.9	282
Greeley, CO Metropolitan Statistical Area	537	244.9	4
Green Bay, WI Metropolitan Statistical Area	132	44.7	368
Greensboro-High Point, NC Metropolitan Statistical Area	673	100.8	125
Greenville, NC Metropolitan Statistical Area	195	121.3	74
Greenville, SC Metropolitan Statistical Area	477	81.7	221
Gulfport-Biloxi, MS Metropolitan Statistical Area	165	65.3	306
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	199	81.3	225
Hammond, LA Micropolitan Statistical Area	150	142.6	35
Hanford-Corcoran, CA Metropolitan Statistical Area	324	227.3	7
Harrisburg-Carlisle, PA Metropolitan Statistical Area	378	72.8	272
Harrisonburg, VA Metropolitan Statistical Area	71	63.8	314
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	973	82.1	217
Hattiesburg, MS Metropolitan Statistical Area	102	78.5	244
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	332	94.1	151
Hilo, HI Micropolitan Statistical Area	75	46.0	364
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	188	119.8	78
Holland-Grand Haven, MI Metropolitan Statistical Area	228	90.4	171
Homosassa Springs, FL Micropolitan Statistical Area	111	85.1	203
Honolulu, HI Metropolitan Statistical Area	463	51.5	350
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	125	62.9	318
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	6,573	126.9	62
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	170	59.2	330

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Huntsville, AL Metropolitan Statistical Area	256	70.6	283
Idaho Falls, ID Metropolitan Statistical Area	77	69.7	290
Indianapolis, IN Metropolitan Statistical Area	1,527	94.2	150
Iowa City, IA Metropolitan Statistical Area	101	73.5	265
Ithaca, NY Metropolitan Statistical Area	53	52.9	347
Jackson, MI Metropolitan Statistical Area	102	62.6	319
Jackson, MS Metropolitan Statistical Area	418	80.8	229
Jackson, TN Metropolitan Statistical Area	86	78.1	246
Jacksonville, FL Metropolitan Statistical Area	1,305	106.5	111
Jacksonville, NC Metropolitan Statistical Area	140	90.7	168
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	75	54.6	345
Janesville, WI Metropolitan Statistical Area	144	92.0	158
Jefferson City, MO Metropolitan Statistical Area	142	99.7	131
Johnson City, TN Metropolitan Statistical Area	149	79.5	238
Johnstown, PA Metropolitan Statistical Area	95	64.0	312
Jonesboro, AR Metropolitan Statistical Area	90	80.7	231
Joplin, MO Metropolitan Statistical Area	140	85.2	202
Kahului-Wailuku, HI Micropolitan Statistical Area	65	47.0	361
Kalamazoo-Portage, MI Metropolitan Statistical Area	288	90.2	173
Kankakee-Bradley, IL Metropolitan Statistical Area	121	112.9	95
Kansas City, MO-KS Metropolitan Statistical Area	1,518	78.8	243
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	212	98.4	134
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	425	122.8	68
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	220	73.2	267
Kingston, NY Metropolitan Statistical Area	181	99.6	133
Knoxville, TN Metropolitan Statistical Area	393	60.7	325
Kokomo, IN Metropolitan Statistical Area	77	76.1	257
La Crosse, WI-MN Metropolitan Statistical Area	57	44.3	369
Lafayette, IN Metropolitan Statistical Area	157	86.5	196
Lafayette, LA Metropolitan Statistical Area	199	80.8	227
Lake Charles, LA Metropolitan Statistical Area	137	70.4	285
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	319	177.2	16
Lakeland, FL Metropolitan Statistical Area	705	134.4	45
Lancaster, PA Metropolitan Statistical Area	401	82.3	216
Lansing-East Lansing, MI Metropolitan Statistical Area	289	63.4	316
Laredo, TX Metropolitan Statistical Area	464	211.4	10
Las Cruces, NM Metropolitan Statistical Area	298	160.1	24
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,376	143.9	34
Lawrence, KS Metropolitan Statistical Area	83	80.8	230
Lawton, OK Metropolitan Statistical Area	118	106.8	110
Lebanon, NH-VT Micropolitan Statistical Area	91	53.1	346
Lebanon, PA Metropolitan Statistical Area	162	130.1	55
Lewiston-Auburn, ME Metropolitan Statistical Area	83	77.6	249
Lexington-Fayette, KY Metropolitan Statistical Area	275	64.8	309
Lima, OH Metropolitan Statistical Area	47	44.0	371
Lincoln, NE Metropolitan Statistical Area	115	41.3	373
Little Rock-North Little Rock, AR Metropolitan Statistical Area	579	90.9	165
Logan, UT-ID Metropolitan Statistical Area	86	78.4	245
Longview, TX Metropolitan Statistical Area	214	106.8	109
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	16,934	131.0	53

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
Louisville, KY-IN Metropolitan Statistical Area	794	66.1	301
Lubbock, TX Metropolitan Statistical Area	232	90.0	175
Lumberton, NC Micropolitan Statistical Area	162	128.1	59
Lynchburg, VA Metropolitan Statistical Area	164	70.5	284
Macon, GA Metropolitan Statistical Area	325	142.4	36
Madera, CA Metropolitan Statistical Area	394	283.6	2
Madison, WI Metropolitan Statistical Area	272	51.2	351
Manchester-Nashua, NH Metropolitan Statistical Area	336	84.3	206
Manhattan, KS Micropolitan Statistical Area	68	63.5	315
Mansfield, OH Metropolitan Statistical Area	91	71.0	281
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,693	257.2	3
Medford, OR Metropolitan Statistical Area	171	88.6	186
Memphis, TN-MS-AR Metropolitan Statistical Area	1,356	108.5	105
Merced, CA Metropolitan Statistical Area	347	146.4	30
Meridian, MS Micropolitan Statistical Area	81	76.8	252
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	7,557	140.9	37
Michigan City-La Porte, IN Metropolitan Statistical Area	126	114.8	91
Midland, TX Metropolitan Statistical Area	100	83.1	211
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	1,066	70.3	286
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,189	70.2	287
Mobile, AL Metropolitan Statistical Area	293	73.2	268
Modesto, CA Metropolitan Statistical Area	774	155.3	26
Monroe, LA Metropolitan Statistical Area	158	92.3	156
Monroe, MI Metropolitan Statistical Area	267	175.0	18
Montgomery, AL Metropolitan Statistical Area	404	113.7	93
Morgantown, WV Metropolitan Statistical Area	70	61.5	321
Morristown, TN Metropolitan Statistical Area	116	89.9	178
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	136	122.5	69
Muncie, IN Metropolitan Statistical Area	107	90.9	166
Muskegon-Norton Shores, MI Metropolitan Statistical Area	113	64.8	308
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	182	83.6	209
Napa, CA Metropolitan Statistical Area	403	304.5	1
Naples-Marco Island, FL Metropolitan Statistical Area	368	124.0	67
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	1,025	73.4	266
New Bern, NC Micropolitan Statistical Area	146	127.2	60
New Haven-Milford, CT Metropolitan Statistical Area	857	101.3	122
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	758	57.4	336
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	18,079	96.6	140
Niles-Benton Harbor, MI Metropolitan Statistical Area	216	132.4	48
Norwich-New London, CT Metropolitan Statistical Area	212	79.6	237
Ocala, FL Metropolitan Statistical Area	300	103.0	117
Ocean City, NJ Metropolitan Statistical Area	94	93.3	154
Odessa, TX Metropolitan Statistical Area	109	87.6	190
Ogden-Clearfield, UT Metropolitan Statistical Area	378	79.2	241
Ogdensburg-Massena, NY Micropolitan Statistical Area	52	46.7	362
Oklahoma City, OK Metropolitan Statistical Area	1,004	87.7	188
Olympia, WA Metropolitan Statistical Area	301	134.0	46
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	578	71.9	277
Orlando-Kissimmee, FL Metropolitan Statistical Area	2,337	125.5	64
Oshkosh-Neenah, WI Metropolitan Statistical Area	77	48.4	358

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Ottawa-Streator, IL Micropolitan Statistical Area	138	89.8	180
Owensboro, KY Metropolitan Statistical Area	89	80.2	234
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,176	147.4	28
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	455	87.6	189
Panama City-Lynn Haven, FL Metropolitan Statistical Area	122	77.2	251
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	83	50.9	353
Pascagoula, MS Metropolitan Statistical Area	159	101.7	121
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	370	84.6	204
Peoria, IL Metropolitan Statistical Area	183	49.7	355
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	5,296	91.3	162
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,533	175.8	17
Pine Bluff, AR Metropolitan Statistical Area	92	86.9	193
Pittsburgh, PA Metropolitan Statistical Area	1,427	59.4	329
Pittsfield, MA Metropolitan Statistical Area	76	57.4	337
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	529	145.0	33
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	289	56.6	340
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	1,955	94.7	148
Pottsville, PA Micropolitan Statistical Area	186	92.1	157
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	505	76.1	256
Prescott, AZ Metropolitan Statistical Area	354	185.7	13
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	1,067	65.5	304
Provo-Orem, UT Metropolitan Statistical Area	388	94.1	152
Pueblo, CO Metropolitan Statistical Area	170	113.2	94
Punta Gorda, FL Metropolitan Statistical Area	185	117.7	85
Racine, WI Metropolitan Statistical Area	229	117.9	84
Raleigh-Cary, NC Metropolitan Statistical Area	950	103.9	114
Rapid City, SD Metropolitan Statistical Area	52	44.3	370
Reading, PA Metropolitan Statistical Area	342	87.3	191
Redding, CA Metropolitan Statistical Area	160	90.0	176
Reno-Sparks, NV Metropolitan Statistical Area	467	121.5	72
Richmond, VA Metropolitan Statistical Area	892	77.3	250
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	5,536	145.9	31
Roanoke, VA Metropolitan Statistical Area	226	77.6	247
Rochester, MN Metropolitan Statistical Area	115	65.8	303
Rochester, NY Metropolitan Statistical Area	631	60.6	326
Rockford, IL Metropolitan Statistical Area	339	101.1	123
Rocky Mount, NC Metropolitan Statistical Area	157	108.0	107
Roseburg, OR Micropolitan Statistical Area	140	135.7	44
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	2,667	132.2	49
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	216	103.3	115
Salem, OR Metropolitan Statistical Area	438	118.6	81
Salinas, CA Metropolitan Statistical Area	478	115.3	89
Salisbury, MD Metropolitan Statistical Area	117	102.1	120
Salisbury, NC Micropolitan Statistical Area	189	140.7	39
Salt Lake City, UT Metropolitan Statistical Area	936	91.9	159
San Angelo, TX Metropolitan Statistical Area	90	85.3	201
San Antonio, TX Metropolitan Statistical Area	2,331	125.7	63
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	3,570	121.8	70
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	5,472	131.7	51
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	2,116	121.5	71

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints	Complaints Per 100,000	
		Population	Rank
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	317	124.5	66
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	423	105.3	112
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	351	140.0	40
Santa Fe, NM Metropolitan Statistical Area	161	116.1	88
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	520	111.0	100
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	527	80.8	226
Savannah, GA Metropolitan Statistical Area	268	86.3	198
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	379	68.7	295
Seaford, DE Micropolitan Statistical Area	128	74.3	263
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	3,188	100.7	126
Sheboygan, WI Metropolitan Statistical Area	67	58.8	331
Sherman-Denison, TX Metropolitan Statistical Area	151	130.2	54
Shreveport-Bossier City, LA Metropolitan Statistical Area	247	64.7	310
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	229	184.7	14
Sioux City, IA-NE-SD Metropolitan Statistical Area	66	46.1	363
Sioux Falls, SD Metropolitan Statistical Area	85	41.8	372
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	420	132.0	50
Spartanburg, SC Metropolitan Statistical Area	249	94.2	149
Spokane, WA Metropolitan Statistical Area	361	82.9	212
Springfield, IL Metropolitan Statistical Area	131	64.0	311
Springfield, MA Metropolitan Statistical Area	552	80.2	233
Springfield, MO Metropolitan Statistical Area	299	76.5	254
Springfield, OH Metropolitan Statistical Area	178	124.8	65
St. Cloud, MN Metropolitan Statistical Area	109	60.8	324
St. George, UT Metropolitan Statistical Area	88	80.1	235
St. Joseph, MO-KS Metropolitan Statistical Area	83	67.9	296
St. Louis, MO-IL Metropolitan Statistical Area	2,003	72.5	274
State College, PA Metropolitan Statistical Area	74	52.7	348
Statesville-Mooresville, NC Micropolitan Statistical Area	152	111.0	99
Staunton-Waynesboro, VA Micropolitan Statistical Area	79	69.7	291
Stockton, CA Metropolitan Statistical Area	1,118	172.0	22
Sumter, SC Metropolitan Statistical Area	101	95.3	146
Syracuse, NY Metropolitan Statistical Area	371	56.7	339
Tallahassee, FL Metropolitan Statistical Area	317	95.6	145
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	2,481	95.9	141
Terre Haute, IN Metropolitan Statistical Area	113	67.0	300
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	120	90.4	170
Thomasville-Lexington, NC Micropolitan Statistical Area	301	195.7	12
Toledo, OH Metropolitan Statistical Area	532	80.8	228
Topeka, KS Metropolitan Statistical Area	204	89.5	184
Torrington, CT Micropolitan Statistical Area	243	128.4	58
Traverse City, MI Micropolitan Statistical Area	91	65.2	307
Trenton-Ewing, NJ Metropolitan Statistical Area	328	89.8	182
Tucson, AZ Metropolitan Statistical Area	1,573	173.4	20
Tulsa, OK Metropolitan Statistical Area	698	79.2	242
Tupelo, MS Micropolitan Statistical Area	106	81.8	219
Tuscaloosa, AL Metropolitan Statistical Area	140	71.7	278
Tyler, TX Metropolitan Statistical Area	203	108.9	104
Utica-Rome, NY Metropolitan Statistical Area	150	50.2	354
Valdosta, GA Metropolitan Statistical Area	125	101.0	124

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).



Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2006

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Vallejo-Fairfield, CA Metropolitan Statistical Area	875	211.9	9
Vero Beach, FL Metropolitan Statistical Area	183	147.4	27
Victoria, TX Metropolitan Statistical Area	144	126.9	61
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	129	85.3	200
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,234	75.0	262
Visalia-Porterville, CA Metropolitan Statistical Area	558	139.0	41
Waco, TX Metropolitan Statistical Area	179	80.5	232
Warner Robins, GA Metropolitan Statistical Area	161	130.1	56
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	5,558	108.1	106
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	50	30.9	378
Watertown-Fort Drum, NY Micropolitan Statistical Area	55	49.3	357
Wausau, WI Metropolitan Statistical Area	71	55.6	342
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	104	81.4	223
Wenatchee, WA Metropolitan Statistical Area	93	89.9	177
Wheeling, WV-OH Metropolitan Statistical Area	82	54.9	344
Wichita Falls, TX Metropolitan Statistical Area	176	119.1	79
Wichita, KS Metropolitan Statistical Area	487	83.3	210
Williamsport, PA Metropolitan Statistical Area	185	71.7	279
Willimantic, CT Micropolitan Statistical Area	138	120.7	76
Wilmington, NC Metropolitan Statistical Area	223	73.5	264
Winchester, VA-WV Metropolitan Statistical Area	113	100.1	129
Winston-Salem, NC Metropolitan Statistical Area	444	100.5	128
Wooster, OH Micropolitan Statistical Area	94	82.8	213
Worcester, MA Metropolitan Statistical Area	700	89.8	181
Yakima, WA Metropolitan Statistical Area	314	137.1	43
York-Hanover, PA Metropolitan Statistical Area	320	79.7	236
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	431	73.0	270
Yuba City, CA Metropolitan Statistical Area	358	236.5	5
Yuma, AZ Metropolitan Statistical Area	304	172.6	21

¹This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

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Consumer Fraud and Identity Theft Complaint Data January - December 2007

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**Federal Trade Commission
February 2008**

Data from Consumer Sentinel and the Identity Theft Data Clearinghouse




IDENTITY THEFT
 Data Clearinghouse


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INTRODUCTION

Consumer Sentinel
Leading Partners & Data Contributors

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

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

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

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

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

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





Executive Summary
Consumer Fraud and Identity Theft Complaint Data
January – December 2007

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

Fraud

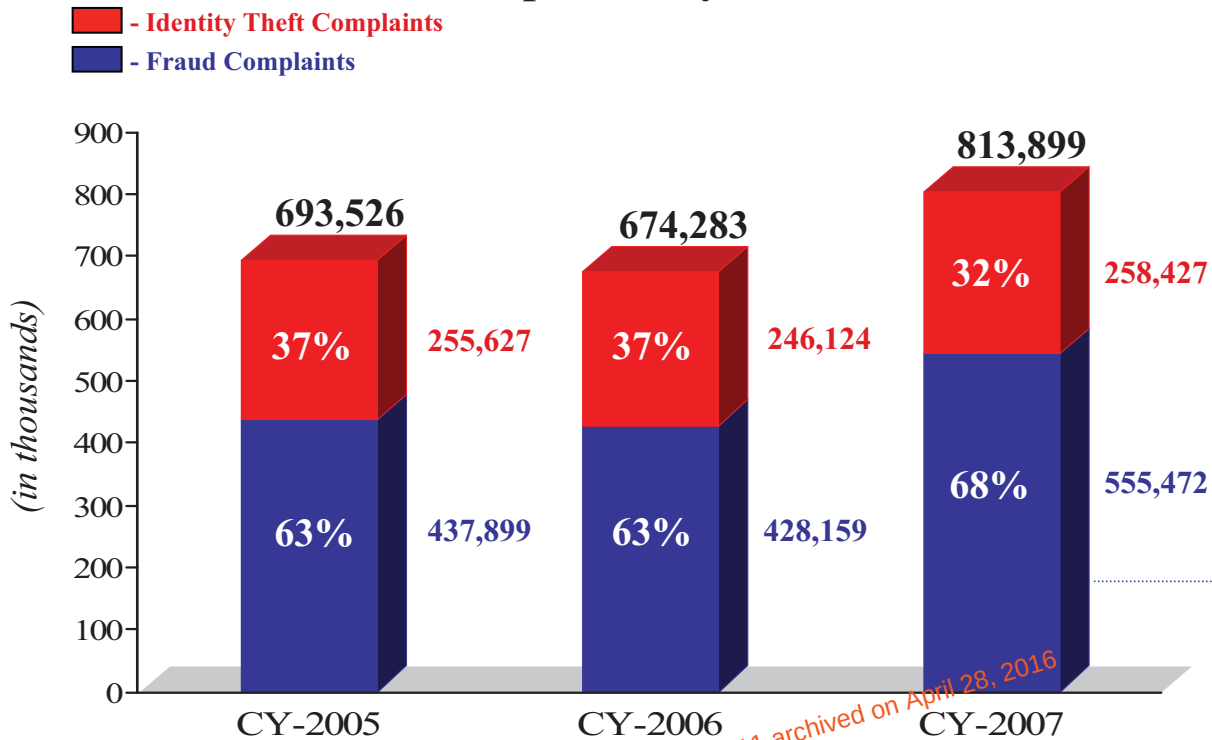
- A total of 555,472 of the Consumer Sentinel complaints were fraud-related. Shop-at-Home/Catalog Sales was the leading complaint category with 8% of the overall complaints, followed by Internet Services (5%), Foreign Money Offers (4%), Prizes/Sweepstakes and Lotteries (4%), Computer Equipment and Software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

Identity Theft

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

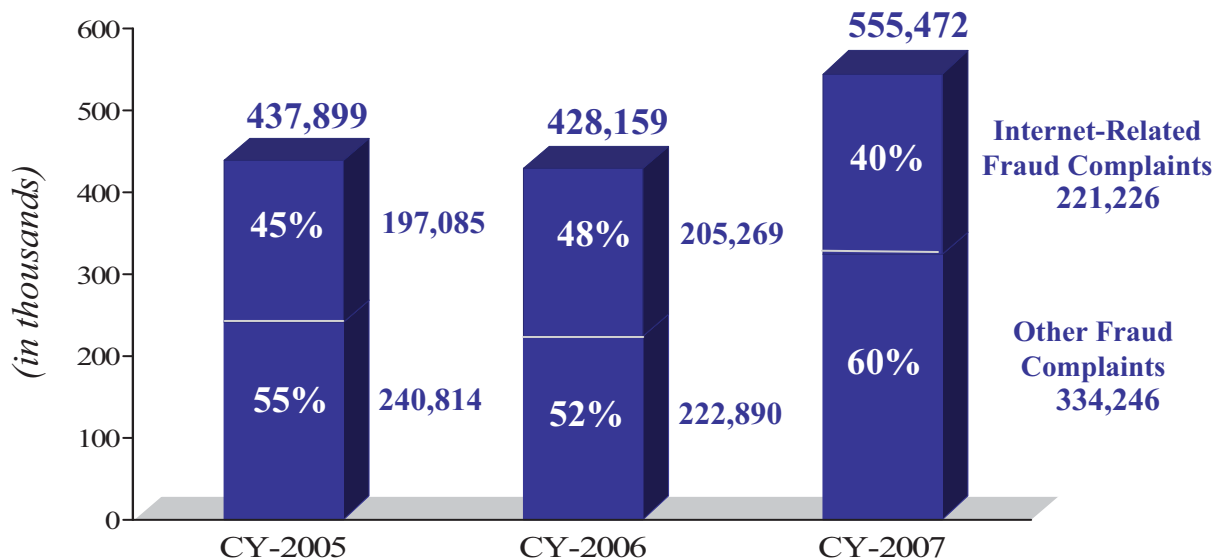


Sentinel Complaints by Calendar Year¹



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

Fraud Complaints by Calendar Year² (Excluding Identity Theft)



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



Sentinel Top Complaint Categories¹

January 1 – December 31, 2007

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

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

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



Total Number of Fraud Complaints & Amount Paid

Calendar Years 2005 through 2007

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

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

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

Distribution of Fraud Complaints by Reported Amount Paid

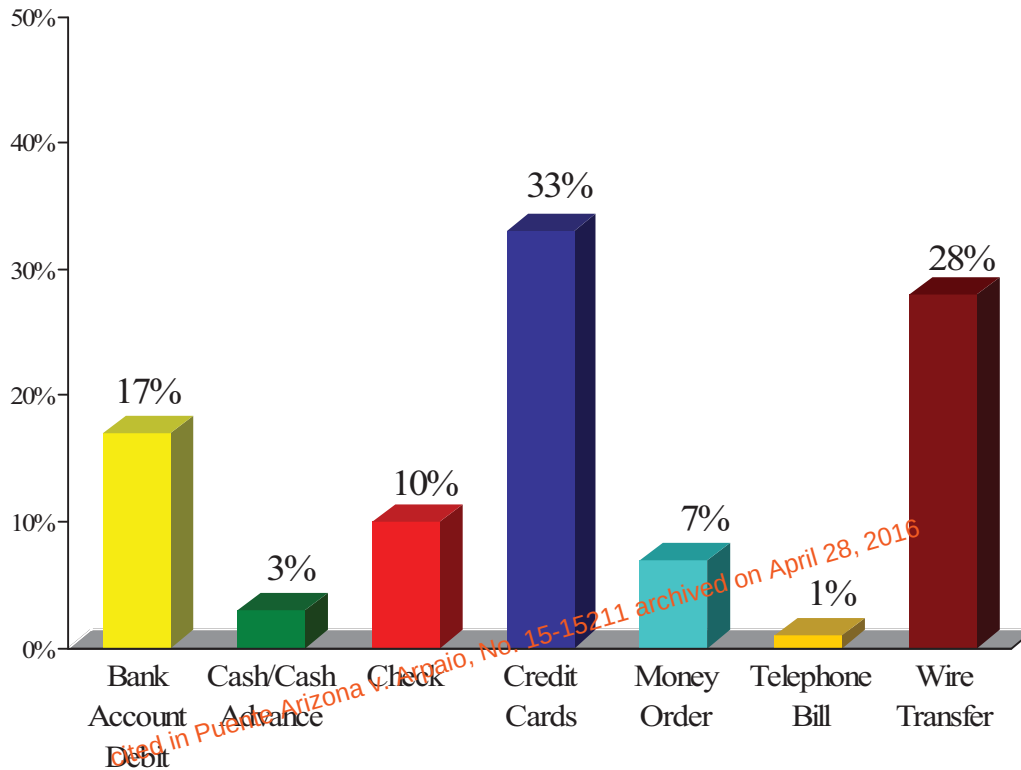
Calendar Years 2005 through 2007

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

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



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



Methods of Payment Reported by Consumers Calendar Years 2005 through 2007

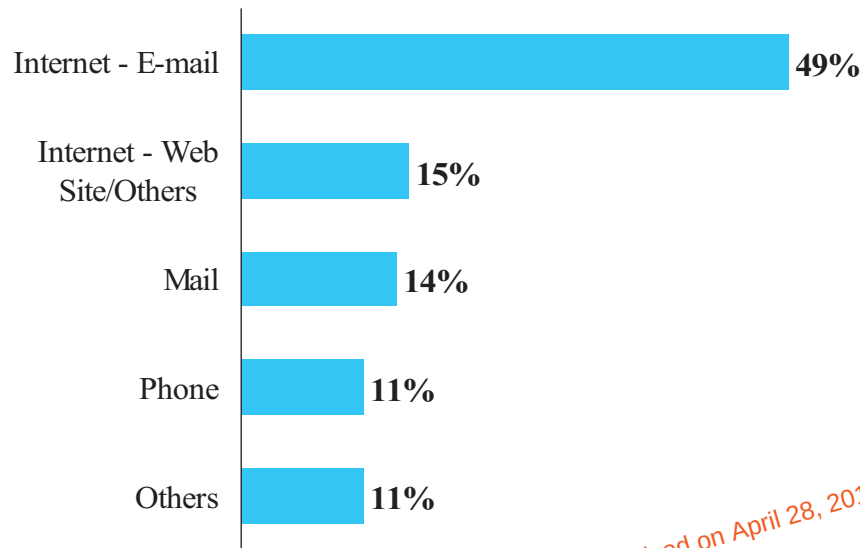
Payment Method	CY - 2005			CY - 2006			CY - 2007		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	14,802	23%	\$ 26,448,169	13,156	20%	\$ 37,712,964	11,726	17%	\$ 29,371,619
Cash/Cash Advance	2,383	4%	\$ 17,210,216	2,444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

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



Company's Method of Contacting Consumers¹

January 1 - December 31, 2007



cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Company's Method of Contacting Consumers

Calendar Years 2005 through 2007

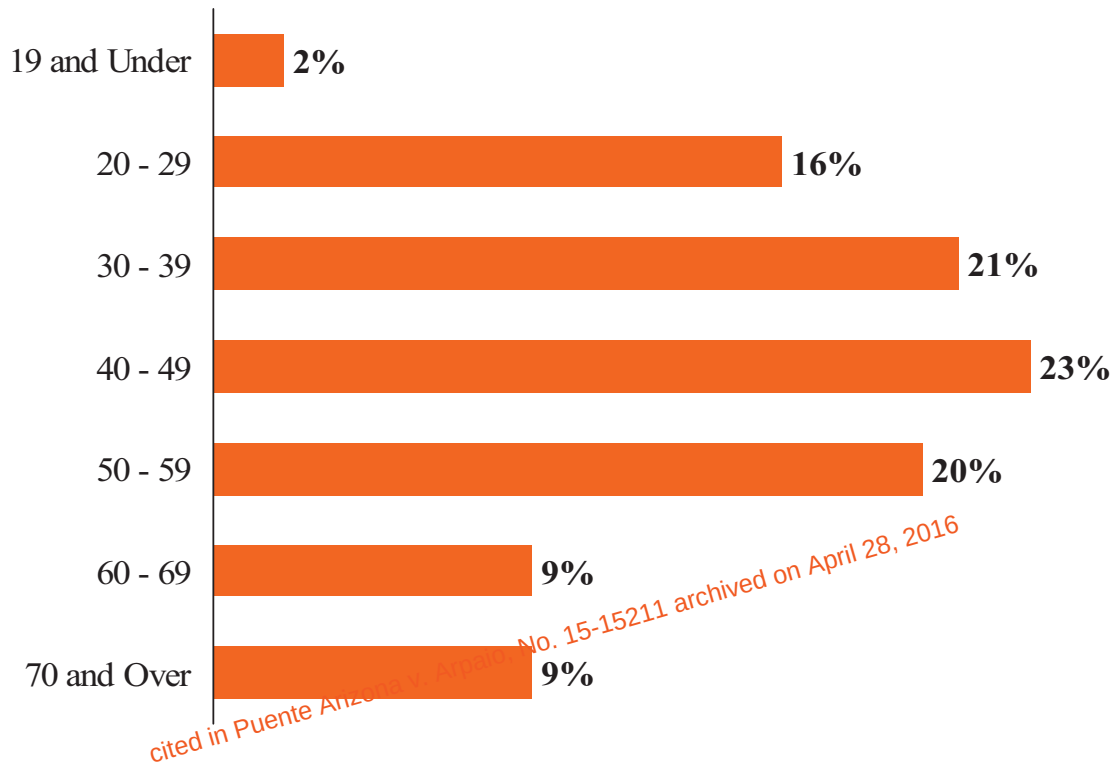
Contact Method	CY - 2005		CY - 2006		CY - 2007	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
Internet - E-mail	111,480	34%	138,144	45%	142,445	49%
Internet - Web Site/Others	64,060	20%	46,696	15%	44,244	15%
Mail	59,761	18%	50,350	16%	40,542	14%
Phone	53,536	17%	39,399	13%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

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



Fraud Complaints by Consumer Age¹

January 1 - December 31, 2007



Fraud Complaints by Consumer Age

Calendar Years 2005 through 2007

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

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

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



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

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

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

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

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

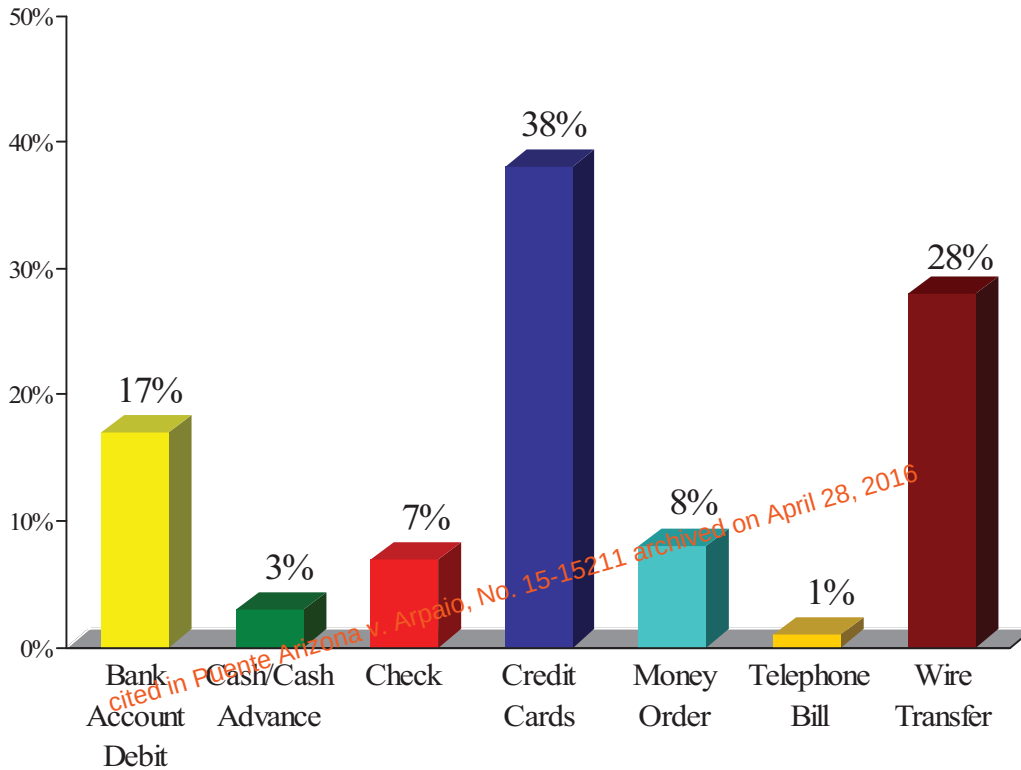
Amount Paid	CY - 2005		CY - 2006		CY - 2007	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	35,957	22%	75,589	43%	98,666	51%
\$1 - 25	10,294	6%	6,836	4%	6,490	3%
\$26 - 50	11,319	7%	7,130	4%	7,596	4%
\$51 - 75	6,840	4%	4,479	3%	4,630	2%
\$76 - 100	6,303	4%	4,564	3%	4,776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

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

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



Methods of Payment Reported by Consumers For Internet-Related Fraud Complaints¹ *January 1 - December 31, 2007*



Methods of Payment Reported by Consumers For Internet-Related Fraud Complaints *Calendar Years 2005 through 2007*

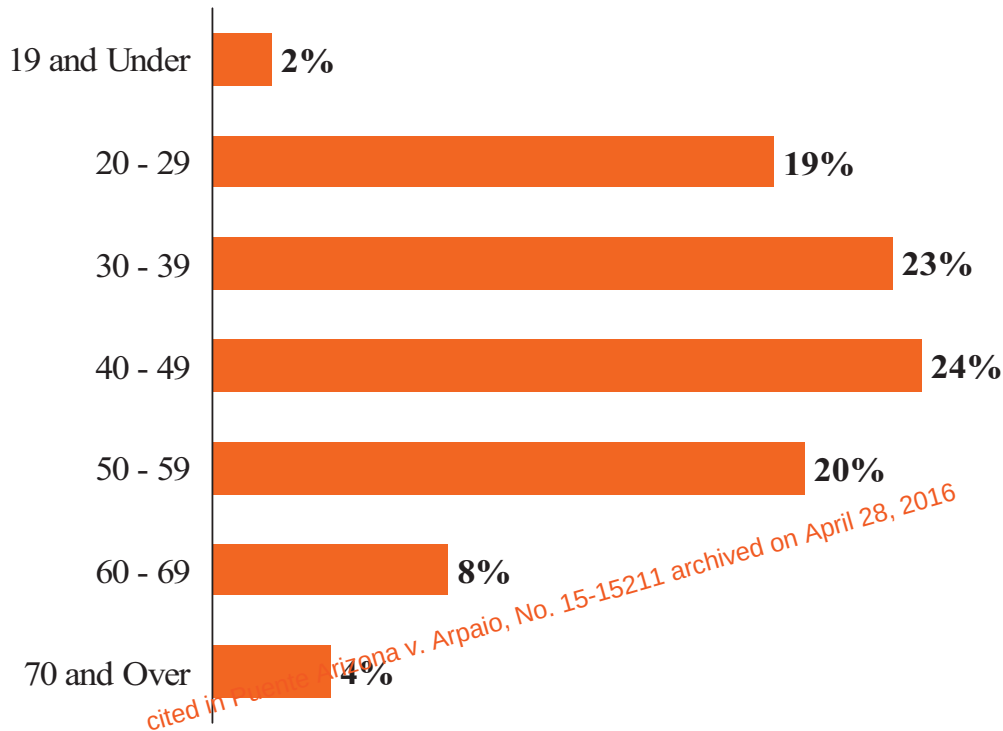
Payment Method	CY - 2005			CY - 2006			CY - 2007		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	6,153	19%	\$11,181,001	6,643	18%	\$21,792,498	6,653	17%	\$ 13,751,585
Cash/Cash Advance	1,039	3%	\$11,164,636	1,169	3%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

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

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



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



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

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

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


IDENTITY THEFT
Data Clearinghouse


How Victims' Information is Misused¹

Calendar Years 2005 through 2007

Credit Card Fraud

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

Phone or Utilities Fraud

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

Employment-Related Fraud

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

Bank Fraud²

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

Loan Fraud

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

Other Identity Theft

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

Attempted Identity Theft

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

Government Documents or Benefits Fraud

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

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

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

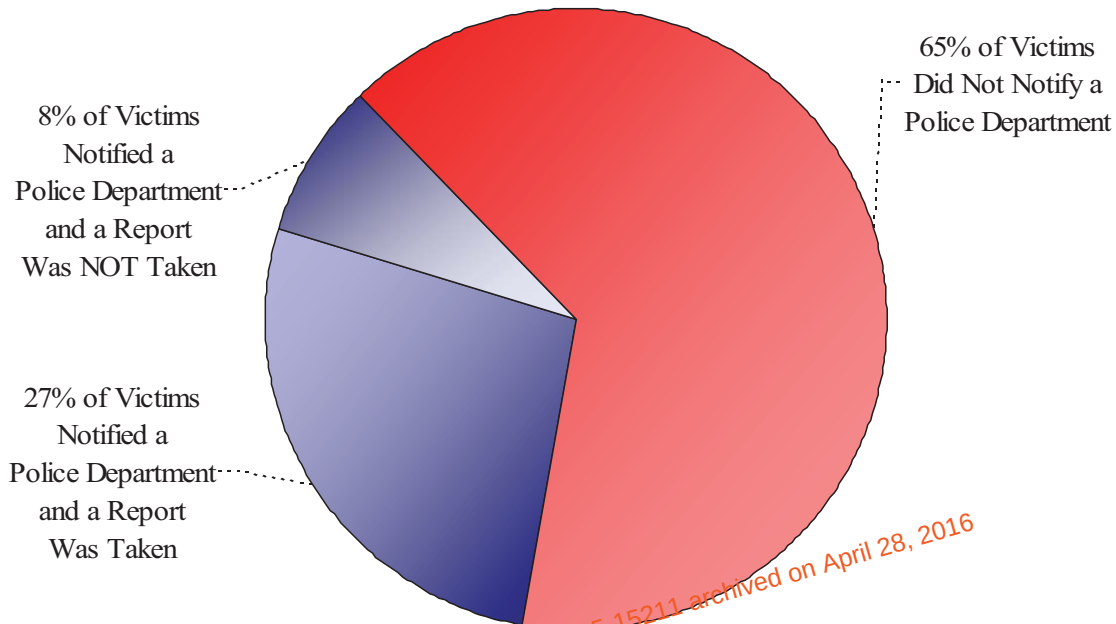
³Theft subtype "Other" was replaced by theft subtypes "Miscellaneous" and "Uncertain" in CY-2006.

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


IDENTITY THEFT
 Data Clearinghouse


Law Enforcement Contact¹

January 1 – December 31, 2007



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

Law Enforcement Contact

Calendar Years 2005 through 2007

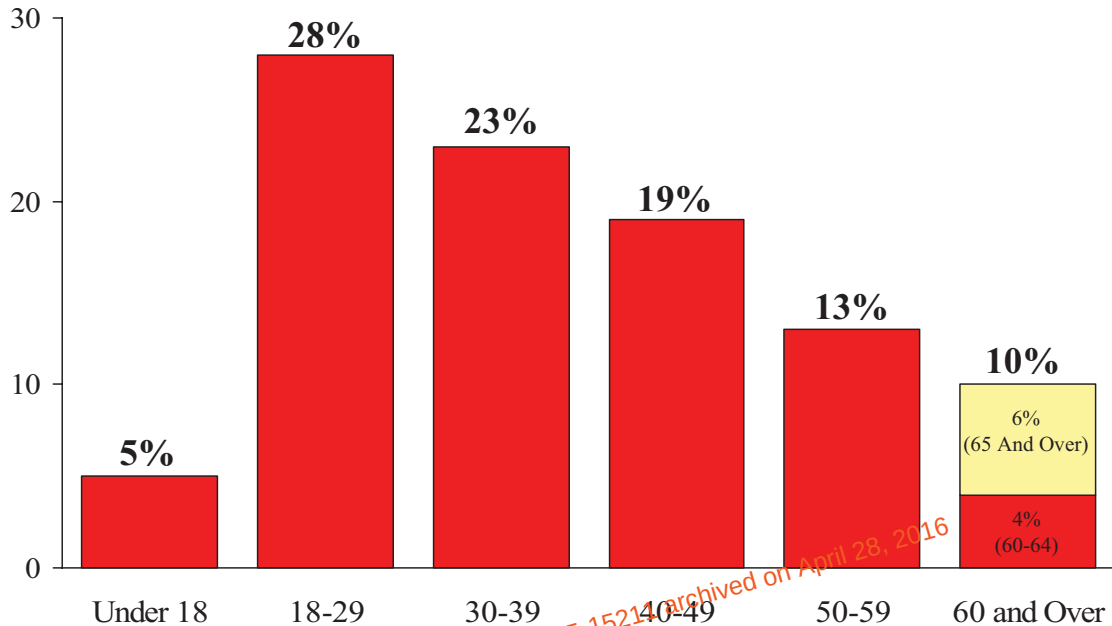
If the victim notified a police department, was a report taken?	CY-2005		CY-2006		CY-2007	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Yes	74,704	30%	69,072	30%	64,934	27%
No	21,328	9%	18,520	8%	18,634	8%
Not Reported	1,202	<1%	1,070	<1%	238	<1%
<i>Total Who Notified a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

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


IDENTITY THEFT
Data Clearinghouse


Identity Theft Complaints by Victim Age¹

January 1 – December 31, 2007



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

Identity Theft Complaints by Victim Age

Calendar Years 2005 through 2007

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

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



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

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

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


IDENTITY THEFT
 Data Clearinghouse


Largest Metropolitan Areas Ranking for Identity Theft Consumer Complaints¹ January 1 – December 31, 2007

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

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See identity theft figures for all Metropolitan Areas with a population of 100,000 or more in Appendix C2. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.



FRAUD COMPLAINTS BY CONSUMER STATE

IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2007

Rank	Consumer State	Complaints Per 100,000 Population	Complaints
1	Colorado	233.8	11,364
2	Washington	230.6	14,918
3	Missouri	219.7	12,912
4	Arizona	219.3	13,903
5	Alaska	209.5	1,432
6	Maryland	209.0	11,745
7	Oregon	205.6	7,704
8	New Hampshire	205.3	2,702
9	Nevada	200.3	5,138
10	Hawaii	196.4	2,520
11	Utah	193.2	5,110
12	Virginia	191.0	14,733
13	Florida	181.0	33,027
14	Minnesota	180.6	9,388
15	Wisconsin	175.9	9,852
16	Idaho	170.9	2,563
17	Wyoming	169.1	884
18	Illinois	168.1	21,602
19	California	168.0	61,409
20	New Jersey	167.4	14,542
21	Georgia	167.0	15,936
22	Ohio	165.4	18,964
23	Indiana	164.0	10,405
24	North Carolina	163.8	14,846
25	Tennessee	161.1	9,920
26	Maine	160.0	2,111
27	Nebraska	159.5	2,831
28	Montana	156.2	1,496
29	Delaware	155.1	1,341
30	Pennsylvania	154.4	19,197
31	Texas	152.1	36,367
32	Massachusetts	151.4	9,766
33	Connecticut	150.3	5,264
34	Michigan	146.7	14,780
35	West Virginia	146.5	2,654
36	Rhode Island	142.8	1,511
37	Vermont	141.6	880
38	New York	141.0	27,219
39	Kansas	139.6	3,875
40	Alabama	139.4	6,451
41	South Carolina	137.1	6,041
42	New Mexico	136.9	2,697
43	Iowa	134.3	4,014
44	Oklahoma	133.5	4,828
45	Kentucky	129.7	5,502
46	Louisiana	123.9	5,319
47	Arkansas	122.8	3,482
48	North Dakota	113.5	726
49	South Dakota	110.5	880
50	Mississippi	90.6	2,644

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

cited in Puerto Rico v. Arpaio, No. 15-15211, archived on April 28, 2016

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



Detailed State Information

(one page per state and the District of Columbia)

Fraud Complaints

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

cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims

ALABAMA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Alabama Consumers = 6,451

Top Fraud Complaint Categories for Alabama Consumers

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

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

Amount Paid Reported by Alabama Consumers

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

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



Identity Theft Complaints from Alabama Victims = 3,221

Identity Theft Types Reported by Alabama Victims

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

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

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

ALASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Alaska Consumers = 1,432

Top Fraud Complaint Categories for Alaska Consumers

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

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

Amount Paid Reported by Alaska Consumers

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

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



Identity Theft Complaints from Alaska Victims = 321

Identity Theft Types Reported by Alaska Victims

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

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

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

ARIZONA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Arizona Consumers = 13,903

Top Fraud Complaint Categories for Arizona Consumers

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

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

Amount Paid Reported by Arizona Consumers

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

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



Identity Theft Complaints from Arizona Victims = 8,688

Identity Theft Types Reported by Arizona Victims

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

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

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

ARKANSAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Arkansas Consumers = 3,482

Top Fraud Complaint Categories for Arkansas Consumers

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

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

Amount Paid Reported by Arkansas Consumers

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

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



Identity Theft Complaints from Arkansas Victims = 1,601

Identity Theft Types Reported by Arkansas Victims

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

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

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

CALIFORNIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from California Consumers = 61,409

Top Fraud Complaint Categories for California Consumers

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

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

Amount Paid Reported by California Consumers

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

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



Identity Theft Complaints from California Victims = 43,892

Identity Theft Types Reported by California Victims

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

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

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

COLORADO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Colorado Consumers = 11,364

Top Fraud Complaint Categories for Colorado Consumers

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

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

Amount Paid Reported by Colorado Consumers

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

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



Identity Theft Complaints from Colorado Victims = 4,328

Identity Theft Types Reported by Colorado Victims

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

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

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

CONNECTICUT

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Connecticut Consumers = 5,264

Top Fraud Complaint Categories for Connecticut Consumers

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

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

Amount Paid Reported by Connecticut Consumers

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

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



Identity Theft Complaints from Connecticut Victims = 2,409

Identity Theft Types Reported by Connecticut Victims

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

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

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

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

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



Fraud Complaints from Delaware Consumers = 1,341

Top Fraud Complaint Categories for Delaware Consumers

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

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

Amount Paid Reported by Delaware Consumers

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

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



Identity Theft Complaints from Delaware Victims = 603

Identity Theft Types Reported by Delaware Victims

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

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

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

DISTRICT OF COLUMBIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from District of Columbia Consumers = 1,375

Top Fraud Complaint Categories for District of Columbia Consumers

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

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

Amount Paid Reported by District of Columbia Consumers

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

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



Identity Theft Complaints from District of Columbia Victims = 784

Identity Theft Types Reported by District of Columbia Victims

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

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

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

FLORIDA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Florida Consumers = 33,027

Top Fraud Complaint Categories for Florida Consumers

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

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

Amount Paid Reported by Florida Consumers

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

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



Identity Theft Complaints from Florida Victims = 19,270

Identity Theft Types Reported by Florida Victims

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

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

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

GEORGIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Georgia Consumers = 15,936

Top Fraud Complaint Categories for Georgia Consumers

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

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

Amount Paid Reported by Georgia Consumers

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

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



Identity Theft Complaints from Georgia Victims = 8,744

Identity Theft Types Reported by Georgia Victims

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

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

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

HAWAII

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Hawaii Consumers = 2,520

Top Fraud Complaint Categories for Hawaii Consumers

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

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

Amount Paid Reported by Hawaii Consumers

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

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



Identity Theft Complaints from Hawaii Victims = 589

Identity Theft Types Reported by Hawaii Victims

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

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

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

IDAHO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Idaho Consumers = 2,563

Top Fraud Complaint Categories for Idaho Consumers

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

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

Amount Paid Reported by Idaho Consumers

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

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



Identity Theft Complaints from Idaho Victims = 737

Identity Theft Types Reported by Idaho Victims

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

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

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

ILLINOIS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Illinois Consumers = 21,602

Top Fraud Complaint Categories for Illinois Consumers

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

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

Amount Paid Reported by Illinois Consumers

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

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



Identity Theft Complaints from Illinois Victims = 10,304

Identity Theft Types Reported by Illinois Victims

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

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

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

INDIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Indiana Consumers = 10,405

Top Fraud Complaint Categories for Indiana Consumers

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

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

Amount Paid Reported by Indiana Consumers

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

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



Identity Theft Complaints from Indiana Victims = 4,026

Identity Theft Types Reported by Indiana Victims

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

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

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

IOWA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Iowa Consumers = 4,014

Top Fraud Complaint Categories for Iowa Consumers

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

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

Amount Paid Reported by Iowa Consumers

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

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



Identity Theft Complaints from Iowa Victims = 1,063

Identity Theft Types Reported by Iowa Victims

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

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

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

KANSAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Kansas Consumers = 3,875

Top Fraud Complaint Categories for Kansas Consumers

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

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

Amount Paid Reported by Kansas Consumers

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

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



Identity Theft Complaints from Kansas Victims = 1,694

Identity Theft Types Reported by Kansas Victims

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

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

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

KENTUCKY

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Kentucky Consumers = 5,502

Top Fraud Complaint Categories for Kentucky Consumers

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

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

Amount Paid Reported by Kentucky Consumers

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

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



Identity Theft Complaints from Kentucky Victims = 1,836

Identity Theft Types Reported by Kentucky Victims

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

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

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

LOUISIANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Louisiana Consumers = 5,319

Top Fraud Complaint Categories for Louisiana Consumers

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

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

Amount Paid Reported by Louisiana Consumers

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

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



Identity Theft Complaints from Louisiana Victims = 2,674

Identity Theft Types Reported by Louisiana Victims

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

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

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

MAINE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Maine Consumers = 2,111

Top Fraud Complaint Categories for Maine Consumers

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

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

Amount Paid Reported by Maine Consumers

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

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



Identity Theft Complaints from Maine Victims = 530

Identity Theft Types Reported by Maine Victims

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

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

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

MARYLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Maryland Consumers = 11,745

Top Fraud Complaint Categories for Maryland Consumers

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

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

Amount Paid Reported by Maryland Consumers

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

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



Identity Theft Complaints from Maryland Victims = 4,821

Identity Theft Types Reported by Maryland Victims

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

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

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

MASSACHUSETTS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Massachusetts Consumers = 9,766

Top Fraud Complaint Categories for Massachusetts Consumers

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

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

Amount Paid Reported by Massachusetts Consumers

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

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



Identity Theft Complaints from Massachusetts Victims = 4,292

Identity Theft Types Reported by Massachusetts Victims

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

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

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

MICHIGAN

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Michigan Consumers = 14,780

Top Fraud Complaint Categories for Michigan Consumers

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

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

Amount Paid Reported by Michigan Consumers

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

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



Identity Theft Complaints from Michigan Victims = 7,079

Identity Theft Types Reported by Michigan Victims

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

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

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

MINNESOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Minnesota Consumers = 9,388

Top Fraud Complaint Categories for Minnesota Consumers

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

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

Amount Paid Reported by Minnesota Consumers

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

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



Identity Theft Complaints from Minnesota Victims = 2,857

Identity Theft Types Reported by Minnesota Victims

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

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

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

MISSISSIPPI

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Mississippi Consumers = 2,644

Top Fraud Complaint Categories for Mississippi Consumers

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

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

Amount Paid Reported by Mississippi Consumers

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

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

cited in Puente Arizona v. Appalo, No. 15-15211 archived on April 28, 2016



Identity Theft Complaints from Mississippi Victims = 1,673

Identity Theft Types Reported by Mississippi Victims

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

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

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

MISSOURI

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Missouri Consumers = 12,912

Top Fraud Complaint Categories for Missouri Consumers

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

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

Amount Paid Reported by Missouri Consumers

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

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



Identity Theft Complaints from Missouri Victims = 3,962

Identity Theft Types Reported by Missouri Victims

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

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

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

MONTANA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Montana Consumers = 1,496

Top Fraud Complaint Categories for Montana Consumers

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

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

Amount Paid Reported by Montana Consumers

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

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



Identity Theft Complaints from Montana Victims = 391

Identity Theft Types Reported by Montana Victims

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

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

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

NEBRASKA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Nebraska Consumers = 2,831

Top Fraud Complaint Categories for Nebraska Consumers

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

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

Amount Paid Reported by Nebraska Consumers

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

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



Identity Theft Complaints from Nebraska Victims = 793

Identity Theft Types Reported by Nebraska Victims

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

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

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

NEVADA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Nevada Consumers = 5,138

Top Fraud Complaint Categories for Nevada Consumers

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

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

Amount Paid Reported by Nevada Consumers

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

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



Identity Theft Complaints from Nevada Victims = 2,930

Identity Theft Types Reported by Nevada Victims

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

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

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

NEW HAMPSHIRE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from New Hampshire Consumers = 2,702

Top Fraud Complaint Categories for New Hampshire Consumers

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

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

Amount Paid Reported by New Hampshire Consumers

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

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



Identity Theft Complaints from New Hampshire Victims = 643

Identity Theft Types Reported by New Hampshire Victims

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

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

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

NEW JERSEY

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from New Jersey Consumers = 14,542

Top Fraud Complaint Categories for New Jersey Consumers

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

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

Amount Paid Reported by New Jersey Consumers

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

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



Identity Theft Complaints from New Jersey Victims = 6,864

Identity Theft Types Reported by New Jersey Victims

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

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

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

NEW MEXICO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from New Mexico Consumers = 2,697

Top Fraud Complaint Categories for New Mexico Consumers

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

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

Amount Paid Reported by New Mexico Consumers

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

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



Identity Theft Complaints from New Mexico Victims = 1,723

Identity Theft Types Reported by New Mexico Victims

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

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

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

NEW YORK

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from New York Consumers = 27,219

Top Fraud Complaint Categories for New York Consumers

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

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

Amount Paid Reported by New York Consumers

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

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



Identity Theft Complaints from New York Victims = 19,319

Identity Theft Types Reported by New York Victims

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

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

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

NORTH CAROLINA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from North Carolina Consumers = 14,846

Top Fraud Complaint Categories for North Carolina Consumers

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

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

Amount Paid Reported by North Carolina Consumers

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

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



Identity Theft Complaints from North Carolina Victims = 6,069

Identity Theft Types Reported by North Carolina Victims

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

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

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

NORTH DAKOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

Total Number of Fraud and Identity Theft Consumer Complaints = 908



Fraud Complaints from North Dakota Consumers = 726

Top Fraud Complaint Categories for North Dakota Consumers

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

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

Amount Paid Reported by North Dakota Consumers

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

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



Identity Theft Complaints from North Dakota Victims = 182

Identity Theft Types Reported by North Dakota Victims

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

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

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

OHIO

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Ohio Consumers = 18,964

Top Fraud Complaint Categories for Ohio Consumers

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

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

Amount Paid Reported by Ohio Consumers

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

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



Identity Theft Complaints from Ohio Victims = 7,178

Identity Theft Types Reported by Ohio Victims

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

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

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

OKLAHOMA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Oklahoma Consumers = 4,828

Top Fraud Complaint Categories for Oklahoma Consumers

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

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

Amount Paid Reported by Oklahoma Consumers

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

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



Identity Theft Complaints from Oklahoma Victims = 2,312

Identity Theft Types Reported by Oklahoma Victims

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

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

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

OREGON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Oregon Consumers = 7,704

Top Fraud Complaint Categories for Oregon Consumers

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

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

Amount Paid Reported by Oregon Consumers

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

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



Identity Theft Complaints from Oregon Victims = 2,552

Identity Theft Types Reported by Oregon Victims

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

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

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

PENNSYLVANIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Pennsylvania Consumers = 19,197

Top Fraud Complaint Categories for Pennsylvania Consumers

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

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

Amount Paid Reported by Pennsylvania Consumers

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

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



Identity Theft Complaints from Pennsylvania Victims = 9,016

Identity Theft Types Reported by Pennsylvania Victims

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

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

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

RHODE ISLAND

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Rhode Island Consumers = 1,511

Top Fraud Complaint Categories for Rhode Island Consumers

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

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

Amount Paid Reported by Rhode Island Consumers

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

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



Identity Theft Complaints from Rhode Island Victims = 592

Identity Theft Types Reported by Rhode Island Victims

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

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

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

SOUTH CAROLINA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from South Carolina Consumers = 6,041

Top Fraud Complaint Categories for South Carolina Consumers

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

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

Amount Paid Reported by South Carolina Consumers

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

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



Identity Theft Complaints from South Carolina Victims = 2,670

Identity Theft Types Reported by South Carolina Victims

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

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

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

SOUTH DAKOTA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from South Dakota Consumers = 880

Top Fraud Complaint Categories for South Dakota Consumers

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

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

Amount Paid Reported by South Dakota Consumers

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

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



Identity Theft Complaints from South Dakota Victims = 245

Identity Theft Types Reported by South Dakota Victims

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

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

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

TENNESSEE

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Tennessee Consumers = 9,920

Top Fraud Complaint Categories for Tennessee Consumers

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

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

Amount Paid Reported by Tennessee Consumers

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

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



Identity Theft Complaints from Tennessee Victims = 3,986

Identity Theft Types Reported by Tennessee Victims

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

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

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

TEXAS

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Texas Consumers = 36,367

Top Fraud Complaint Categories for Texas Consumers

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

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

Amount Paid Reported by Texas Consumers

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

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



Identity Theft Complaints from Texas Victims = 25,796

Identity Theft Types Reported by Texas Victims

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

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

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

UTAH

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Utah Consumers = 5,110

Top Fraud Complaint Categories for Utah Consumers

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

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

Amount Paid Reported by Utah Consumers

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

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



Identity Theft Complaints from Utah Victims = 1,529

Identity Theft Types Reported by Utah Victims

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

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

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

VERMONT

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Vermont Consumers = 880

Top Fraud Complaint Categories for Vermont Consumers

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

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

Amount Paid Reported by Vermont Consumers

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

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



Identity Theft Complaints from Vermont Victims = 237

Identity Theft Types Reported by Vermont Victims

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

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

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

VIRGINIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Virginia Consumers = 14,733

Top Fraud Complaint Categories for Virginia Consumers

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

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

Amount Paid Reported by Virginia Consumers

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

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



Identity Theft Complaints from Virginia Victims = 5,319

Identity Theft Types Reported by Virginia Victims

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

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

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

WASHINGTON

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Washington Consumers = 14,918

Top Fraud Complaint Categories for Washington Consumers

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

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

Amount Paid Reported by Washington Consumers

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

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



Identity Theft Complaints from Washington Victims = 4,942

Identity Theft Types Reported by Washington Victims

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

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

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

WEST VIRGINIA

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from West Virginia Consumers = 2,654

Top Fraud Complaint Categories for West Virginia Consumers

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

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

Amount Paid Reported by West Virginia Consumers

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

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



Identity Theft Complaints from West Virginia Victims = 729

Identity Theft Types Reported by West Virginia Victims

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

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

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

WISCONSIN

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Wisconsin Consumers = 9,852

Top Fraud Complaint Categories for Wisconsin Consumers

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

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

Amount Paid Reported by Wisconsin Consumers

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

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



Identity Theft Complaints from Wisconsin Victims = 2,450

Identity Theft Types Reported by Wisconsin Victims

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

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

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

WYOMING

Consumer Sentinel Complaint Figures

January 1 - December 31, 2007

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



Fraud Complaints from Wyoming Consumers = 884

Top Fraud Complaint Categories for Wyoming Consumers

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

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

Amount Paid Reported by Wyoming Consumers

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

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



Identity Theft Complaints from Wyoming Victims = 222

Identity Theft Types Reported by Wyoming Victims

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

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

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



Appendix A1: The Sentinel Network



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



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

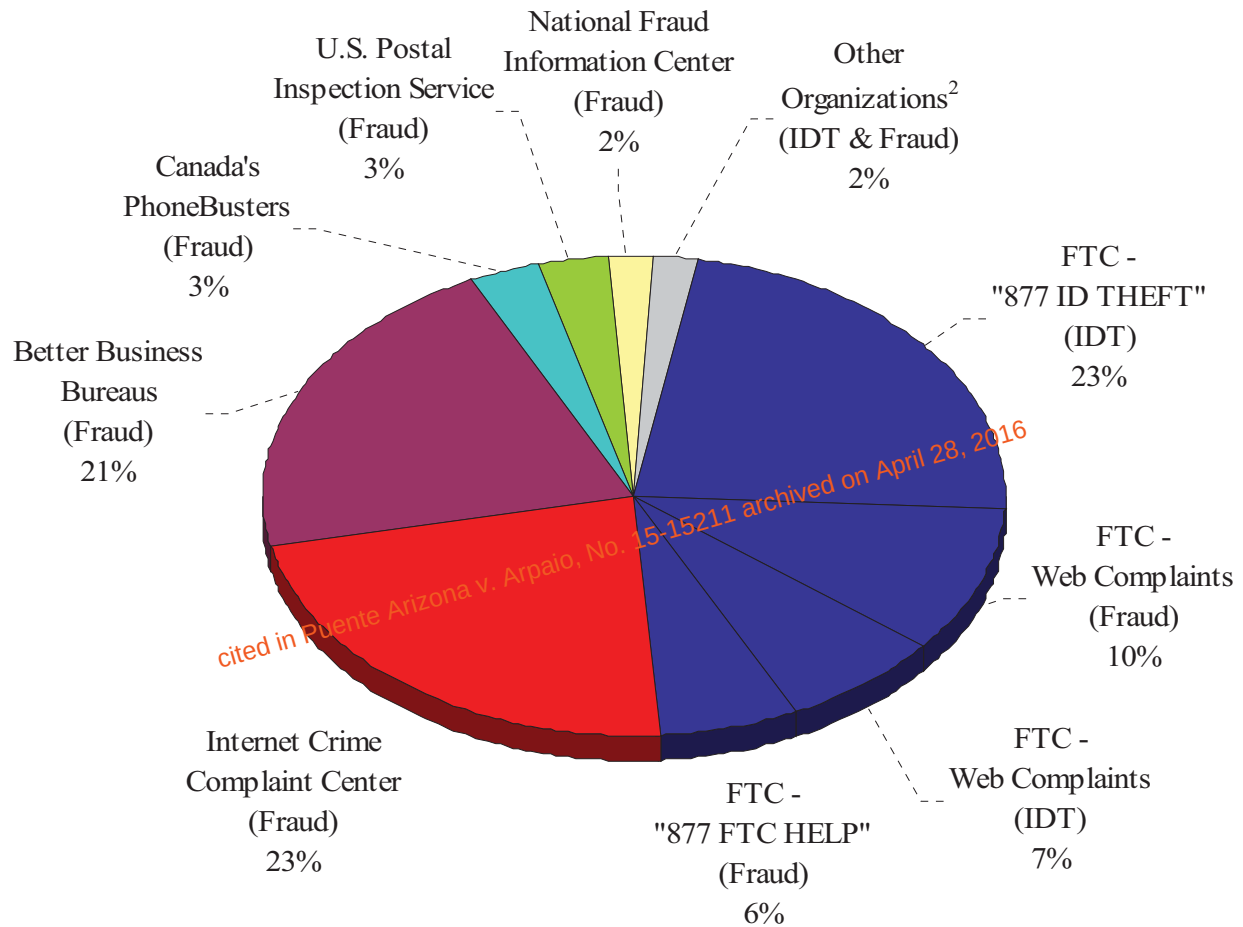


Military Sentinel, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Military Sentinel also provides a gateway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



Appendix A2: Sentinel Data Contributors¹

January 1 – December 31, 2007



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

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



Appendix A3: Other Sentinel Data Contributors

January 1 – December 31, 2007

Federal Agencies

Federal Bureau of Investigation
Office of the Comptroller of the Currency

Attorneys General Offices

Arkansas
District of Columbia
Nevada
North Dakota

Other State & Local Agencies

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

Others

Identity Theft Assistance Center
Xerox Corporation

Local Police/Sheriff Departments

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

cited in *Puente Arizona v. Arpaio*, No. 15-015211, 2016 WL 2116166, at *1 (9th Cir. April 28, 2016).



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.
Charitable Solicitations: Misleading pitches for donations to benefit local service organizations, solicitations for bogus charity or relief organization; etc.
Computer Equipment and Software: Problems with computer software, hardware, and computer equipment purchases; unwanted or unauthorized software installations and downloads; etc.
Debt Management/Credit Counseling: Unfulfilled promises by credit counseling organizations to provide free services, send payments to creditors in a timely manner, or reduce interest rates on credit card debt, eliminate late and over-the-limit fees; etc.
Employ Agencies/Job Counsel/Overseas Work: Unfulfilled, misleading and deceptive job placement opportunities; offers and services by employment-service firms for up-front fees; etc.
Foreign Money Offers: Letters or e-mails offering the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers, or other identifying information from the victim.
Health Care: Fraudulent, misleading, or deceptive claims for vision correction procedures, dietary supplements, weight loss products or services, impotency treatments, health spas and equipment, infertility services, sunscreens, HIV test kits, etc.
Identity Theft: When someone appropriates your personal 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: Trial offers from Internet Service Providers ("ISPs"); difficulty canceling an ISP account; issues with Internet entertainment services; undisclosed charges; website design and hosting services; spyware, adware, and malware issues; etc.
Investments: Promises of riches that don't pan out in day trading, oil and gas leases, gold and gems, FCC licenses, etc.
Magazines and Buyers Clubs: Pitches for "free," "pre-paid," or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, books, etc.).
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.
Real Estate (Not Timeshares): Complaints about deceptive and misleading practices involving real estate-agents and companies, real estate appraisers and appraisal services, real estate-consultants, real estate-property management, and real estate land developers.
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 consumers didn't make; unauthorized switching of consumers' phone service provider; misleading pre-paid phone card offers; etc.
Travel, Vacations and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc.
"Other" complaint categories are: non-educational grants; unauthorized debits and charges for unknown products; DVD Video/film; modeling agencies/services; video games; scholarship/educational grants; dating services; property/inheritance tracers; green card application services; water purifiers; living trusts; and viaticals.



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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



**Appendix C1: Fraud Consumer Complaints
by Largest Metropolitan Areas (in alphabetical order)¹**
January 1 – December 31, 2007

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

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


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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

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

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


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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ January 1 – December 31, 2007

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

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


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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

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

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


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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

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

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


IDENTITY THEFT
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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Longview, TX Metropolitan Statistical Area	210	103.3	127
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	18,761	144.9	39
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	805	65.9	315
Lubbock, TX Metropolitan Statistical Area	237	90.7	192
Lumberton, NC Micropolitan Statistical Area	149	115.5	90
Lynchburg, VA Metropolitan Statistical Area	183	76.4	267
Macon, GA Metropolitan Statistical Area	362	157.9	24
Madera, CA Metropolitan Statistical Area	410	280.2	2
Madison, WI Metropolitan Statistical Area	271	49.9	358
Manchester-Nashua, NH Metropolitan Statistical Area	320	79.4	252
Manhattan, KS Micropolitan Statistical Area	71	67.0	305
Mansfield, OH Metropolitan Statistical Area	98	77.2	264
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,563	223.1	5
Medford, OR Metropolitan Statistical Area	157	79.7	248
Memphis, TN-MS-AR Metropolitan Statistical Area	1,457	114.3	94
Merced, CA Metropolitan Statistical Area	397	161.6	22
Meridian, MS Micropolitan Statistical Area	99	94.8	162
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	8,317	152.2	31
Michigan City-La Porte, IN Metropolitan Statistical Area	121	118.6	84
Midland, TX Metropolitan Statistical Area	110	88.4	207
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	1,050	69.5	299
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,243	70.6	293
Missoula, MT Metropolitan Statistical Area	89	87.8	211
Mobile, AL Metropolitan Statistical Area	321	79.4	253
Modesto, CA Metropolitan Statistical Area	749	146.2	36
Monroe, LA Metropolitan Statistical Area	155	90.0	195
Monroe, MI Metropolitan Statistical Area	258	166.4	18
Montgomery, AL Metropolitan Statistical Area	547	151.2	32
Morgantown, WV Metropolitan Statistical Area	95	82.5	235
Morristown, TN Metropolitan Statistical Area	120	90.3	194
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	162	140.0	46
Muncie, IN Metropolitan Statistical Area	71	61.8	331
Muskegon-Norton Shores, MI Metropolitan Statistical Area	104	59.4	336
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	195	81.8	238
Napa, CA Metropolitan Statistical Area	404	302.6	1
Naples-Marco Island, FL Metropolitan Statistical Area	331	105.2	117
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	1,061	72.9	284
New Bern, NC Micropolitan Statistical Area	142	120.5	81
New Haven-Milford, CT Metropolitan Statistical Area	895	105.9	114
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	934	91.2	183
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	21,090	112.1	100
Niles-Benton Harbor, MI Metropolitan Statistical Area	205	126.8	70
Norwich-New London, CT Metropolitan Statistical Area	218	82.8	234
Ocala, FL Metropolitan Statistical Area	355	112.3	99
Odessa, TX Metropolitan Statistical Area	119	93.4	169
Ogden-Clearfield, UT Metropolitan Statistical Area	401	80.6	243
Ogdensburg-Massena, NY Micropolitan Statistical Area	49	44.0	369
Oklahoma City, OK Metropolitan Statistical Area	1,039	88.6	203
Olympia, WA Metropolitan Statistical Area	243	103.5	126
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	497	60.4	333

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


IDENTITY THEFT
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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

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

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


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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	5,514	131.9	60
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	2,241	125.4	71
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	313	121.8	77
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	441	110.2	104
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	383	153.4	28
Santa Fe, NM Metropolitan Statistical Area	175	122.9	75
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	525	112.4	98
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	569	83.3	230
Savannah, GA Metropolitan Statistical Area	290	90.6	193
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	429	77.9	260
Seaford, DE Micropolitan Statistical Area	158	87.6	213
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	2,976	91.2	182
Sebastian-Vero Beach, FL Metropolitan Statistical Area	186	143.0	41
Sheboygan, WI Metropolitan Statistical Area	68	59.3	337
Sherman-Denison, TX Metropolitan Statistical Area	119	100.4	135
Shreveport-Bossier City, LA Metropolitan Statistical Area	296	76.5	266
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	209	163.6	20
Sioux City, IA-NE-SD Metropolitan Statistical Area	70	48.8	362
Sioux Falls, SD Metropolitan Statistical Area	821	38.5	378
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	463	145.6	37
Spartanburg, SC Metropolitan Statistical Area	240	88.5	205
Spokane, WA Metropolitan Statistical Area	340	76.1	269
Springfield, IL Metropolitan Statistical Area	119	57.7	339
Springfield, MA Metropolitan Statistical Area	587	85.5	219
Springfield, MO Metropolitan Statistical Area	329	80.8	241
Springfield, OH Metropolitan Statistical Area	183	129.0	65
St. Cloud, MN Metropolitan Statistical Area	77	42.1	372
St. George, UT Metropolitan Statistical Area	100	79.2	255
St. Joseph, MO-KS Metropolitan Statistical Area	95	77.7	261
St. Louis, MO-IL Metropolitan Statistical Area	2,100	75.1	277
State College, PA Metropolitan Statistical Area	94	66.7	307
Statesville-Mooresville, NC Micropolitan Statistical Area	209	142.9	42
Staunton-Waynesboro, VA Micropolitan Statistical Area	61	52.7	353
Stockton, CA Metropolitan Statistical Area	1,096	162.8	21
Sumter, SC Metropolitan Statistical Area	142	136.0	53
Syracuse, NY Metropolitan Statistical Area	428	65.8	316
Tallahassee, FL Metropolitan Statistical Area	322	95.7	157
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	2,713	100.6	134
Terre Haute, IN Metropolitan Statistical Area	145	86.2	217
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	129	95.9	155
Thomasville-Lexington, NC Micropolitan Statistical Area	322	206.1	10
Toledo, OH Metropolitan Statistical Area	514	78.6	257
Topeka, KS Metropolitan Statistical Area	205	89.6	197
Torrington, CT Micropolitan Statistical Area	261	137.3	50
Traverse City, MI Micropolitan Statistical Area	90	63.4	326
Trenton-Ewing, NJ Metropolitan Statistical Area	334	90.9	189
Tucson, AZ Metropolitan Statistical Area	1,422	150.3	34
Tulsa, OK Metropolitan Statistical Area	719	80.1	246
Tupelo, MS Micropolitan Statistical Area	105	79.6	250
Tuscaloosa, AL Metropolitan Statistical Area	148	74.5	280

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


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Appendix C2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)¹ *January 1 – December 31, 2007*

Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank
Tyler, TX Metropolitan Statistical Area	193	99.2	144
Utica-Rome, NY Metropolitan Statistical Area	158	53.1	351
Valdosta, GA Metropolitan Statistical Area	115	91.0	186
Vallejo-Fairfield, CA Metropolitan Statistical Area	898	218.1	6
Victoria, TX Metropolitan Statistical Area	131	114.8	92
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	104	67.2	304
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,310	79.4	254
Visalia-Porterville, CA Metropolitan Statistical Area	595	141.7	43
Waco, TX Metropolitan Statistical Area	158	69.9	295
Warner Robins, GA Metropolitan Statistical Area	151	118.4	85
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	5,594	105.7	115
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	63	38.8	376
Watertown-Fort Drum, NY Micropolitan Statistical Area	68	59.5	335
Wausau, WI Metropolitan Statistical Area	68	52.2	354
Weirton-Stebenville, WV-OH Metropolitan Statistical Area	107	85.5	220
Wenatchee, WA Metropolitan Statistical Area	109	102.1	129
Wheeling, WV-OH Metropolitan Statistical Area	74	50.2	357
Whitewater, WI Micropolitan Statistical Area	100	99.0	145
Wichita Falls, TX Metropolitan Statistical Area	451	99.6	140
Wichita, KS Metropolitan Statistical Area	491	82.9	231
Williamsport, PA Metropolitan Statistical Area	101	85.8	218
Willimantic, CT Micropolitan Statistical Area	165	141.2	45
Wilmington, NC Metropolitan Statistical Area	227	69.6	297
Winchester, VA-WV Metropolitan Statistical Area	127	106.8	112
Winston-Salem, NC Metropolitan Statistical Area	476	104.2	122
Wooster, OH Micropolitan Statistical Area	111	97.4	151
Worcester, MA Metropolitan Statistical Area	713	90.8	190
Yakima, WA Metropolitan Statistical Area	261	112.0	101
York-Hanover, PA Metropolitan Statistical Area	365	87.7	212
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	454	77.4	263
Yuba City, CA Metropolitan Statistical Area	318	196.5	11
Yuma, AZ Metropolitan Statistical Area	336	179.1	15

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

cited in *Puente Arizona v. Arpaio*, No. 15-15211 archived on April 28, 2016

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The logo features a semi-circular arc of small, dark brown rectangular blocks on the left side. To the right of this arc, the word "CONSUMER" is in a small, dark brown, sans-serif font. Below "CONSUMER" is the word "SENTINEL" in a large, bold, dark brown, serif font. To the right of "SENTINEL" is the word "NETWORK" in a medium-sized, dark brown, sans-serif font. Below "SENTINEL" and "NETWORK" is a horizontal line. Underneath the line, the words "DATA BOOK" are in a large, bold, dark brown, sans-serif font. Below "DATA BOOK" is the text "for January - December 2008" in a smaller, dark brown, sans-serif font.

CONSUMER
SENTINEL NETWORK
DATA BOOK
for January - December 2008

cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Federal Trade Commission
February 2009

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INTRODUCTION

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

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

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 7.2 million complaints, including those about credit reports, debt collection, mortgages, and lending, among other subjects. This is the first CSN annual report that analyzes the broadened database.

Between January and December 2008, CSN received more than 1.2 million consumer complaints, which we have sorted into 30 categories. Some organizations transfer their complaints to CSN after the end of the calendar year, and as a result, the total number of complaints for 2008 will increase in a few months. For the same reason, totals from previous years may differ from prior CSN annual reports.

The 2008 Consumer Sentinel Network Data Book is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

For more information about the Consumer Sentinel Network, visit www.FTC.gov/sentinel. Law enforcement personnel may join CSN at Register.ConsumerSentinel.gov

Consumer Sentinel Network Leading Partners & Data Contributors

 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

For Consumer Sentinel Network detailed description and data contributors, see Appendices A1 through A4.





Executive Summary
Consumer Sentinel Network Complaint Data
January – December 2008

- The Consumer Sentinel Network (CSN) now contains over 7.2 million complaints, and over 5.8 million do-not-call complaints.
- The CSN received over 1.2 million complaints during calendar year 2008: 52% fraud complaints; 26% identity theft complaints; and 22% other types of complaints. This year's report is the first to include the other types of complaints.
- Identity theft was the number one complaint category in the CSN for calendar year 2008 with 26% of the overall complaints, followed by Third Party and Creditor Debt Collection (9%); Shop-at-Home and Catalog Sales (4%); Internet Services (4%); Foreign Money Offers and Counterfeit Check Scams (3%); Credit Bureaus, Information Furnishers and Report Users (3%); Prizes, Sweepstakes and Lotteries (3%); Television and Electronic Media (2%); Banks and Lenders (2%); and Telecom Equipment and Mobile Services (2%). The complete ranking of all thirty complaint categories is listed on page six of this report.

Fraud

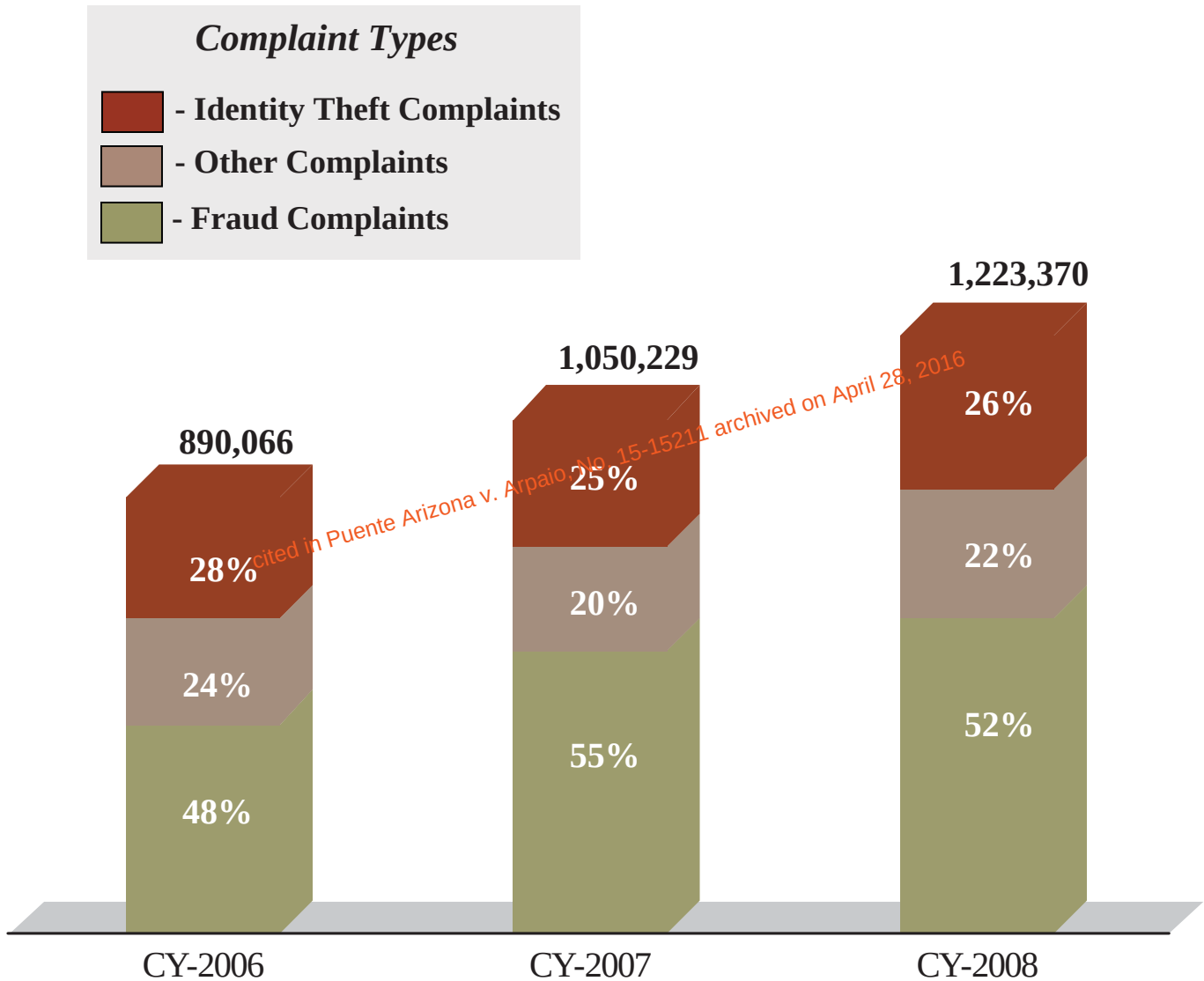
- A total of 643,195 CSN 2008 complaints are fraud-related. Consumers reported paying over \$1.8 billion in those fraud complaints; the median amount paid was \$440. Eighty-four percent of the consumers reporting fraud also reported an amount paid.
- Fifty-eight percent of all fraud complaints reported the method of initial contact. Of those complaints, 52% said email, while another 11% said an Internet website. Only 7% of those consumers reported the phone as the initial point of contact.
- Colorado is the state with the highest per capita rate of reported fraud and other types of complaints, followed by Maryland and Nevada.

Identity Theft

- Credit card fraud (20%) was the most common form of reported identity theft followed by government documents/benefits fraud (15%), employment fraud (15%), and phone or utilities fraud (13%). Other significant categories of identity theft reported by victims were bank fraud (11%) and loan fraud (4%).
- Government documents/benefits fraud is now the second most common reported type of identity theft after credit card fraud. Fraudulent tax return-related identity theft, a subtype of government documents/benefits fraud, has increased nearly six percentage points since calendar year 2006.
- Electronic fund transfer-related identity theft continues to be the most frequently reported type of identity theft bank fraud during calendar year 2008, despite declining since calendar year 2006.
- Arizona is the state with the highest per capita rate of reported identity theft complaints, followed by California and Florida.



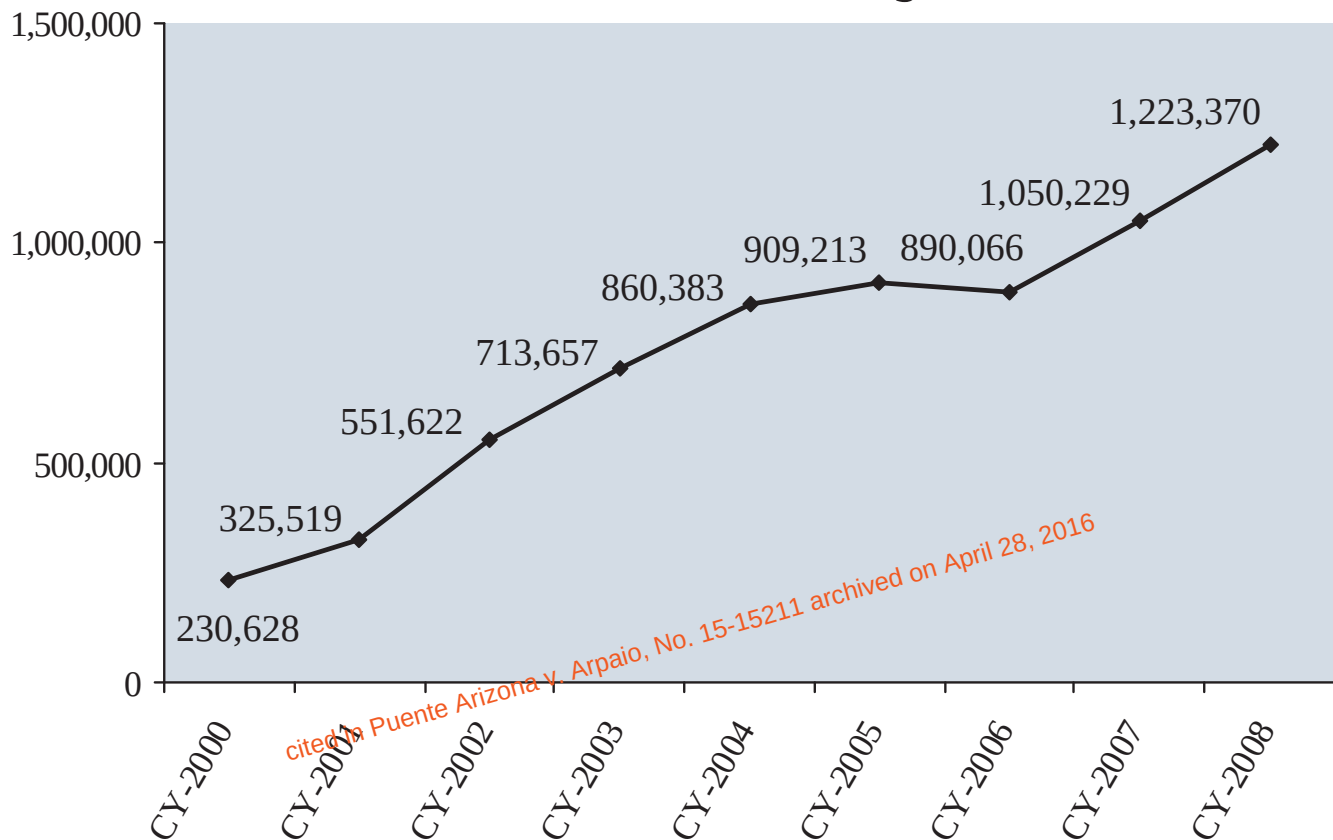
Consumer Sentinel Network Complaint Type Percentages¹ *Calendar Years 2006 through 2008*



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



Consumer Sentinel Network Complaint Count¹ *Calendar Years 2000 through 2008*



¹These complaint figures exclude national do not call registry complaints.

Consumer Sentinel Network Complaint Type Count *Calendar Years 2000 through 2008*

Calendar Year	Consumer Sentinel Network Complaint Count			Total Complaints
	Fraud	Identity Theft	Other	
2000	111,255	31,140	88,233	230,628
2001	137,306	86,250	101,963	325,519
2002	242,783	161,977	146,862	551,622
2003	331,366	215,240	167,051	713,657
2004	410,298	246,909	203,176	860,383
2005	437,502	255,667	216,044	909,213
2006	428,394	246,174	215,498	890,066
2007	577,801	259,266	213,162	1,050,229
2008	643,195	313,982	266,193	1,223,370



Consumer Sentinel Network Complaint Categories¹ *January 1 – December 31, 2008*

Rank	Category	No. of Complaints	Percentages ¹
1	Identity Theft	313,982	26%
2	Third Party and Creditor Debt Collection	104,642	9%
3	Shop-at-Home and Catalog Sales	52,615	4%
4	Internet Services	52,102	4%
5	Foreign Money Offers and Counterfeit Check Scams	38,505	3%
6	Credit Bureaus, Information Furnishers and Report Users	34,940	3%
7	Prizes, Sweepstakes and Lotteries	33,340	3%
8	Television and Electronic Media	25,930	2%
9	Banks and Lenders	22,890	2%
10	Telecom Equipment and Mobile Services	22,387	2%
11	Computer Equipment and Software	21,442	2%
12	Business Opportunities, Employment Agencies and Work-at-Home Plans	20,286	2%
13	Internet Auction	17,294	1%
14	Advance-Fee Loans and Credit Protection/Repair	17,263	1%
15	Health Care	16,275	1%
16	Auto Related Complaints	14,278	1%
17	Travel, Vacations and Timeshare Plans	13,200	1%
18	Credit Cards	13,196	1%
19	Magazines and Buyers Clubs	10,188	1%
20	Telephone Services	9,300	1%
21	Office Supplies and Services	9,091	1%
22	Investment Related Complaints	7,980	1%
23	Home Repair, Improvement and Products	7,635	1%
24	Debt Management and Credit Counseling	6,718	1%
25	Real Estate	6,573	1%
26	Grants	2,634	<1%
27	Charitable Solicitations	1,889	<1%
28	Multi-Level Marketing, Pyramids and Chain Letters	1,788	<1%
29	Clothing, Textiles and Jewelry	1,662	<1%
30	Video Games	1,068	<1%

¹Percentages are based on the total number of CSN complaints (1,223,370) received by the FTC between January 1 and December 31, 2008. Twenty-five percent (303,198) of the total CSN complaints received by the FTC were coded Other (Note in Comments). For CSN category descriptions, details and three year figures, see Appendices B1 through B3.



Consumer Sentinel Network

Total Number of Fraud Complaints & Amount Paid

Calendar Years 2006 through 2008

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average ¹	Median ²
2006	428,394	366,218	85%	\$1,178,995,222	\$3,219	\$500
2007	577,801	514,447	89%	\$1,370,701,020	\$2,664	\$357
2008	643,195	538,869	84%	\$1,833,632,201	\$3,403	\$440

¹Average is based on the total number of consumers who reported an amount paid for each calendar year: CY-2006 = 366,218; CY-2007 = 514,447; and CY-2008 = 538,869. Two hundred fifty-seven consumers reported an amount paid of \$1 million or more during CY-2008; 184 and 267 consumers for CY-2006 and CY-2007, respectively.

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

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

Consumer Sentinel Network

Distribution of Fraud Complaints by Amount Paid

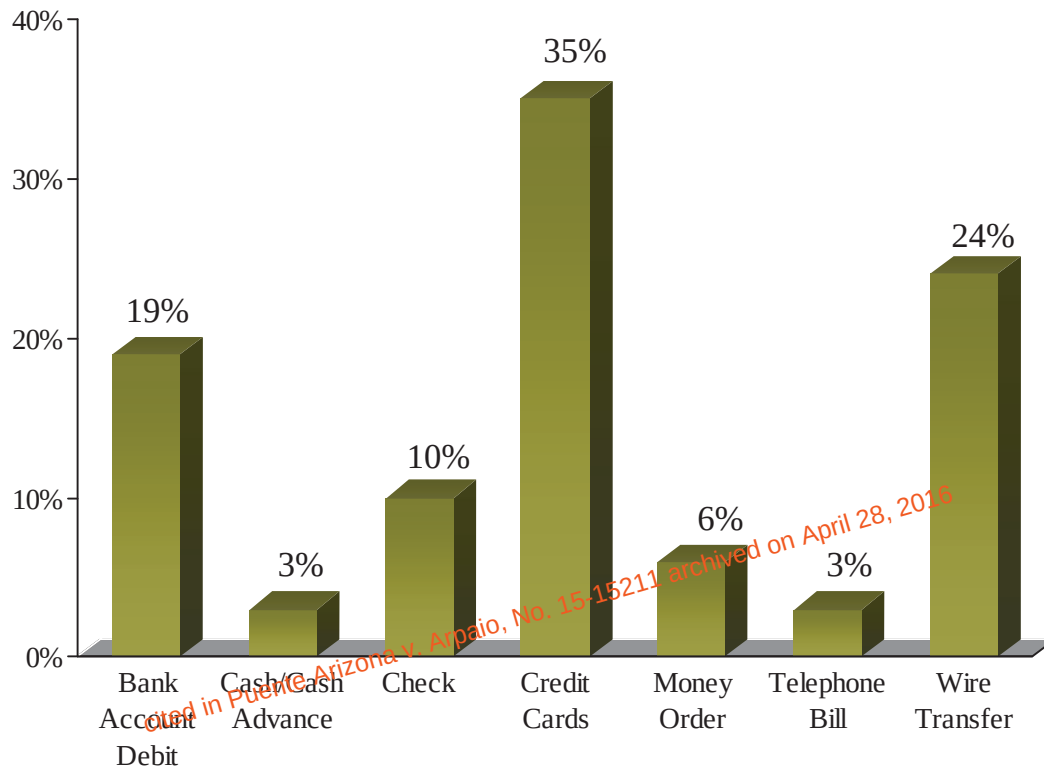
Calendar Years 2006 through 2008

Amount Paid	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
\$0	155,417	42%	279,319	54%	286,460	53%
\$1 - 25	15,298	4%	16,328	3%	16,655	3%
\$26 - 50	15,738	4%	20,569	4%	20,110	4%
\$51 - 75	9,065	2%	12,042	2%	12,345	2%
\$76 - 100	9,239	3%	12,817	2%	13,568	3%
\$101 - 250	28,623	8%	40,008	8%	38,640	7%
\$251 - 500	28,427	8%	33,277	6%	32,942	6%
\$501 - 1,000	29,753	8%	29,990	6%	30,135	6%
\$1,001 - 5,000	58,429	16%	53,942	10%	64,467	12%
More than \$5,000	16,229	4%	16,155	3%	23,547	4%

³Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2006 = 366,218; CY-2007 = 514,447; and CY-2008 = 538,869.



**Consumer Sentinel Network Fraud Complaints
by Method of Consumer Payment¹
January 1 – December 31, 2008**



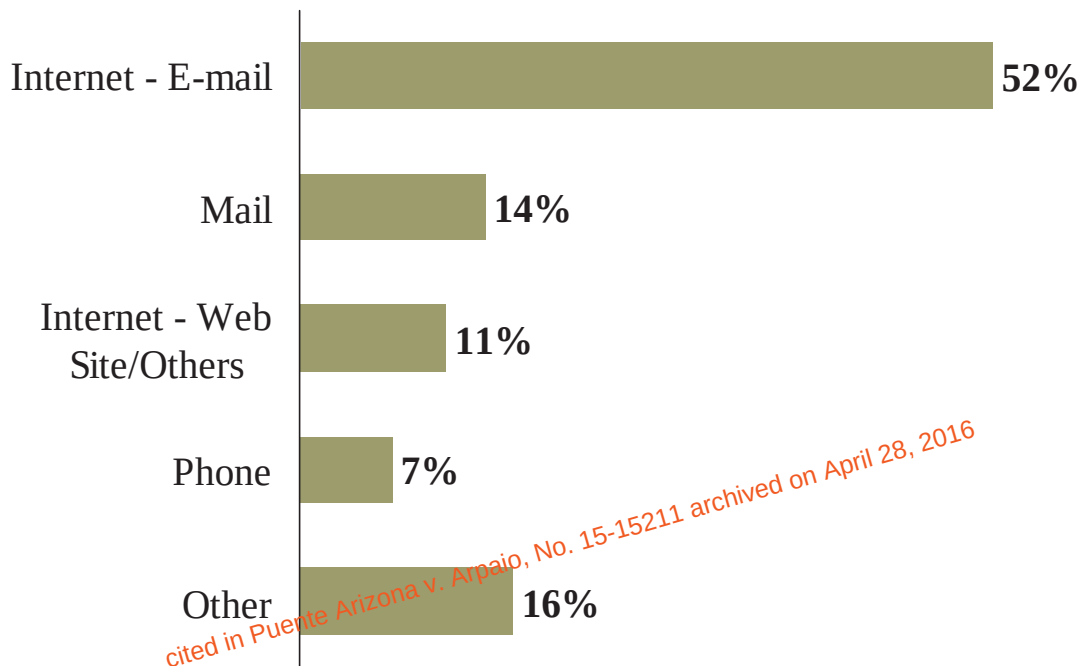
**Consumer Sentinel Network Fraud Complaints
by Method of Consumer Payment
Calendar Years 2006 through 2008**

Payment Method	CY - 2006			CY - 2007			CY - 2008		
	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid	Complaints	Percentages ¹	Amount Paid
Bank Account Debit	13,147	19%	\$37,895,193	11,727	17%	\$30,692,240	11,645	19%	\$31,605,923
Cash/Cash Advance	2,439	4%	\$13,254,637	2,340	4%	\$18,460,537	1,899	3%	\$26,361,129
Check	8,628	13%	\$96,741,498	6,814	10%	\$82,924,792	5,973	10%	\$81,557,839
Credit Cards	20,467	30%	\$41,921,753	22,654	33%	\$50,337,486	21,555	35%	\$45,535,456
Money Order	5,912	9%	\$43,716,702	4,630	7%	\$31,155,412	3,415	6%	\$15,151,244
Telephone Bill	1,267	2%	\$418,507	982	1%	\$296,597	1,734	3%	\$1,248,747
Wire Transfer	15,457	23%	\$151,250,489	18,669	28%	\$139,416,602	14,503	24%	\$139,854,009
Total Reporting Payment Method	67,317			67,816			60,724		

¹Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the method of payment: CY-2006 = 67,317; CY-2007 = 67,816; and CY-2008 = 60,724. 9% of the consumers reported this information during CY-2008, 16% and 12% for CY-2006 and CY-2007, respectively.



Consumer Sentinel Network Fraud Complaints by Company's Method of Contacting Consumers¹ *January 1 – December 31, 2008*



Consumer Sentinel Network Fraud Complaints by Company's Method of Contacting Consumers *Calendar Years 2006 through 2008*

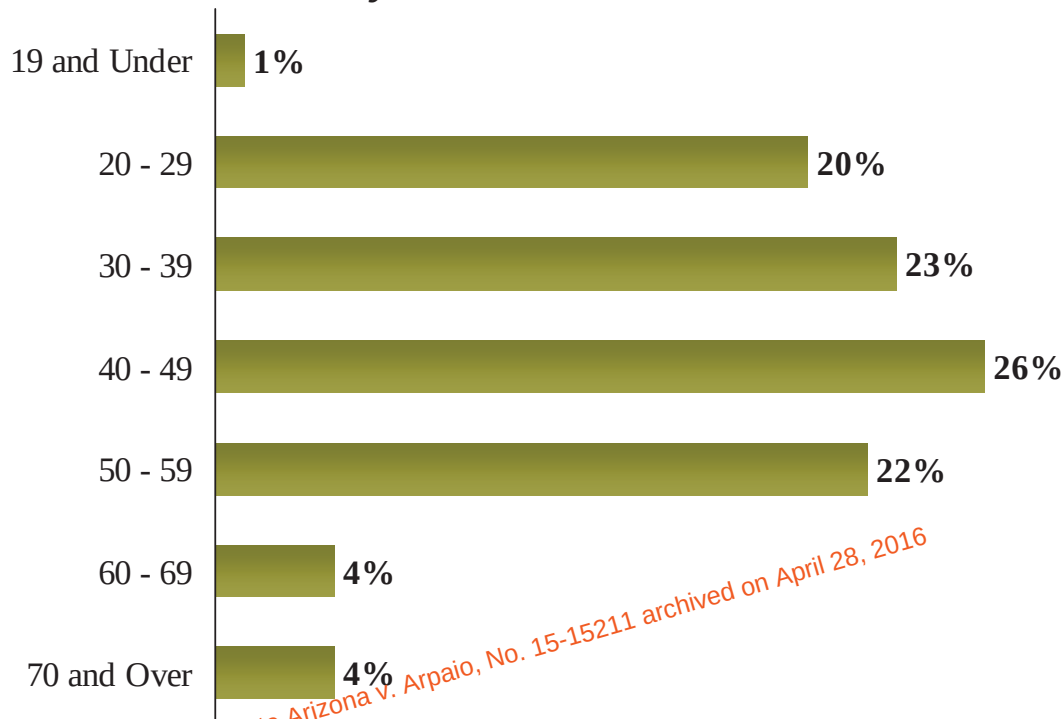
Contact Method	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
Internet - E-mail	138,195	45%	152,131	50%	193,817	52%
Mail	50,317	16%	42,330	14%	51,837	14%
Internet - Web Site/Others	46,687	15%	45,447	15%	40,596	11%
Phone	39,365	13%	33,733	11%	26,067	7%
Other	31,722	10%	33,481	11%	57,695	16%
Total Reporting Contact Method	306,286		307,122		370,012	

¹Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the company's method of initial contact: CY-2006 = 306,286; CY-2007 = 307,122; and CY-2008 = 370,012. 58% of consumers reported this information during CY-2008, 71% and 53% for CY-2006 and CY-2007, respectively.



Consumer Sentinel Network Fraud Complaints by Consumer Age¹

January 1 – December 31, 2008



cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Consumer Sentinel Network Fraud Complaints by Consumer Age¹

Calendar Years 2006 through 2008

Consumer Age	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	2,647	2%	2,132	2%	2,524	1%
20-29	23,338	16%	21,164	16%	67,146	20%
30-39	29,080	21%	27,227	21%	74,639	23%
40-49	33,017	23%	30,045	23%	85,827	26%
50-59	28,842	20%	26,489	20%	73,590	22%
60-69	11,753	8%	11,137	9%	13,826	4%
70 and Over	12,953	9%	12,253	9%	13,948	4%
Total Reporting Age	141,630		130,447		331,500	

¹Percentages are based on the total number of consumers reporting their age for CSN fraud complaints each calendar year: CY-2006 = 141,630; CY-2007 = 130,447; and CY-2008 = 331,500. 52% of consumers reported this information during CY-2008, 33% and 23% for CY-2006 and CY-2007, respectively.



Consumer Sentinel Network Identity Theft Complaints

How Victims' Information is Misused¹

Calendar Years 2006 through 2008

Credit Card Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
New Accounts	15.2%	14.1%	12.3%
Existing Account	10.7%	9.3%	8.0%
Unspecified	0.2%	0.2%	0.1%
Total	25%	23%	20%

Government Documents or Benefits Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
Fraudulent Tax Return Filed	6.3%	8.0%	12.2%
Other Government Documents			
Issued/Forged	0.9%	0.7%	1.3%
Government Benefits			
Applied For/Received	1.3%	1.4%	1.2%
Driver's License Issued/Forged	1.5%	0.9%	0.9%
Unspecified	<0.1%	<0.1%	<0.1%
Total	10%	11%	15%

Employment-Related Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
Employment-Related Fraud	14%	14%	15%

Phone or Utilities Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
Utilities - New Accounts	5.8%	5.2%	5.5%
Wireless - New Accounts	7.2%	6.4%	4.1%
Telephone - New Accounts	4.4%	7.3%	3.4%
Unauthorized Charges			
to Existing Accounts	0.7%	0.5%	0.5%
Unspecified	0.5%	0.5%	0.2%
Total	17%	18%	13%

Bank Fraud²

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
Electronic Fund Transfer	8.0%	7.0%	4.6%
Existing Accounts	5.8%	4.0%	3.4%
New Accounts	3.1%	3.1%	3.0%
Unspecified	0.1%	0.1%	0.1%
Total	16%	13%	11%

Loan Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
Business / Personal /			
Student Loan	2.5%	2.3%	1.8%
Auto Loan / Lease	1.7%	1.4%	1.3%
Real Estate Loan	1.3%	1.3%	1.2%
Unspecified	0.2%	0.3%	0.2%
Total	5%	5%	4%

Other Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
Uncertain	12.0%	11.6%	10.3%
Miscellaneous	4.6%	7.7%	8.7%
Evading the Law	2.1%	1.8%	1.4%
Medical	2.0%	1.6%	1.3%
Internet / Email	2.2%	1.4%	1.1%
Apartment or House Rented	0.9%	0.6%	0.7%
Insurance	0.4%	0.3%	0.3%
Securities / Other Investments	0.2%	0.3%	0.2%
Property Rental Fraud	0.3%	0.3%	0.2%
Magazines	0.2%	0.2%	0.2%
Child Support	0.2%	0.2%	0.2%
Bankruptcy	0.2%	0.2%	0.1%
Total	24%	25%	24%

Attempted Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2006	CY-2007	CY-2008
Attempted Identity Theft	6%	5%	6%

¹Percentages are based on the total number of CSN identity theft complaints for each calendar year: CY-2006 = 246,174; CY-2007 = 259,266; and CY-2008 = 313,982. Note that 12% of identity theft complaints include more than one type of identity theft in CY-2008, 18% in CY-2006 and 16% in CY-2007.

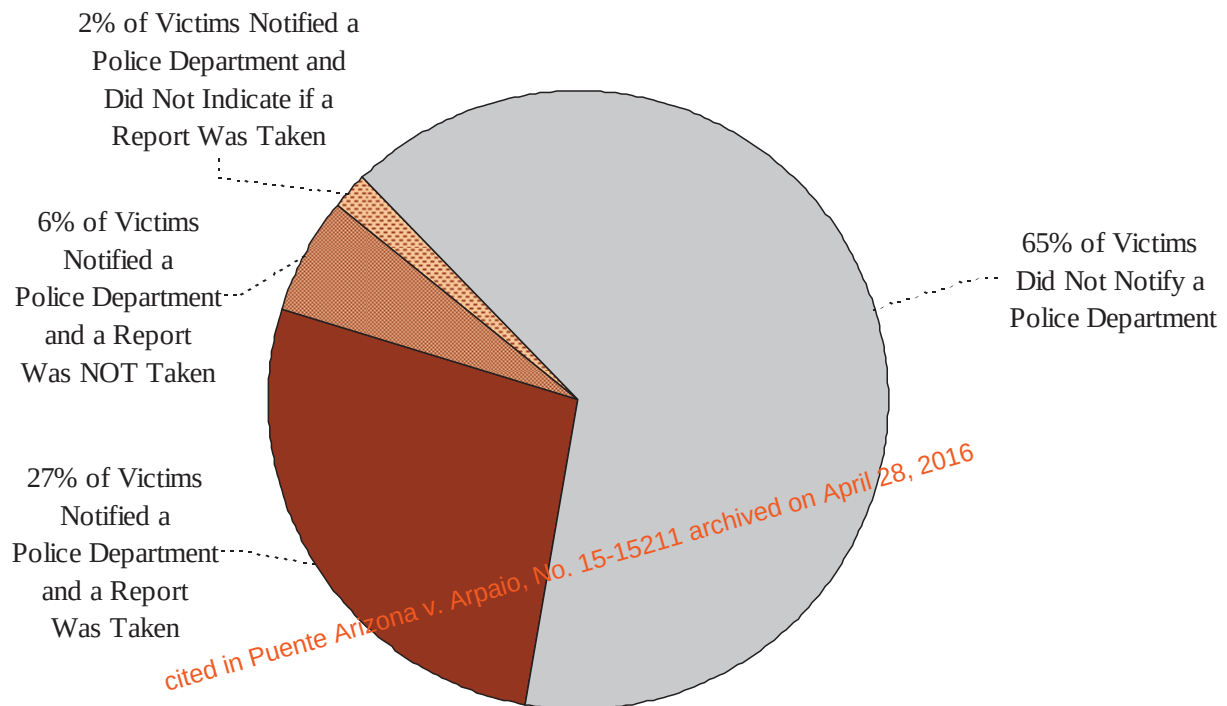
²Includes fraud involving checking and savings accounts and electronic fund transfers.



Consumer Sentinel Network Identity Theft Complaints

Law Enforcement Contact¹

January 1 – December 31, 2008



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (241,157). 82% of the identity theft victims who contacted the FTC reported law enforcement contact information.

Law Enforcement Contact

Calendar Years 2006 through 2008

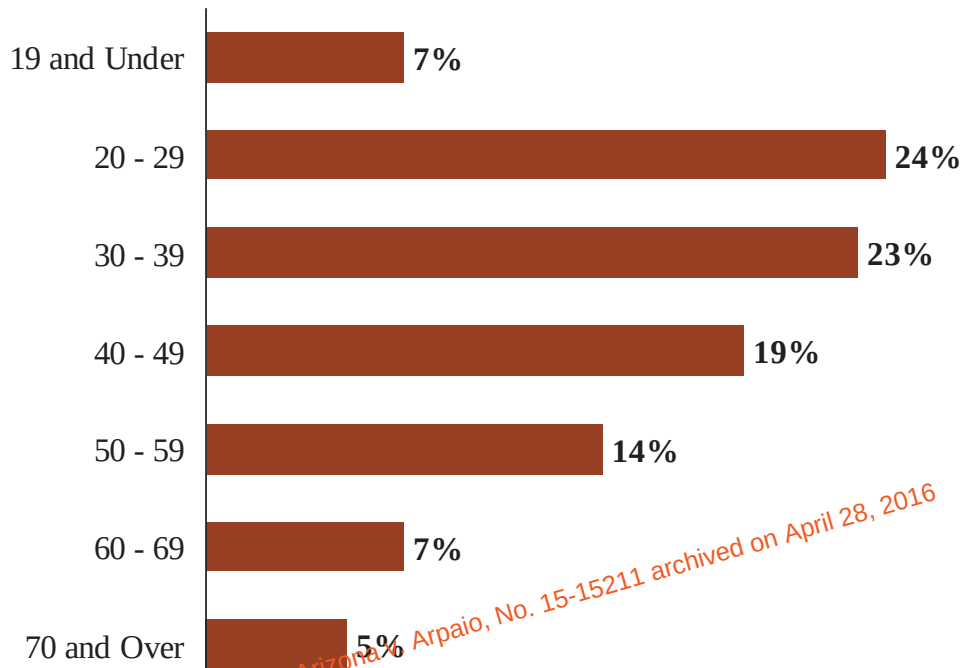
If the victim notified a police department, was a report taken?	CY-2006		CY-2007		CY-2008	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Yes	69,142	30%	65,290	27%	66,394	27%
No	18,537	8%	18,658	8%	14,500	6%
Not Reported	1,063	<1%	233	<1%	3,759	2%
<i>Total Who Notified a Police Department</i>	<i>88,742</i>	<i>38%</i>	<i>84,181</i>	<i>35%</i>	<i>84,653</i>	<i>35%</i>
<i>Total Who Did Not Notify a Police Department</i>	<i>144,917</i>	<i>62%</i>	<i>158,379</i>	<i>65%</i>	<i>156,504</i>	<i>65%</i>
Total Reporting Law Enforcement Contact Information	233,659		242,560		241,157	

²Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department: CY-2006 = 233,659; CY-2007 = 242,560; and CY-2008 = 241,157. 82% of identity theft victims who contacted the FTC reported law enforcement contact information in CY-2008, 98% in CY-2006 and 99% in CY-2007.



Consumer Sentinel Network Identity Theft Complaints by Victims' Age¹

January 1 – December 31, 2008



cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Consumer Sentinel Network Identity Theft Complaints by Victims' Age

Calendar Years 2006 through 2008

Consumer Age	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	18,787	8%	19,810	8%	20,597	7%
20-29	58,916	25%	60,319	24%	72,637	24%
30-39	54,134	23%	57,341	23%	66,809	23%
40-49	46,402	20%	48,519	20%	57,745	19%
50-59	30,916	13%	34,285	14%	41,969	14%
60-69	14,327	6%	16,653	7%	22,197	7%
70 and Over	9,734	4%	10,951	4%	14,783	5%
Total Reporting Age	233,216		247,878		296,737	

¹Percentages are based on the total number of victims reporting their age in CSN identity theft complaints for each calendar year: CY-2006 = 233,216; CY-2007 = 247,878; and CY-2008 = 296,737. 95% of the consumers who contacted the FTC reported their age in CY-2008, 95% in CY-2006 and 96% in CY-2007.



Consumer Sentinel Network State Complaint Rates

January 1 – December 31, 2008

Fraud & Other Complaints

Rank	Consumer State	Complaints Per 100,000 Population	Complaints
1	Colorado	359.5	17,755
2	Maryland	347.6	19,585
3	Nevada	344.3	8,953
4	Oregon	332.0	12,584
5	Washington	331.8	21,730
6	Alaska	328.3	2,253
7	Virginia	317.9	24,695
8	Arizona	317.1	20,610
9	Florida	313.6	57,472
10	New Hampshire	302.9	3,985
11	Delaware	301.2	2,630
12	California	290.1	106,623
13	Missouri	288.5	17,056
14	Hawaii	286.4	3,689
15	New Jersey	286.0	24,830
16	Georgia	283.6	27,470
17	Utah	268.4	7,345
18	Wyoming	262.3	1,397
19	Idaho	260.5	3,970
20	Ohio	256.9	29,506
21	Tennessee	255.7	15,893
22	Minnesota	254.0	18,459
23	Kansas	253.4	7,101
24	North Carolina	250.8	23,128
25	Texas	249.2	60,633
26	Montana	249.1	2,410
27	Vermont	247.1	1,535
28	Pennsylvania	246.7	30,711
29	Alabama	244.9	11,417
30	Connecticut	244.3	8,552
31	Nebraska	244.1	4,353
32	New Mexico	242.2	4,807
33	Massachusetts	238.8	15,515
34	Maine	238.4	3,138
35	Indiana	237.7	15,159
36	Illinois	237.0	30,578
37	South Carolina	235.6	10,556
38	Wisconsin	233.5	13,142
39	New York	230.9	44,996
40	Rhode Island	230.0	2,417
41	Michigan	228.0	22,805
42	Oklahoma	222.4	8,099
43	West Virginia	204.4	3,709
44	Louisiana	203.5	8,978
45	Iowa	196.3	5,895
46	Arkansas	192.3	5,492
47	Kentucky	191.4	8,173
48	South Dakota	165.8	1,333
49	North Dakota	162.3	1,041
50	Mississippi	153.1	4,498

Identity Theft Complaints

Rank	Victim State	Complaints Per 100,000 Population	Complaints
1	Arizona	149.0	9,683
2	California	139.1	51,140
3	Florida	133.3	24,440
4	Texas	130.3	31,708
5	Nevada	126.0	3,275
6	New York	116.2	22,647
7	Georgia	111.0	10,748
8	Illinois	106.4	13,726
9	New Mexico	104.9	2,081
10	Colorado	100.9	4,983
11	Maryland	96.1	5,412
12	New Jersey	94.2	8,181
13	Alabama	93.1	4,342
14	Washington	89.4	5,855
15	Delaware	86.9	759
16	Louisiana	86.6	3,819
17	Connecticut	86.6	3,031
18	Pennsylvania	86.1	10,723
19	Michigan	83.6	8,363
20	Massachusetts	83.2	5,408
21	North Carolina	82.5	7,609
22	Virginia	81.7	6,349
23	Mississippi	80.5	2,367
24	Tennessee	80.2	4,982
25	Rhode Island	78.4	824
26	Oregon	77.5	2,937
27	Missouri	75.0	4,433
28	Oklahoma	74.0	2,696
29	South Carolina	73.5	3,292
30	Arkansas	72.4	2,068
31	Indiana	72.0	4,589
32	Ohio	71.7	8,237
33	Kansas	71.6	2,005
34	Alaska	71.4	490
35	Minnesota	67.6	3,528
36	Utah	64.9	1,775
37	Nebraska	59.2	1,055
38	New Hampshire	57.7	759
39	Idaho	56.9	867
40	Kentucky	56.1	2,396
41	Wisconsin	56.0	3,152
42	Hawaii	55.2	711
43	West Virginia	47.7	866
44	Vermont	47.6	296
45	Maine	47.3	623
46	Wyoming	46.9	250
47	Montana	46.5	450
48	Iowa	44.9	1,347
49	North Dakota	35.7	229
50	South Dakota	33.8	272

Note: Per 100,000 unit of population estimates are based on the 2008 U.S. Census population estimates (Table NST-EST2008-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2008). Numbers for the District of Columbia are: Fraud and Others = 2,685 complaints and 453.7 complaints per 100,000 population; Identity Theft = 979 victims and 165.4 victims per 100,000 population.



Consumer Sentinel Network Largest Metropolitan Areas Ranking for Fraud and Other – Related Consumer Complaints¹ *January 1 – December 31, 2008*

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Napa, CA Metropolitan Statistical Area	1,148	859.8
2	Greeley, CO Metropolitan Statistical Area	1,988	839.3
3	Albany-Lebanon, OR Micropolitan Statistical Area	899	806.4
4	Dunn, NC Micropolitan Statistical Area	827	778.1
5	Punta Gorda, FL Metropolitan Statistical Area	1,139	737.5
6	Roseburg, OR Micropolitan Statistical Area	743	706.8
7	Madera, CA Metropolitan Statistical Area	1,018	695.6
8	Prescott, AZ Metropolitan Statistical Area	1,423	684.1
9	Yuba City, CA Metropolitan Statistical Area	1,072	662.5
10	Gettysburg, PA Micropolitan Statistical Area	662	654.8
11	Thomasville-Lexington, NC Micropolitan Statistical Area	1,003	642.0
12	Gainesville, GA Metropolitan Statistical Area	1,112	641.8
13	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	1,224	634.1
14	Springfield, OH Metropolitan Statistical Area	890	627.3
15	Boulder, CO Metropolitan Statistical Area	1,739	616.0
16	Monroe, MI Metropolitan Statistical Area	937	604.4
17	East Stroudsburg, PA Micropolitan Statistical Area	1,001	604.2
18	Salisbury, NC Micropolitan Statistical Area	722	603.3
19	Willimantic, CT Micropolitan Statistical Area	701	599.8
20	Allegan, MI Micropolitan Statistical Area	669	589.4
21	Winchester, VA-WV Metropolitan Statistical Area	701	589.4
22	Torrington, CT Micropolitan Statistical Area	1,118	588.1
23	Concord, NH Micropolitan Statistical Area	870	587.5
24	Olympia, WA Metropolitan Statistical Area	1,367	582.5
25	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	673	581.7
26	Lake Charles, LA Metropolitan Statistical Area	1,112	578.2
27	New Bern, NC Micropolitan Statistical Area	673	571.0
28	Michigan City-La Porte, IN Metropolitan Statistical Area	628	568.4
29	Flagstaff, AZ Metropolitan Statistical Area	710	568.2
30	Hanford-Corcoran, CA Metropolitan Statistical Area	830	567.9
31	Statesville-Mooresville, NC Micropolitan Statistical Area	829	567.0
32	Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	1,008	559.1
33	Durham, NC Metropolitan Statistical Area	2,566	552.6
34	Hammond, LA Micropolitan Statistical Area	624	551.5
35	Chambersburg, PA Micropolitan Statistical Area	769	549.3
36	Vallejo-Fairfield, CA Metropolitan Statistical Area	2,243	544.8
37	Medford, OR Metropolitan Statistical Area	1,062	538.9
38	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,339	536.2
39	Dalton, GA Metropolitan Statistical Area	720	535.7
40	Ann Arbor, MI Metropolitan Statistical Area	1,827	531.0
41	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	675	528.3
42	Colorado Springs, CO Metropolitan Statistical Area	3,164	528.1
43	Daphne-Fairhope, AL Micropolitan Statistical Area	892	527.3
44	Missoula, MT Metropolitan Statistical Area	534	526.5
45	Santa Fe, NM Metropolitan Statistical Area	747	524.6
46	Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,336	518.6
47	Bellingham, WA Metropolitan Statistical Area	964	518.4
48	Lebanon, PA Metropolitan Statistical Area	654	515.4
49	Macon, GA Metropolitan Statistical Area	1,179	514.1
50	Niles-Benton Harbor, MI Metropolitan Statistical Area	831	513.9

¹Ranking is based on the number of fraud and other types of complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See fraud and other types of complaints figures for all Metropolitan Areas with a population of 100,000 or more in Appendix D1. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.



Consumer Sentinel Network Largest Metropolitan Areas Ranking for Identity Theft – Related Consumer Complaints¹ *January 1 – December 31, 2008*

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Brownsville-Harlingen, TX Metropolitan Statistical Area	1,422	366.8
2	Napa, CA Metropolitan Statistical Area	469	351.3
3	Madera, CA Metropolitan Statistical Area	511	349.2
4	McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	2,259	322.4
5	Hanford-Corcoran, CA Metropolitan Statistical Area	462	316.1
6	Thomasville-Lexington, NC Micropolitan Statistical Area	437	279.7
7	Laredo, TX Metropolitan Statistical Area	633	273.5
8	Bakersfield, CA Metropolitan Statistical Area	2,119	271.6
9	Yuba City, CA Metropolitan Statistical Area	430	265.8
10	Vallejo-Fairfield, CA Metropolitan Statistical Area	1,078	261.9
11	Greeley, CO Metropolitan Statistical Area	584	246.6
12	Dunn, NC Micropolitan Statistical Area	250	235.2
13	Gainesville, GA Metropolitan Statistical Area	400	230.9
14	Montgomery, AL Metropolitan Statistical Area	824	227.8
15	Merced, CA Metropolitan Statistical Area	559	227.6
16	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	540	216.3
17	Salisbury, NC Micropolitan Statistical Area	286	209.9
18	Flagstaff, AZ Metropolitan Statistical Area	257	205.7
19	Las Cruces, NM Metropolitan Statistical Area	395	203.7
20	Hammond, LA Micropolitan Statistical Area	227	200.6
21	Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	10,919	199.8
22	Macon, GA Metropolitan Statistical Area	453	197.5
23	Stockton, CA Metropolitan Statistical Area	1,318	195.8
24	Monroe, MI Metropolitan Statistical Area	303	195.4
25	El Centro, CA Metropolitan Statistical Area	313	195.3
26	Visalia-Porterville, CA Metropolitan Statistical Area	813	193.6
27	Albany-Lebanon, OR Micropolitan Statistical Area	214	191.9
28	Yuma, AZ Metropolitan Statistical Area	359	191.4
29	Corpus Christi, TX Metropolitan Statistical Area	792	190.5
30	Punta Gorda, FL Metropolitan Statistical Area	293	189.7
31	Dothan, AL Micropolitan Statistical Area	260	188.1
32	Fresno, CA Metropolitan Statistical Area	1,676	187.9
33	San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	476	185.2
34	Modesto, CA Metropolitan Statistical Area	936	182.8
35	Willimantic, CT Micropolitan Statistical Area	207	177.1
36	Torrington, CT Micropolitan Statistical Area	336	176.7
37	Brunswick, GA Metropolitan Statistical Area	177	175.9
38	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	7,101	175.8
39	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	7,008	174.1
40	Sebastian-Vero Beach, FL Metropolitan Statistical Area	224	172.2
41	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	332	172.0
42	Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	672	171.4
43	El Paso, TX Metropolitan Statistical Area	1,261	171.3
44	Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,369	171.2
45	Auburn-Opelika, AL Metropolitan Statistical Area	215	170.9
46	Goldsboro, NC Metropolitan Statistical Area	194	170.4
47	Prescott, AZ Metropolitan Statistical Area	354	170.2
48	Tucson, AZ Metropolitan Statistical Area	1,596	168.6
49	Statesville-Mooresville, NC Micropolitan Statistical Area	246	168.3
50	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	214	167.5

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See identity theft figures for all Metropolitan Areas with a population of 100,000 or more in Appendix D2. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of December 2005 and the population estimates are based on the 2006 U.S. Census table CBSA-EST2006-01.



Consumer Sentinel Network Detailed State Complaint Information

(one page per State and the District of Columbia)

Fraud & Other Complaints

- ▶ Top Fraud & Other Complaint Categories

cited in Puente Arizona v. Arpaio, No. 15-15211 archived on April 28, 2016

Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims

cited in *Puente Arizona v. Arpaio*, No. 15-15211 archived on April 28, 2016



ALABAMA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 15,759

Fraud and Other Complaints Count from Alabama Consumers = 11,417

Top 10 Fraud and Other Complaint Categories Reported by Alabama Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,392	12%
2	Television and Electronic Media	609	5%
3	Internet Services	585	5%
4	Shop-at-Home and Catalog Sales	551	5%
5	Credit Bureaus, Information Furnishers and Report Users	432	4%
6	Prizes, Sweepstakes and Lotteries	431	4%
7	Telecom Equipment and Mobile Services	408	4%
8	Foreign Money Offers and Counterfeit Check Scams	405	4%
9	Banks and Lenders	337	3%
10	Advance-Fee Loans and Credit Protection/Repair	286	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Alabama consumers (11,417).

Identity Theft Complaints Count from Alabama Victims = 4,342

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,380	32%
2	Credit Card Fraud	684	16%
3	Phone or Utilities Fraud	495	11%
4	Bank Fraud ²	376	9%
5	Employment-Related Fraud	343	8%
6	Loan Fraud	158	4%
	Other	876	20%
	Attempted Identity Theft	217	5%

¹Percentages are based on the 4,342 victims reporting from Alabama. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ALASKA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,743

Fraud and Other Complaints Count from Alaska Consumers = 2,253

Top 10 Fraud and Other Complaint Categories Reported by Alaska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	229	10%
2	Internet Services	210	9%
3	Foreign Money Offers and Counterfeit Check Scams	140	6%
4	Shop-at-Home and Catalog Sales	132	6%
5	Prizes, Sweepstakes and Lotteries	106	5%
6	Credit Bureaus, Information Furnishers and Report Users	66	3%
7	Telecom Equipment and Mobile Services	65	3%
8	Computer Equipment and Software	57	3%
9	Internet Auction	49	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	48	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Alaska consumers (2,253).

Identity Theft Complaints Count from Alaska Victims = 490

Identity Theft Types Reported by Alaska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	105	21%
2	Government Documents or Benefits Fraud	59	12%
3	Bank Fraud ²	53	11%
4	Phone or Utilities Fraud	50	10%
5	Employment-Related Fraud	49	10%
6	Loan Fraud	24	5%
	Other	141	29%
	Attempted Identity Theft	26	5%

¹Percentages are based on the 490 victims reporting from Alaska. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ARIZONA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 30,293

Fraud and Other Complaints Count from Arizona Consumers = 20,610

Top 10 Fraud and Other Complaint Categories Reported by Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,359	11%
2	Shop-at-Home and Catalog Sales	1,090	5%
3	Internet Services	1,076	5%
4	Prizes, Sweepstakes and Lotteries	825	4%
5	Foreign Money Offers and Counterfeit Check Scams	798	4%
6	Credit Bureaus, Information Furnishers and Report Users	726	4%
7	Television and Electronic Media	633	3%
8	Telecom Equipment and Mobile Services	601	3%
9	Banks and Lenders	534	3%
10	Health Care	442	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Arizona consumers (20,610).

Identity Theft Complaints Count from Arizona Victims = 9,683

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	3,218	33%
2	Credit Card Fraud	1,335	14%
3	Government Documents or Benefits Fraud	1,009	10%
4	Phone or Utilities Fraud	959	10%
5	Bank Fraud ²	925	10%
6	Loan Fraud	438	5%
	Other	2,176	22%
	Attempted Identity Theft	371	4%

¹Percentages are based on the 9,683 victims reporting from Arizona. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ARKANSAS

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,560

Fraud and Other Complaints Count from Arkansas Consumers = 5,492

Top 10 Fraud and Other Complaint Categories Reported by Arkansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	608	11%
2	Shop-at-Home and Catalog Sales	311	6%
3	Internet Services	283	5%
4	Television and Electronic Media	242	4%
5	Credit Bureaus, Information Furnishers and Report Users	237	4%
6	Telecom Equipment and Mobile Services	214	4%
7	Foreign Money Offers and Counterfeit Check Scams	208	4%
8	Prizes, Sweepstakes and Lotteries	167	3%
9	Health Care	132	2%
10	Banks and Lenders	130	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Arkansas consumers (5,492).

Identity Theft Complaints Count from Arkansas Victims = 2,068

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	383	19%
2	Government Documents or Benefits Fraud	305	15%
3	Bank Fraud ²	286	14%
4	Phone or Utilities Fraud	285	14%
5	Employment-Related Fraud	247	12%
6	Loan Fraud	99	5%
	Other	442	21%
	Attempted Identity Theft	124	6%

¹Percentages are based on the 2,068 victims reporting from Arkansas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



CALIFORNIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 157,763

Fraud and Other Complaints Count from California Consumers = 106,623

Top 10 Fraud and Other Complaint Categories Reported by California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	16,182	15%
2	Internet Services	6,621	6%
3	Shop-at-Home and Catalog Sales	5,238	5%
4	Foreign Money Offers and Counterfeit Check Scams	5,060	5%
5	Credit Bureaus, Information Furnishers and Report Users	4,096	4%
6	Prizes, Sweepstakes and Lotteries	3,430	3%
7	Banks and Lenders	3,248	3%
8	Computer Equipment and Software	2,180	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	2,176	2%
10	Telecom Equipment and Mobile Services	2,106	2%

¹Percentages are based on the total number of CSN fraud and other complaints from California consumers (106,623).

Identity Theft Complaints Count from California Victims = 51,140

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	10,330	20%
2	Credit Card Fraud	10,197	20%
3	Government Documents or Benefits Fraud	6,261	12%
4	Bank Fraud ²	5,653	11%
5	Phone or Utilities Fraud	5,404	11%
6	Loan Fraud	2,214	4%
	Other	12,556	25%
	Attempted Identity Theft	2,737	5%

¹Percentages are based on the 51,140 victims reporting from California. Note that CSN identity theft complaints may be coded under multiple theft types.

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



COLORADO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 22,738

Fraud and Other Complaints Count from Colorado Consumers = 17,755

Top 10 Fraud and Other Complaint Categories Reported by Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,482	8%
2	Internet Services	1,171	7%
3	Shop-at-Home and Catalog Sales	950	5%
4	Foreign Money Offers and Counterfeit Check Scams	826	5%
5	Credit Bureaus, Information Furnishers and Report Users	591	3%
6	Television and Electronic Media	551	3%
7	Computer Equipment and Software	483	3%
8	Telecom Equipment and Mobile Services	468	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	408	2%
10	Banks and Lenders	388	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Colorado consumers (17,755).

Identity Theft Complaints Count from Colorado Victims = 4,983

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	1,094	22%
2	Credit Card Fraud	835	17%
3	Phone or Utilities Fraud	599	12%
4	Government Documents or Benefits Fraud	541	11%
5	Bank Fraud ²	486	10%
6	Loan Fraud	213	4%
	Other	1,262	25%
	Attempted Identity Theft	256	5%

¹Percentages are based on the 4,983 victims reporting from Colorado. Note that CSN identity theft complaints may be coded under multiple theft types.

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



CONNECTICUT

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 11,583

Fraud and Other Complaints Count from Connecticut Consumers = 8,552

Top 10 Fraud and Other Complaint Categories Reported by Connecticut Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	867	10%
2	Shop-at-Home and Catalog Sales	571	7%
3	Foreign Money Offers and Counterfeit Check Scams	560	7%
4	Internet Services	492	6%
5	Prizes, Sweepstakes and Lotteries	472	6%
6	Credit Bureaus, Information Furnishers and Report Users	356	4%
7	Computer Equipment and Software	239	3%
8	Banks and Lenders	218	3%
9	Advance-Fee Loans and Credit Protection/Repair	203	2%
10	Auto Related Complaints	197	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Connecticut consumers (8,552).

Identity Theft Complaints Count from Connecticut Victims = 3,031

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	668	22%
2	Phone or Utilities Fraud	470	16%
3	Employment-Related Fraud	370	12%
4	Government Documents or Benefits Fraud	341	11%
5	Bank Fraud ²	325	11%
6	Loan Fraud	109	4%
	Other	758	25%
	Attempted Identity Theft	171	6%

¹Percentages are based on the 3,031 victims reporting from Connecticut. Note that CSN identity theft complaints may be coded under multiple theft types.

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



DELAWARE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,389

Fraud and Other Complaints Count from Delaware Consumers = 2,630

Top 10 Fraud and Other Complaint Categories Reported by Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	437	17%
2	Credit Bureaus, Information Furnishers and Report Users	154	6%
3	Internet Services	139	5%
4	Shop-at-Home and Catalog Sales	129	5%
5	Banks and Lenders	102	4%
6	Foreign Money Offers and Counterfeit Check Scams	94	4%
7	Prizes, Sweepstakes and Lotteries	84	3%
8	Computer Equipment and Software	83	3%
9	Advance-Fee Loans and Credit Protection/Repair	71	3%
10	Credit Cards	67	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Delaware consumers (2,630).

Identity Theft Complaints Count from Delaware Victims = 759

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	155	20%
2	Phone or Utilities Fraud	133	18%
3	Government Documents or Benefits Fraud	93	12%
4	Bank Fraud ²	78	10%
5	Employment-Related Fraud	73	10%
6	Loan Fraud	43	6%
	Other	167	22%
	Attempted Identity Theft	57	8%

¹Percentages are based on the 759 victims reporting from Delaware. Note that CSN identity theft complaints may be coded under multiple theft types.

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



DISTRICT OF COLUMBIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,664

Fraud and Other Complaints Count from District of Columbia Consumers = 2,685

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	375	14%
2	Internet Services	182	7%
3	Credit Bureaus, Information Furnishers and Report Users	166	6%
4	Shop-at-Home and Catalog Sales	136	5%
5	Prizes, Sweepstakes and Lotteries	91	3%
6	Banks and Lenders	89	3%
7	Foreign Money Offers and Counterfeit Check Scams	82	3%
8	Telecom Equipment and Mobile Services	65	2%
9	Auto Related Complaints	63	2%
10	Computer Equipment and Software	58	2%
11	Credit Cards	58	2%

¹Percentages are based on the total number of CSN fraud and other complaints from District of Columbia consumers (2,685).

cited in Puente Arzobispo, No. 15-15211 archived on April 28, 2016

Identity Theft Complaints Count from District of Columbia Victims = 979

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	208	21%
2	Bank Fraud ²	168	17%
3	Government Documents or Benefits Fraud	159	16%
4	Phone or Utilities Fraud	113	12%
5	Employment-Related Fraud	67	7%
6	Loan Fraud	57	6%
	Other	230	23%
	Attempted Identity Theft	54	6%

¹Percentages are based on the 979 victims reporting from District of Columbia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



FLORIDA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 81,912

Fraud and Other Complaints Count from Florida Consumers = 57,472

Top 10 Fraud and Other Complaint Categories Reported by Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	8,403	15%
2	Credit Bureaus, Information Furnishers and Report Users	3,284	6%
3	Internet Services	3,226	6%
4	Shop-at-Home and Catalog Sales	2,841	5%
5	Foreign Money Offers and Counterfeit Check Scams	2,552	4%
6	Banks and Lenders	1,966	3%
7	Prizes, Sweepstakes and Lotteries	1,771	3%
8	Business Opportunities, Employment Agencies and Work-at-Home Plans	1,485	3%
9	Telecom Equipment and Mobile Services	1,466	3%
10	Internet Auction	1,194	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Florida consumers (57,472).

Identity Theft Complaints Count from Florida Victims = 24,440

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	4,973	20%
2	Government Documents or Benefits Fraud	4,466	18%
3	Bank Fraud ²	3,135	13%
4	Employment-Related Fraud	2,413	10%
5	Phone or Utilities Fraud	2,327	10%
6	Loan Fraud	1,010	4%
	Other	6,199	25%
	Attempted Identity Theft	1,432	6%

¹Percentages are based on the 24,440 victims reporting from Florida. Note that CSN identity theft complaints may be coded under multiple theft types.

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



GEORGIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 38,218

Fraud and Other Complaints Count from Georgia Consumers = 27,470

Top 10 Fraud and Other Complaint Categories Reported by Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	4,430	16%
2	Internet Services	1,455	5%
3	Credit Bureaus, Information Furnishers and Report Users	1,439	5%
4	Shop-at-Home and Catalog Sales	1,239	5%
5	Television and Electronic Media	1,229	4%
6	Foreign Money Offers and Counterfeit Check Scams	1,017	4%
7	Banks and Lenders	911	3%
8	Prizes, Sweepstakes and Lotteries	861	3%
9	Telecom Equipment and Mobile Services	844	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	712	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Georgia consumers (27,470).

Identity Theft Complaints Count from Georgia Victims = 10,748

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	2,488	23%
2	Credit Card Fraud	1,906	18%
3	Bank Fraud ²	1,348	13%
4	Phone or Utilities Fraud	1,170	11%
5	Employment-Related Fraud	968	9%
6	Loan Fraud	426	4%
	Other	2,595	24%
	Attempted Identity Theft	590	5%

¹Percentages are based on the 10,748 victims reporting from Georgia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



HAWAII

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,400

Fraud and Other Complaints Count from Hawaii Consumers = 3,689

Top 10 Fraud and Other Complaint Categories Reported by Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	343	9%
2	Shop-at-Home and Catalog Sales	229	6%
3	Internet Services	225	6%
4	Foreign Money Offers and Counterfeit Check Scams	210	6%
5	Prizes, Sweepstakes and Lotteries	171	5%
6	Telecom Equipment and Mobile Services	124	3%
7	Computer Equipment and Software	118	3%
8	Credit Bureaus, Information Furnishers and Report Users	113	3%
9	Banks and Lenders	91	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	88	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Hawaii consumers (3,689).

Identity Theft Complaints Count from Hawaii Victims = 711

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	188	26%
2	Bank Fraud ²	93	13%
3	Phone or Utilities Fraud	76	11%
4	Government Documents or Benefits Fraud	62	9%
5	Employment-Related Fraud	45	6%
6	Loan Fraud	27	4%
	Other	199	28%
	Attempted Identity Theft	50	7%

¹Percentages are based on the 711 victims reporting from Hawaii. Note that CSN identity theft complaints may be coded under multiple theft types.

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



IDAHO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,837

Fraud and Other Complaints Count from Idaho Consumers = 3,970

Top 10 Fraud and Other Complaint Categories Reported by Idaho Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	348	9%
2	Internet Services	271	7%
3	Shop-at-Home and Catalog Sales	237	6%
4	Foreign Money Offers and Counterfeit Check Scams	186	5%
5	Television and Electronic Media	126	3%
6	Credit Bureaus, Information Furnishers and Report Users	125	3%
7	Prizes, Sweepstakes and Lotteries	124	3%
8	Advance-Fee Loans and Credit Protection/Repair	94	2%
9	Computer Equipment and Software	92	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	88	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Idaho consumers (3,970).

Identity Theft Complaints Count from Idaho Victims = 867

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	156	18%
2	Employment-Related Fraud	118	14%
3	Bank Fraud ²	99	11%
4	Phone or Utilities Fraud	96	11%
5	Government Documents or Benefits Fraud	84	10%
6	Loan Fraud	42	5%
	Other	236	27%
	Attempted Identity Theft	60	7%

¹Percentages are based on the 867 victims reporting from Idaho. Note that CSN identity theft complaints may be coded under multiple theft types.

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



ILLINOIS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 44,304

Fraud and Other Complaints Count from Illinois Consumers = 30,578

Top 10 Fraud and Other Complaint Categories Reported by Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,978	10%
2	Internet Services	1,782	6%
3	Shop-at-Home and Catalog Sales	1,727	6%
4	Television and Electronic Media	1,552	5%
5	Foreign Money Offers and Counterfeit Check Scams	1,282	4%
6	Prizes, Sweepstakes and Lotteries	1,218	4%
7	Telecom Equipment and Mobile Services	1,195	4%
8	Credit Bureaus, Information Furnishers and Report Users	1,188	4%
9	Health Care	895	3%
10	Computer Equipment and Software	856	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Illinois consumers (30,578).

Identity Theft Complaints Count from Illinois Victims = 13,726

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,608	19%
2	Government Documents or Benefits Fraud	2,382	17%
3	Phone or Utilities Fraud	1,970	14%
4	Employment-Related Fraud	1,919	14%
5	Bank Fraud ²	1,350	10%
6	Loan Fraud	581	4%
	Other	3,080	22%
	Attempted Identity Theft	768	6%

¹Percentages are based on the 13,726 victims reporting from Illinois. Note that CSN identity theft complaints may be coded under multiple theft types.

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



INDIANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 19,748

Fraud and Other Complaints Count from Indiana Consumers = 15,159

Top 10 Fraud and Other Complaint Categories Reported by Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,679	11%
2	Prizes, Sweepstakes and Lotteries	1,016	7%
3	Internet Services	867	6%
4	Shop-at-Home and Catalog Sales	851	6%
5	Foreign Money Offers and Counterfeit Check Scams	783	5%
6	Television and Electronic Media	484	3%
7	Credit Bureaus, Information Furnishers and Report Users	461	3%
8	Business Opportunities, Employment Agencies and Work-at-Home Plans	408	3%
9	Telecom Equipment and Mobile Services	402	3%
10	Banks and Lenders	356	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Indiana consumers (15,159).

Identity Theft Complaints Count from Indiana Victims = 4,589

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	894	19%
2	Credit Card Fraud	822	18%
3	Government Documents or Benefits Fraud	642	14%
4	Bank Fraud ²	487	11%
5	Employment-Related Fraud	467	10%
6	Loan Fraud	176	4%
	Other	1,072	23%
	Attempted Identity Theft	209	5%

¹Percentages are based on the 4,589 victims reporting from Indiana. Note that CSN identity theft complaints may be coded under multiple theft types.

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



IOWA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,242

Fraud and Other Complaints Count from Iowa Consumers = 5,895

Top 10 Fraud and Other Complaint Categories Reported by Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	568	10%
2	Shop-at-Home and Catalog Sales	447	8%
3	Internet Services	322	5%
4	Television and Electronic Media	274	5%
5	Foreign Money Offers and Counterfeit Check Scams	260	4%
6	Prizes, Sweepstakes and Lotteries	187	3%
7	Credit Bureaus, Information Furnishers and Report Users	172	3%
8	Telecom Equipment and Mobile Services	172	3%
9	Computer Equipment and Software	166	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	158	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Iowa consumers (5,895).

Identity Theft Complaints Count from Iowa Victims = 1,347

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	322	24%
2	Employment-Related Fraud	169	13%
3	Phone or Utilities Fraud	163	12%
4	Government Documents or Benefits Fraud	155	12%
5	Bank Fraud ²	116	9%
6	Loan Fraud	49	4%
	Other	352	26%
	Attempted Identity Theft	88	7%

¹Percentages are based on the 1,347 victims reporting from Iowa. Note that CSN identity theft complaints may be coded under multiple theft types.

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



KANSAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 9,106

Fraud and Other Complaints Count from Kansas Consumers = 7,101

Top 10 Fraud and Other Complaint Categories Reported by Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	750	11%
2	Shop-at-Home and Catalog Sales	399	6%
3	Internet Services	389	5%
4	Foreign Money Offers and Counterfeit Check Scams	307	4%
5	Prizes, Sweepstakes and Lotteries	266	4%
6	Telecom Equipment and Mobile Services	216	3%
7	Credit Bureaus, Information Furnishers and Report Users	201	3%
8	Television and Electronic Media	176	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	165	2%
10	Banks and Lenders	163	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Kansas consumers (7,101).

Identity Theft Complaints Count from Kansas Victims = 2,005

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	402	20%
2	Employment-Related Fraud	290	14%
3	Phone or Utilities Fraud	266	13%
4	Bank Fraud ²	252	13%
5	Government Documents or Benefits Fraud	208	10%
6	Loan Fraud	80	4%
	Other	512	26%
	Attempted Identity Theft	117	6%

¹Percentages are based on the 2,005 victims reporting from Kansas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



KENTUCKY

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 10,569

Fraud and Other Complaints Count from Kentucky Consumers = 8,173

Top 10 Fraud and Other Complaint Categories Reported by Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,021	12%
2	Shop-at-Home and Catalog Sales	498	6%
3	Internet Services	449	5%
4	Prizes, Sweepstakes and Lotteries	438	5%
5	Foreign Money Offers and Counterfeit Check Scams	341	4%
6	Credit Bureaus, Information Furnishers and Report Users	305	4%
7	Television and Electronic Media	290	4%
8	Computer Equipment and Software	253	3%
9	Telecom Equipment and Mobile Services	211	3%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	210	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Kentucky consumers (8,173).

Identity Theft Complaints Count from Kentucky Victims = 2,396

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	503	21%
2	Phone or Utilities Fraud	418	17%
3	Government Documents or Benefits Fraud	288	12%
4	Bank Fraud ²	255	11%
5	Employment-Related Fraud	182	8%
6	Loan Fraud	102	4%
	Other	611	26%
	Attempted Identity Theft	141	6%

¹Percentages are based on the 2,396 victims reporting from Kentucky. Note that CSN identity theft complaints may be coded under multiple theft types.

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



LOUISIANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,797

Fraud and Other Complaints Count from Louisiana Consumers = 8,978

Top 10 Fraud and Other Complaint Categories Reported by Louisiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,090	12%
2	Internet Services	477	5%
3	Shop-at-Home and Catalog Sales	477	5%
4	Foreign Money Offers and Counterfeit Check Scams	449	5%
5	Television and Electronic Media	426	5%
6	Credit Bureaus, Information Furnishers and Report Users	347	4%
7	Prizes, Sweepstakes and Lotteries	345	4%
8	Telecom Equipment and Mobile Services	277	3%
9	Banks and Lenders	231	3%
10	Advance-Fee Loans and Credit Protection/Repair	206	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Louisiana consumers (8,978).

Identity Theft Complaints Count from Louisiana Victims = 3,819

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,040	27%
2	Credit Card Fraud	688	18%
3	Phone or Utilities Fraud	436	11%
4	Bank Fraud ²	398	10%
5	Employment-Related Fraud	283	7%
6	Loan Fraud	164	4%
	Other	819	21%
	Attempted Identity Theft	200	5%

¹Percentages are based on the 3,819 victims reporting from Louisiana. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MAINE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,761

Fraud and Other Complaints Count from Maine Consumers = 3,138

Top 10 Fraud and Other Complaint Categories Reported by Maine Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	312	10%
2	Shop-at-Home and Catalog Sales	235	7%
3	Internet Services	223	7%
4	Foreign Money Offers and Counterfeit Check Scams	156	5%
5	Prizes, Sweepstakes and Lotteries	133	4%
6	Business Opportunities, Employment Agencies and Work-at-Home Plans	86	3%
7	Television and Electronic Media	82	3%
8	Credit Bureaus, Information Furnishers and Report Users	81	3%
9	Advance-Fee Loans and Credit Protection/Repair	68	2%
10	Computer Equipment and Software	68	2%
11	Internet Auction	68	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Maine consumers (3,138).

Identity Theft Complaints Count from Maine Victims = 623

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	167	27%
2	Phone or Utilities Fraud	92	15%
3	Bank Fraud ²	64	10%
4	Government Documents or Benefits Fraud	45	7%
5	Employment-Related Fraud	30	5%
6	Loan Fraud	26	4%
	Other	162	26%
	Attempted Identity Theft	54	9%

¹Percentages are based on the 623 victims reporting from Maine. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MARYLAND
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 24,997

Fraud and Other Complaints Count from Maryland Consumers = 19,585

Top 10 Fraud and Other Complaint Categories Reported by Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,143	11%
2	Shop-at-Home and Catalog Sales	1,083	6%
3	Internet Services	1,062	5%
4	Credit Bureaus, Information Furnishers and Report Users	949	5%
5	Foreign Money Offers and Counterfeit Check Scams	809	4%
6	Banks and Lenders	647	3%
7	Prizes, Sweepstakes and Lotteries	638	3%
8	Television and Electronic Media	540	3%
9	Telecom Equipment and Mobile Services	430	2%
10	Auto Related Complaints	429	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Maryland consumers (19,585).

Identity Theft Complaints Count from Maryland Victims = 5,412

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,374	25%
2	Bank Fraud ²	738	14%
3	Phone or Utilities Fraud	605	11%
4	Government Documents or Benefits Fraud	594	11%
5	Employment-Related Fraud	379	7%
6	Loan Fraud	249	5%
	Other	1,413	26%
	Attempted Identity Theft	356	7%

¹Percentages are based on the 5,412 victims reporting from Maryland. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MASSACHUSETTS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 20,923

Fraud and Other Complaints Count from Massachusetts Consumers = 15,515

Top 10 Fraud and Other Complaint Categories Reported by Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,402	9%
2	Shop-at-Home and Catalog Sales	1,053	7%
3	Internet Services	1,027	7%
4	Foreign Money Offers and Counterfeit Check Scams	720	5%
5	Prizes, Sweepstakes and Lotteries	566	4%
6	Credit Bureaus, Information Furnishers and Report Users	537	3%
7	Computer Equipment and Software	499	3%
8	Banks and Lenders	415	3%
9	Television and Electronic Media	396	3%
10	Telecom Equipment and Mobile Services	373	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Massachusetts consumers (15,515).

Identity Theft Complaints Count from Massachusetts Victims = 5,408

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,397	26%
2	Phone or Utilities Fraud	766	14%
3	Government Documents or Benefits Fraud	600	11%
4	Bank Fraud ²	540	10%
5	Employment-Related Fraud	523	10%
6	Loan Fraud	189	3%
	Other	1,408	26%
	Attempted Identity Theft	344	6%

¹Percentages are based on the 5,408 victims reporting from Massachusetts. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MICHIGAN
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 31,168

Fraud and Other Complaints Count from Michigan Consumers = 22,805

Top 10 Fraud and Other Complaint Categories Reported by Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,530	11%
2	Prizes, Sweepstakes and Lotteries	1,420	6%
3	Internet Services	1,280	6%
4	Shop-at-Home and Catalog Sales	1,279	6%
5	Foreign Money Offers and Counterfeit Check Scams	1,026	4%
6	Credit Bureaus, Information Furnishers and Report Users	931	4%
7	Television and Electronic Media	721	3%
8	Banks and Lenders	627	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	589	3%
10	Computer Equipment and Software	572	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Michigan consumers (22,805).

Identity Theft Complaints Count from Michigan Victims = 8,363

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,862	22%
2	Government Documents or Benefits Fraud	1,289	15%
3	Phone or Utilities Fraud	1,222	15%
4	Bank Fraud ²	746	9%
5	Employment-Related Fraud	576	7%
6	Loan Fraud	446	5%
	Other	2,033	24%
	Attempted Identity Theft	522	6%

¹Percentages are based on the 8,363 victims reporting from Michigan. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MINNESOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 16,787

Fraud and Other Complaints Count from Minnesota Consumers = 13,259

Top 10 Fraud and Other Complaint Categories Reported by Minnesota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,034	8%
2	Internet Services	745	6%
3	Shop-at-Home and Catalog Sales	720	5%
4	Television and Electronic Media	696	5%
5	Telecom Equipment and Mobile Services	688	5%
6	Foreign Money Offers and Counterfeit Check Scams	563	4%
7	Prizes, Sweepstakes and Lotteries	523	4%
8	Health Care	433	3%
9	Computer Equipment and Software	379	3%
10	Banks and Lenders	366	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Minnesota consumers (13,259).

Identity Theft Complaints Count from Minnesota Victims = 3,528

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	829	23%
2	Bank Fraud ²	454	13%
3	Phone or Utilities Fraud	406	12%
4	Employment-Related Fraud	405	11%
5	Government Documents or Benefits Fraud	361	10%
6	Loan Fraud	140	4%
	Other	873	25%
	Attempted Identity Theft	210	6%

¹Percentages are based on the 3,528 victims reporting from Minnesota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MISSISSIPPI
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 6,865

Fraud and Other Complaints Count from Mississippi Consumers = 4,498

Top 10 Fraud and Other Complaint Categories Reported by Mississippi Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	666	15%
2	Shop-at-Home and Catalog Sales	218	5%
3	Internet Services	221	5%
4	Credit Bureaus, Information Furnishers and Report Users	203	5%
5	Foreign Money Offers and Counterfeit Check Scams	193	4%
6	Prizes, Sweepstakes and Lotteries	179	4%
7	Advance-Fee Loans and Credit Protection/Repair	154	3%
8	Television and Electronic Media	143	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	135	3%
10	Banks and Lenders	125	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Mississippi consumers (4,498).

Identity Theft Complaints Count from Mississippi Victims = 2,367

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	613	26%
2	Credit Card Fraud	391	17%
3	Phone or Utilities Fraud	317	13%
4	Bank Fraud ²	243	10%
5	Employment-Related Fraud	191	8%
6	Loan Fraud	102	4%
	Other	526	22%
	Attempted Identity Theft	107	5%

¹Percentages are based on the 2,367 victims reporting from Mississippi. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MISSOURI
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 21,489

Fraud and Other Complaints Count from Missouri Consumers = 17,056

Top 10 Fraud and Other Complaint Categories Reported by Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,789	10%
2	Television and Electronic Media	1,360	8%
3	Shop-at-Home and Catalog Sales	938	5%
4	Internet Services	913	5%
5	Foreign Money Offers and Counterfeit Check Scams	714	4%
6	Prizes, Sweepstakes and Lotteries	690	4%
7	Credit Bureaus, Information Furnishers and Report Users	657	4%
8	Health Care	638	4%
9	Telecom Equipment and Mobile Services	607	4%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	467	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Missouri consumers (17,056).

Identity Theft Complaints Count from Missouri Victims = 4,433

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	964	22%
2	Phone or Utilities Fraud	663	15%
3	Bank Fraud ²	594	13%
4	Government Documents or Benefits Fraud	519	12%
5	Employment-Related Fraud	339	8%
6	Loan Fraud	190	4%
	Other	1,095	25%
	Attempted Identity Theft	293	7%

¹Percentages are based on the 4,433 victims reporting from Missouri. Note that CSN identity theft complaints may be coded under multiple theft types.

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



MONTANA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,860

Fraud and Other Complaints Count from Montana Consumers = 2,410

Top 10 Fraud and Other Complaint Categories Reported by Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	249	10%
2	Internet Services	149	6%
3	Shop-at-Home and Catalog Sales	147	6%
4	Prizes, Sweepstakes and Lotteries	125	5%
5	Foreign Money Offers and Counterfeit Check Scams	114	5%
6	Television and Electronic Media	73	3%
7	Credit Cards	61	3%
8	Advance-Fee Loans and Credit Protection/Repair	58	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	58	2%
10	Credit Bureaus, Information Furnishers and Report Users	58	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Montana consumers (2,410).

Identity Theft Complaints Count from Montana Victims = 450

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	102	23%
2	Phone or Utilities Fraud	53	12%
3	Bank Fraud ²	48	11%
4	Government Documents or Benefits Fraud	45	10%
5	Employment-Related Fraud	32	7%
6	Loan Fraud	23	5%
	Other	128	28%
	Attempted Identity Theft	35	8%

¹Percentages are based on the 450 victims reporting from Montana. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEBRASKA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,408

Fraud and Other Complaints Count from Nebraska Consumers = 4,353

Top 10 Fraud and Other Complaint Categories Reported by Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	459	11%
2	Internet Services	274	6%
3	Shop-at-Home and Catalog Sales	221	5%
4	Foreign Money Offers and Counterfeit Check Scams	194	4%
5	Television and Electronic Media	159	4%
6	Prizes, Sweepstakes and Lotteries	157	4%
7	Health Care	143	3%
8	Credit Bureaus, Information Furnishers and Report Users	141	3%
9	Computer Equipment and Software	101	2%
10	Banks and Lenders	93	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Nebraska consumers (4,353).

Identity Theft Complaints Count from Nebraska Victims = 1,055

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	199	19%
2	Employment-Related Fraud	184	17%
3	Phone or Utilities Fraud	126	12%
4	Government Documents or Benefits Fraud	116	11%
5	Bank Fraud ²	107	10%
6	Loan Fraud	41	4%
	Other	284	27%
	Attempted Identity Theft	39	4%

¹Percentages are based on the 1,055 victims reporting from Nebraska. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEVADA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,228

Fraud and Other Complaints Count from Nevada Consumers = 8,953

Top 10 Fraud and Other Complaint Categories Reported by Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,309	15%
2	Shop-at-Home and Catalog Sales	484	5%
3	Internet Services	480	5%
4	Foreign Money Offers and Counterfeit Check Scams	412	5%
5	Credit Bureaus, Information Furnishers and Report Users	372	4%
6	Banks and Lenders	310	3%
7	Prizes, Sweepstakes and Lotteries	263	3%
8	Business Opportunities, Employment Agencies and Work-at-Home Plans	213	2%
9	Television and Electronic Media	195	2%
10	Internet Auction	176	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Nevada consumers (8,953).

Identity Theft Complaints Count from Nevada Victims = 3,275

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	611	19%
2	Employment-Related Fraud	526	16%
3	Government Documents or Benefits Fraud	396	12%
4	Bank Fraud ²	394	12%
5	Phone or Utilities Fraud	374	11%
6	Loan Fraud	182	6%
	Other	866	26%
	Attempted Identity Theft	190	6%

¹Percentages are based on the 3,275 victims reporting from Nevada. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW HAMPSHIRE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,744

Fraud and Other Complaints Count from New Hampshire Consumers = 3,985

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	478	12%
2	Internet Services	243	6%
3	Shop-at-Home and Catalog Sales	239	6%
4	Foreign Money Offers and Counterfeit Check Scams	211	5%
5	Prizes, Sweepstakes and Lotteries	170	4%
6	Credit Bureaus, Information Furnishers and Report Users	153	4%
7	Computer Equipment and Software	108	3%
8	Health Care	107	3%
9	Banks and Lenders	103	3%
10	Internet Auction	82	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New Hampshire consumers (3,985).

Identity Theft Complaints Count from New Hampshire Victims = 759

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	219	29%
2	Phone or Utilities Fraud	91	12%
3	Bank Fraud ²	83	11%
4	Government Documents or Benefits Fraud	75	10%
5	Employment-Related Fraud	50	7%
6	Loan Fraud	28	4%
	Other	189	25%
	Attempted Identity Theft	55	7%

¹Percentages are based on the 759 victims reporting from New Hampshire. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW JERSEY
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 33,011

Fraud and Other Complaints Count from New Jersey Consumers = 24,830

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,170	13%
2	Shop-at-Home and Catalog Sales	1,407	6%
3	Internet Services	1,394	6%
4	Credit Bureaus, Information Furnishers and Report Users	1,144	5%
5	Foreign Money Offers and Counterfeit Check Scams	1,080	4%
6	Prizes, Sweepstakes and Lotteries	861	3%
7	Banks and Lenders	712	3%
8	Computer Equipment and Software	688	3%
9	Telecom Equipment and Mobile Services	618	2%
10	Credit Cards	563	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New Jersey consumers (24,830).

Identity Theft Complaints Count from New Jersey Victims = 8,181

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,907	23%
2	Government Documents or Benefits Fraud	1,027	13%
3	Phone or Utilities Fraud	961	12%
4	Employment-Related Fraud	874	11%
5	Bank Fraud ²	817	10%
6	Loan Fraud	299	4%
	Other	2,205	27%
	Attempted Identity Theft	517	6%

¹Percentages are based on the 8,181 victims reporting from New Jersey. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW MEXICO
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 6,888

Fraud and Other Complaints Count from New Mexico Consumers = 4,807

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	559	12%
2	Credit Bureaus, Information Furnishers and Report Users	370	8%
3	Internet Services	286	6%
4	Shop-at-Home and Catalog Sales	217	5%
5	Foreign Money Offers and Counterfeit Check Scams	185	4%
6	Prizes, Sweepstakes and Lotteries	165	3%
7	Computer Equipment and Software	103	2%
8	Banks and Lenders	102	2%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	102	2%
10	Credit Cards	94	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New Mexico consumers (4,807).

Identity Theft Complaints Count from New Mexico Victims = 2,081

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	476	23%
2	Credit Card Fraud	347	17%
3	Government Documents or Benefits Fraud	268	13%
4	Phone or Utilities Fraud	209	10%
5	Bank Fraud ²	196	9%
6	Loan Fraud	95	5%
	Other	516	25%
	Attempted Identity Theft	106	5%

¹Percentages are based on the 2,081 victims reporting from New Mexico. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NEW YORK
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 67,643

Fraud and Other Complaints Count from New York Consumers = 44,996

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	5,703	13%
2	Shop-at-Home and Catalog Sales	3,180	7%
3	Internet Services	2,608	6%
4	Foreign Money Offers and Counterfeit Check Scams	2,067	5%
5	Credit Bureaus, Information Furnishers and Report Users	2,019	4%
6	Prizes, Sweepstakes and Lotteries	1,549	3%
7	Computer Equipment and Software	1,351	3%
8	Telecom Equipment and Mobile Services	1,274	3%
9	Banks and Lenders	1,211	3%
10	Internet Auction	1,120	2%

¹Percentages are based on the total number of CSN fraud and other complaints from New York consumers (44,996).

Identity Theft Complaints Count from New York Victims = 22,647

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	5,414	24%
2	Government Documents or Benefits Fraud	3,860	17%
3	Phone or Utilities Fraud	3,683	16%
4	Bank Fraud ²	2,072	9%
5	Employment-Related Fraud	1,921	8%
6	Loan Fraud	849	4%
	Other	4,853	21%
	Attempted Identity Theft	1,438	6%

¹Percentages are based on the 22,647 victims reporting from New York. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NORTH CAROLINA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 30,737

Fraud and Other Complaints Count from North Carolina Consumers = 23,128

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,851	12%
2	Internet Services	1,362	6%
3	Shop-at-Home and Catalog Sales	1,171	5%
4	Television and Electronic Media	1,038	4%
5	Credit Bureaus, Information Furnishers and Report Users	1,016	4%
6	Foreign Money Offers and Counterfeit Check Scams	974	4%
7	Prizes, Sweepstakes and Lotteries	778	3%
8	Computer Equipment and Software	728	3%
9	Telecom Equipment and Mobile Services	718	3%
10	Health Care	680	3%

¹Percentages are based on the total number of CSN fraud and other complaints from North Carolina consumers (23,128).

Identity Theft Complaints Count from North Carolina Victims = 7,609

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,322	17%
2	Government Documents or Benefits Fraud	1,199	16%
3	Phone or Utilities Fraud	1,086	14%
4	Employment-Related Fraud	872	11%
5	Bank Fraud ²	765	10%
6	Loan Fraud	309	4%
	Other	1,926	25%
	Attempted Identity Theft	426	6%

¹Percentages are based on the 7,609 victims reporting from North Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.

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



NORTH DAKOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,270

Fraud and Other Complaints Count from North Dakota Consumers = 1,041

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	97	9%
2	Shop-at-Home and Catalog Sales	73	7%
3	Internet Services	57	5%
4	Foreign Money Offers and Counterfeit Check Scams	53	5%
5	Television and Electronic Media	40	4%
6	Prizes, Sweepstakes and Lotteries	32	3%
7	Telecom Equipment and Mobile Services	31	3%
8	Computer Equipment and Software	28	3%
9	Internet Auction	28	3%
10	Health Care	26	2%

¹Percentages are based on the total number of CSN fraud and other complaints from North Dakota consumers (1,041).

Identity Theft Complaints Count from North Dakota Victims = 229

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	50	22%
2	Bank Fraud ²	28	12%
3	Government Documents or Benefits Fraud	27	12%
4	Phone or Utilities Fraud	23	10%
5	Employment-Related Fraud	20	9%
6	Loan Fraud	5	2%
	Other	64	28%
	Attempted Identity Theft	14	6%

¹Percentages are based on the 229 victims reporting from North Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OHIO

Consumer Sentinel Network Complaint Figures

January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 37,743

Fraud and Other Complaints Count from Ohio Consumers = 29,506

Top 10 Fraud and Other Complaint Categories Reported by Ohio Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	4,189	14%
2	Shop-at-Home and Catalog Sales	1,667	6%
3	Internet Services	1,484	5%
4	Prizes, Sweepstakes and Lotteries	1,346	5%
5	Television and Electronic Media	1,222	4%
6	Credit Bureaus, Information Furnishers and Report Users	1,154	4%
7	Foreign Money Offers and Counterfeit Check Scams	1,104	4%
8	Computer Equipment and Software	832	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	811	3%
10	Banks and Lenders	807	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Ohio consumers (29,506).

Identity Theft Complaints Count from Ohio Victims = 8,237

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Phone or Utilities Fraud	1,987	24%
2	Credit Card Fraud	1,598	19%
3	Government Documents or Benefits Fraud	1,090	13%
4	Employment-Related Fraud	506	6%
5	Bank Fraud ²	776	9%
6	Loan Fraud	326	4%
	Other	2,000	24%
	Attempted Identity Theft	447	5%

¹Percentages are based on the 8,237 victims reporting from Ohio. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OKLAHOMA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 10,795

Fraud and Other Complaints Count from Oklahoma Consumers = 8,099

Top 10 Fraud and Other Complaint Categories Reported by Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,114	14%
2	Internet Services	432	5%
3	Shop-at-Home and Catalog Sales	416	5%
4	Foreign Money Offers and Counterfeit Check Scams	349	4%
5	Credit Bureaus, Information Furnishers and Report Users	288	4%
6	Television and Electronic Media	286	4%
7	Telecom Equipment and Mobile Services	277	3%
8	Prizes, Sweepstakes and Lotteries	274	3%
9	Banks and Lenders	214	3%
10	Computer Equipment and Software	211	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Oklahoma consumers (8,099).

Identity Theft Complaints Count from Oklahoma Victims = 2,696

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	505	19%
2	Government Documents or Benefits Fraud	424	16%
3	Phone or Utilities Fraud	334	12%
4	Bank Fraud ²	331	12%
5	Employment-Related Fraud	327	12%
6	Loan Fraud	126	5%
	Other	640	24%
	Attempted Identity Theft	143	5%

¹Percentages are based on the 2,696 victims reporting from Oklahoma. Note that CSN identity theft complaints may be coded under multiple theft types.

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



OREGON
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 15,521

Fraud and Other Complaints Count from Oregon Consumers = 12,584

Top 10 Fraud and Other Complaint Categories Reported by Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,687	13%
2	Internet Services	809	6%
3	Shop-at-Home and Catalog Sales	587	5%
4	Foreign Money Offers and Counterfeit Check Scams	500	4%
5	Prizes, Sweepstakes and Lotteries	443	4%
6	Television and Electronic Media	394	3%
7	Credit Bureaus, Information Furnishers and Report Users	370	3%
8	Telecom Equipment and Mobile Services	353	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	323	3%
10	Banks and Lenders	317	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Oregon consumers (12,584).

Identity Theft Complaints Count from Oregon Victims = 2,937

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	577	20%
2	Bank Fraud ²	401	14%
3	Phone or Utilities Fraud	333	11%
4	Employment-Related Fraud	327	11%
5	Government Documents or Benefits Fraud	306	10%
6	Loan Fraud	84	3%
	Other	839	29%
	Attempted Identity Theft	171	6%

¹Percentages are based on the 2,937 victims reporting from Oregon. Note that CSN identity theft complaints may be coded under multiple theft types.

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



PENNSYLVANIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 41,434

Fraud and Other Complaints Count from Pennsylvania Consumers = 30,711

Top 10 Fraud and Other Complaint Categories Reported by Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,730	12%
2	Shop-at-Home and Catalog Sales	1,962	6%
3	Prizes, Sweepstakes and Lotteries	1,760	6%
4	Internet Services	1,723	6%
5	Credit Bureaus, Information Furnishers and Report Users	1,500	5%
6	Foreign Money Offers and Counterfeit Check Scams	1,296	4%
7	Computer Equipment and Software	868	3%
8	Banks and Lenders	819	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	722	2%
10	Advance-Fee Loans and Credit Protection/Repair	719	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Pennsylvania consumers (30,711).

Identity Theft Complaints Count from Pennsylvania Victims = 10,723

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	2,398	22%
2	Phone or Utilities Fraud	1,856	17%
3	Government Documents or Benefits Fraud	1,412	13%
4	Bank Fraud ²	1,117	10%
5	Employment-Related Fraud	911	8%
6	Loan Fraud	390	4%
	Other	2,488	23%
	Attempted Identity Theft	682	6%

¹Percentages are based on the 10,723 victims reporting from Pennsylvania. Note that CSN identity theft complaints may be coded under multiple theft types.

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



RHODE ISLAND
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,241

Fraud and Other Complaints Count from Rhode Island Consumers = 2,417

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	319	13%
2	Internet Services	149	6%
3	Shop-at-Home and Catalog Sales	141	6%
4	Foreign Money Offers and Counterfeit Check Scams	121	5%
5	Prizes, Sweepstakes and Lotteries	103	4%
6	Credit Bureaus, Information Furnishers and Report Users	92	4%
7	Internet Auction	67	3%
8	Computer Equipment and Software	65	3%
9	Telecom Equipment and Mobile Services	58	2%
10	Business Opportunities, Employment Agencies and Work-at-Home Plans	52	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Rhode Island consumers (2,417).

Identity Theft Complaints Count from Rhode Island Victims = 824

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	187	23%
2	Phone or Utilities Fraud	124	15%
3	Employment-Related Fraud	110	13%
4	Government Documents or Benefits Fraud	98	12%
5	Bank Fraud ²	79	10%
6	Loan Fraud	33	4%
	Other	205	25%
	Attempted Identity Theft	53	6%

¹Percentages are based on the 824 victims reporting from Rhode Island. Note that CSN identity theft complaints may be coded under multiple theft types.

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



SOUTH CAROLINA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 13,848

Fraud and Other Complaints Count from South Carolina Consumers = 10,556

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,583	15%
2	Shop-at-Home and Catalog Sales	541	5%
3	Internet Services	539	5%
4	Credit Bureaus, Information Furnishers and Report Users	532	5%
5	Foreign Money Offers and Counterfeit Check Scams	444	4%
6	Television and Electronic Media	414	4%
7	Prizes, Sweepstakes and Lotteries	357	3%
8	Computer Equipment and Software	339	3%
9	Banks and Lenders	283	3%
10	Advance-Fee Loans and Credit Protection/Repair	252	2%

¹Percentages are based on the total number of CSN fraud and other complaints from South Carolina consumers (10,556).

Identity Theft Complaints Count from South Carolina Victims = 3,292

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	620	19%
2	Credit Card Fraud	548	17%
3	Phone or Utilities Fraud	449	14%
4	Bank Fraud ²	346	11%
5	Employment-Related Fraud	309	9%
6	Loan Fraud	162	5%
	Other	814	25%
	Attempted Identity Theft	176	5%

¹Percentages are based on the 3,292 victims reporting from South Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.

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



SOUTH DAKOTA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,605

Fraud and Other Complaints Count from South Dakota Consumers = 1,333

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	157	12%
2	Shop-at-Home and Catalog Sales	99	7%
3	Internet Services	68	5%
4	Prizes, Sweepstakes and Lotteries	57	4%
5	Television and Electronic Media	55	4%
6	Foreign Money Offers and Counterfeit Check Scams	47	4%
7	Computer Equipment and Software	45	3%
8	Credit Bureaus, Information Furnishers and Report Users	39	3%
9	Internet Auction	31	2%
10	Advance-Fee Loans and Credit Protection/Repair	30	2%
11	Business Opportunities, Employment Agencies and Work-at-Home Plans	30	2%

¹Percentages are based on the total number of CSN fraud and other complaints from South Dakota consumers (1,333).

Identity Theft Complaints Count from South Dakota Victims = 272

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	66	24%
2	Bank Fraud ²	37	14%
3	Employment-Related Fraud	32	12%
4	Phone or Utilities Fraud	32	12%
5	Government Documents or Benefits Fraud	28	10%
6	Loan Fraud	8	3%
	Other	73	27%
	Attempted Identity Theft	17	6%

¹Percentages are based on the 272 victims reporting from South Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.

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



TENNESSEE
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 20,875

Fraud and Other Complaints Count from Tennessee Consumers = 15,893

Top 10 Fraud and Other Complaint Categories Reported by Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,007	13%
2	Shop-at-Home and Catalog Sales	896	6%
3	Television and Electronic Media	853	5%
4	Internet Services	831	5%
5	Credit Bureaus, Information Furnishers and Report Users	699	4%
6	Prizes, Sweepstakes and Lotteries	595	4%
7	Foreign Money Offers and Counterfeit Check Scams	594	4%
8	Computer Equipment and Software	450	3%
9	Banks and Lenders	402	3%
10	Telecom Equipment and Mobile Services	402	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Tennessee consumers (15,893).

Identity Theft Complaints Count from Tennessee Victims = 4,982

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Government Documents or Benefits Fraud	1,035	21%
2	Credit Card Fraud	970	19%
3	Phone or Utilities Fraud	569	11%
4	Bank Fraud ²	551	11%
5	Employment-Related Fraud	402	8%
6	Loan Fraud	187	4%
	Other	1,223	25%
	Attempted Identity Theft	272	5%

¹Percentages are based on the 4,982 victims reporting from Tennessee. Note that CSN identity theft complaints may be coded under multiple theft types.

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



TEXAS
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 92,341

Fraud and Other Complaints Count from Texas Consumers = 60,633

Top 10 Fraud and Other Complaint Categories Reported by Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	7,965	13%
2	Internet Services	3,284	5%
3	Credit Bureaus, Information Furnishers and Report Users	2,986	5%
4	Shop-at-Home and Catalog Sales	2,715	4%
5	Television and Electronic Media	2,381	4%
6	Foreign Money Offers and Counterfeit Check Scams	2,197	4%
7	Telecom Equipment and Mobile Services	1,773	3%
8	Prizes, Sweepstakes and Lotteries	1,620	3%
9	Banks and Lenders	1,595	3%
10	Computer Equipment and Software	1,443	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Texas consumers (60,633).

Identity Theft Complaints Count from Texas Victims = 31,708

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment-Related Fraud	8,545	27%
2	Government Documents or Benefits Fraud	5,596	18%
3	Credit Card Fraud	4,620	15%
4	Bank Fraud ²	3,418	11%
5	Phone or Utilities Fraud	3,204	10%
6	Loan Fraud	1,401	4%
	Other	6,455	20%
	Attempted Identity Theft	1,224	4%

¹Percentages are based on the 31,708 victims reporting from Texas. Note that CSN identity theft complaints may be coded under multiple theft types.

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



UTAH
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 9,120

Fraud and Other Complaints Count from Utah Consumers = 7,345

Top 10 Fraud and Other Complaint Categories Reported by Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	851	12%
2	Internet Services	458	6%
3	Shop-at-Home and Catalog Sales	356	5%
4	Health Care	313	4%
5	Telecom Equipment and Mobile Services	309	4%
6	Prizes, Sweepstakes and Lotteries	257	3%
7	Foreign Money Offers and Counterfeit Check Scams	254	3%
8	Credit Bureaus, Information Furnishers and Report Users	249	3%
9	Computer Equipment and Software	169	2%
10	Television and Electronic Media	162	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Utah consumers (7,345).

Identity Theft Complaints Count from Utah Victims = 1,775

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	345	19%
2	Employment-Related Fraud	289	16%
3	Phone or Utilities Fraud	208	12%
4	Bank Fraud ²	178	10%
5	Government Documents or Benefits Fraud	178	10%
6	Loan Fraud	76	4%
	Other	486	27%
	Attempted Identity Theft	97	5%

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

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



VERMONT
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,831

Fraud and Other Complaints Count from Vermont Consumers = 1,535

Top 10 Fraud and Other Complaint Categories Reported by Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	134	9%
2	Shop-at-Home and Catalog Sales	94	6%
3	Foreign Money Offers and Counterfeit Check Scams	88	6%
4	Internet Services	87	6%
5	Television and Electronic Media	74	5%
6	Prizes, Sweepstakes and Lotteries	51	3%
7	Credit Bureaus, Information Furnishers and Report Users	48	3%
8	Internet Auction	41	3%
9	Credit Cards	39	3%
10	Advance-Fee Loans and Credit Protection/Repair	38	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Vermont consumers (1,535).

Identity Theft Complaints Count from Vermont Victims = 296

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	85	29%
2	Phone or Utilities Fraud	46	16%
3	Bank Fraud ²	38	13%
4	Government Documents or Benefits Fraud	28	9%
5	Loan Fraud	9	3%
6	Employment-Related Fraud	8	3%
	Other	73	25%
	Attempted Identity Theft	18	6%

¹Percentages are based on the 296 victims reporting from Vermont. Note that CSN identity theft complaints may be coded under multiple theft types.

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



VIRGINIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 31,044

Fraud and Other Complaints Count from Virginia Consumers = 24,695

Top 10 Fraud and Other Complaint Categories Reported by Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	3,091	13%
2	Shop-at-Home and Catalog Sales	1,533	6%
3	Internet Services	1,385	6%
4	Credit Bureaus, Information Furnishers and Report Users	1,056	4%
5	Foreign Money Offers and Counterfeit Check Scams	1,038	4%
6	Prizes, Sweepstakes and Lotteries	965	4%
7	Banks and Lenders	700	3%
8	Auto Related Complaints	601	2%
9	Television and Electronic Media	563	2%
10	Computer Equipment and Software	553	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Virginia consumers (24,695).

Identity Theft Complaints Count from Virginia Victims = 6,349

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,475	23%
2	Phone or Utilities Fraud	996	16%
3	Government Documents or Benefits Fraud	683	11%
4	Bank Fraud ²	673	11%
5	Employment-Related Fraud	480	8%
6	Loan Fraud	287	5%
	Other	1,674	26%
	Attempted Identity Theft	429	7%

¹Percentages are based on the 6,349 victims reporting from Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WASHINGTON
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 27,585

Fraud and Other Complaints Count from Washington Consumers = 21,730

Top 10 Fraud and Other Complaint Categories Reported by Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	2,010	9%
2	Internet Services	1,507	7%
3	Shop-at-Home and Catalog Sales	1,165	5%
4	Foreign Money Offers and Counterfeit Check Scams	944	4%
5	Prizes, Sweepstakes and Lotteries	843	4%
6	Telecom Equipment and Mobile Services	723	3%
7	Credit Bureaus, Information Furnishers and Report Users	689	3%
8	Computer Equipment and Software	578	3%
9	Television and Electronic Media	532	2%
10	Health Care	527	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Washington consumers (21,730).

Identity Theft Complaints Count from Washington Victims = 5,855

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	1,299	22%
2	Bank Fraud ²	773	13%
3	Employment-Related Fraud	699	12%
4	Phone or Utilities Fraud	683	12%
5	Government Documents or Benefits Fraud	471	8%
6	Loan Fraud	204	3%
	Other	1,623	28%
	Attempted Identity Theft	347	6%

¹Percentages are based on the 5,855 victims reporting from Washington. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WEST VIRGINIA
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 4,575

Fraud and Other Complaints Count from West Virginia Consumers = 3,709

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

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	393	11%
2	Shop-at-Home and Catalog Sales	222	6%
3	Internet Services	169	5%
4	Prizes, Sweepstakes and Lotteries	153	4%
5	Credit Bureaus, Information Furnishers and Report Users	143	4%
6	Foreign Money Offers and Counterfeit Check Scams	136	4%
7	Television and Electronic Media	122	3%
8	Advance-Fee Loans and Credit Protection/Repair	111	3%
9	Business Opportunities, Employment Agencies and Work-at-Home Plans	109	3%
10	Banks and Lenders	84	2%

¹Percentages are based on the total number of CSN fraud and other complaints from West Virginia consumers (3,709).

Identity Theft Complaints Count from West Virginia Victims = 866

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	198	23%
2	Phone or Utilities Fraud	133	15%
3	Government Documents or Benefits Fraud	102	12%
4	Bank Fraud ²	98	11%
5	Employment-Related Fraud	44	5%
6	Loan Fraud	33	4%
	Other	228	26%
	Attempted Identity Theft	61	7%

¹Percentages are based on the 866 victims reporting from West Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WISCONSIN
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 16,294

Fraud and Other Complaints Count from Wisconsin Consumers = 13,142

Top 10 Fraud and Other Complaint Categories Reported by Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	1,045	8%
2	Internet Services	930	7%
3	Shop-at-Home and Catalog Sales	834	6%
4	Television and Electronic Media	679	5%
5	Foreign Money Offers and Counterfeit Check Scams	600	5%
6	Prizes, Sweepstakes and Lotteries	500	4%
7	Telecom Equipment and Mobile Services	484	4%
8	Health Care	399	3%
9	Computer Equipment and Software	395	3%
10	Credit Bureaus, Information Furnishers and Report Users	391	3%

¹Percentages are based on the total number of CSN fraud and other complaints from Wisconsin consumers (13,142).

Identity Theft Complaints Count from Wisconsin Victims = 3,152

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	695	22%
2	Government Documents or Benefits Fraud	484	15%
3	Phone or Utilities Fraud	406	13%
4	Employment-Related Fraud	357	11%
5	Bank Fraud ²	320	10%
6	Loan Fraud	133	4%
	Other	720	23%
	Attempted Identity Theft	192	6%

¹Percentages are based on the 3,152 victims reporting from Wisconsin. Note that CSN identity theft complaints may be coded under multiple theft types.

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



WYOMING
Consumer Sentinel Network Complaint Figures
January 1 - December 31, 2008

Total Number of Identity Theft, Fraud and Other Consumer Complaints = 1,647

Fraud and Other Complaints Count from Wyoming Consumers = 1,397

Top 10 Fraud and Other Complaint Categories Reported by Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Third Party and Creditor Debt Collection	130	9%
2	Shop-at-Home and Catalog Sales	99	7%
3	Internet Services	87	6%
4	Prizes, Sweepstakes and Lotteries	52	4%
5	Television and Electronic Media	46	3%
6	Credit Bureaus, Information Furnishers and Report Users	45	3%
7	Advance-Fee Loans and Credit Protection/Repair	43	3%
8	Foreign Money Offers and Counterfeit Check Scams	43	3%
9	Telecom Equipment and Mobile Services	36	3%
10	Computer Equipment and Software	31	2%

¹Percentages are based on the total number of CSN fraud and other complaints from Wyoming consumers (1,397).

Identity Theft Complaints Count from Wyoming Victims = 250

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	Complaints	Percentage ¹
1	Credit Card Fraud	61	24%
2	Bank Fraud ²	35	14%
3	Phone or Utilities Fraud	31	12%
4	Employment-Related Fraud	27	11%
5	Government Documents or Benefits Fraud	18	7%
6	Loan Fraud	9	4%
	Other	77	31%
	Attempted Identity Theft	9	4%

¹Percentages are based on the 250 victims reporting from Wyoming. Note that CSN identity theft complaints may be coded under multiple theft types.

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



Appendix A1: The Consumer Sentinel Network

Consumer Sentinel is the unique investigative cyber tool that provides law enforcement members of the Consumer Sentinel Network secure access to millions of consumer complaints. Consumer Sentinel is free to any federal, state or local law enforcement agency. In addition, Consumer Sentinel information is also available to select international law enforcement authorities. Consumer Sentinel is based on the premise that sharing information can make law enforcement even more effective. To that end, the Consumer Sentinel Network provides law enforcement members with access to consumer complaints provided directly to the FTC, as well as providing members with access to complaints shared by other data contributors.

www.FTC.gov/Sentinel



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

www.FTC.gov/idtheft



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

www.econsumer.gov

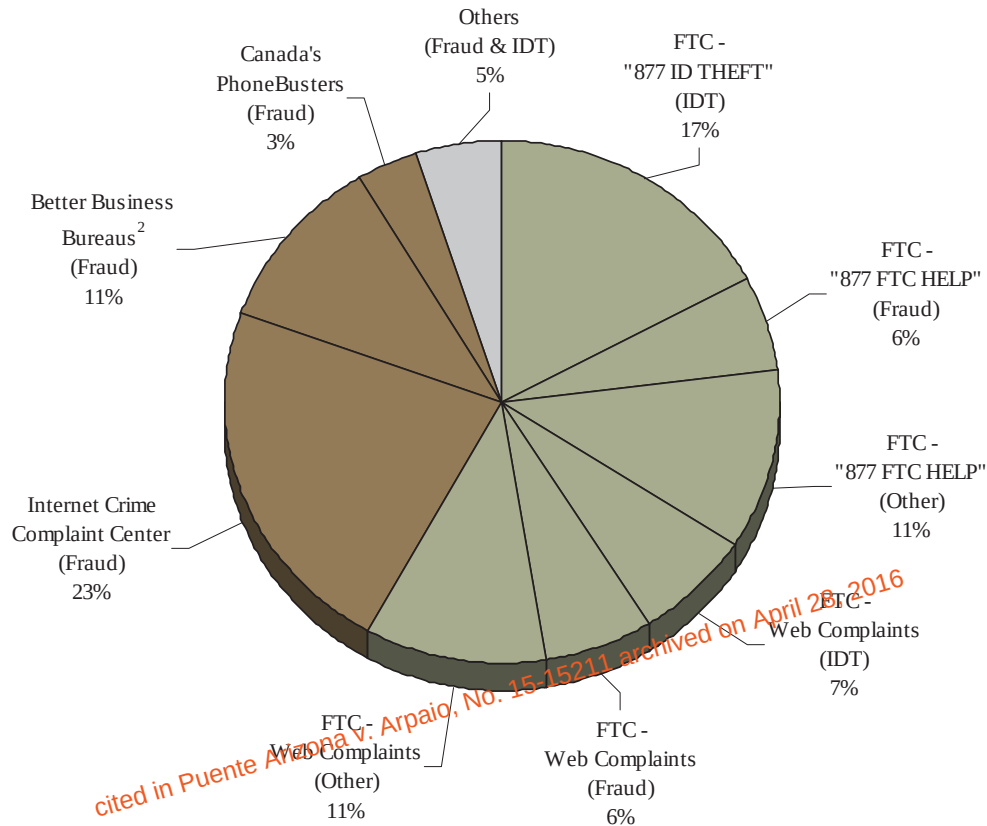


Consumer Sentinel/Military, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Consumer Sentinel/Military also provides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

www.FTC.gov/sentinel/military



Appendix A2: Consumer Sentinel Network Major Data Contributors¹ January 1 – December 31, 2008



¹Percentages are based on the total number of Consumer Sentinel Network complaints for the 2008 calendar year (1,223,370). The type of complaints provided by the organization is indicated in parentheses.

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

Data Contributors	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages ³	Complaints	Percentages ³	Complaints	Percentages ³
FTC - "877 ID THEFT"	179,685	20%	186,814	18%	209,351	17%
FTC - "877 FTC HELP" (Fraud)	57,045	6%	49,498	5%	72,414	6%
FTC - "877 FTC HELP" (Other)	114,288	13%	102,671	10%	136,660	11%
FTC - Web Complaints IDT	59,140	7%	56,655	5%	83,536	7%
FTC - Web Complaints Fraud	75,060	8%	77,862	7%	78,423	6%
FTC - Web Complaints Other	101,789	11%	111,093	11%	128,568	11%
Internet Crime Complaint Center	201,953	23%	208,393	20%	276,452	23%
Better Business Bureaus ²	20,197	2%	169,332	16%	132,265	11%
Canada's PhoneBusters	33,720	4%	28,477	3%	43,667	3%
Others	47,189	5%	59,434	6%	62,034	5%
U.S. Postal Inspection Service	27,610	3%	24,308	2%	29,390	2%
Identity Theft Assistance Center	6,716	1%	15,378	1%	20,616	2%
National Fraud Information Center	10,403	1%	17,829	2%	11,055	1%
Other Data Contributors ⁴	2,460	<1%	1,919	<1%	973	<1%
Total Number of Complaints	890,066		1,050,229		1,223,370	

³Percentages are based on the total number of CSN complaints: CY-2006 = 890,066; CY-2007 = 1,050,229; and CY-2008 = 1,223,370.

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



Appendix A3: Consumer Sentinel Network Other Data Contributors

January 1 – December 31, 2008

Federal Agencies

Federal Bureau of Investigation
US Attorney's Office Western District of Pennsylvania

Attorneys General Offices

Arkansas Attorney General
Colorado Attorney General
Maine Attorney General
North Dakota Attorney General

Other State Agencies

Minnesota Department of Commerce
North Dakota Department of Financial Institutions
Washington Securities Division
Wisconsin Department of Financial Institutions

Local Police/Sheriff Departments

California, Inglewood Police Department
Iowa, Clinton Police Department
Maine, Lincoln County Sheriff's Office
Michigan, Genesee County Sheriff's Department
Michigan, South Haven Police Department
New Jersey, Bergenfield Police Department
New York, Town of New Hartford Police Department
New York, Office of the Sheriff of Niagara County
North Carolina, Sheriff's Office of Cabarrus County
North Carolina, Chowan County Sheriff's Office
Pennsylvania, Palmerton Police Department
South Dakota, Miner County Sheriff's Office
Washington, Whatcom County Sheriff's Office
Wisconsin, Adams County Sheriff's Department

Others

U.S. Army, Fort Dix Police
Xerox Corporation



Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors

January 1 – December 31, 2008

Better Business Bureaus

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



Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

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



Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

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



Appendix B2: Consumer Sentinel Network Complaint Categories¹

Calendar Years 2006 through 2008

Category	CY - 2006		CY - 2007		CY - 2008	
	Complaints	Percentages	Complaints	Percentages	Complaints	Percentages
Advance-Fee Loans and Credit Protection/Repair	10,869	1.22%	15,322	1.46%	17,263	1.41%
Auto Related Complaints	9,494	1.07%	7,898	0.75%	14,278	1.17%
Banks and Lenders	24,346	2.74%	26,277	2.50%	22,890	1.87%
Business Opportunities, Employment Agencies and Work-at-Home Plans	11,921	1.34%	17,858	1.70%	20,286	1.66%
Charitable Solicitations	1,708	0.19%	2,016	0.19%	1,889	0.15%
Clothing, Textiles and Jewelry	1,284	0.14%	1,482	0.14%	1,662	0.14%
Computer Equipment and Software	7,794	0.88%	26,838	2.56%	21,442	1.75%
Credit Bureaus, Information Furnishers and Report Users	44,841	5.04%	37,596	3.58%	34,940	2.86%
Credit Cards	6,192	0.70%	7,027	0.67%	13,196	1.08%
Debt Management and Credit Counseling	2,437	0.27%	3,414	0.33%	6,718	0.55%
Foreign Money Offers and Counterfeit Check Scams	20,524	2.31%	34,649	3.30%	38,505	3.15%
Grants	5,277	0.59%	3,908	0.37%	2,634	0.22%
Health Care	7,439	0.84%	15,961	1.52%	16,275	1.33%
Home Repair, Improvement and Products	6,619	0.74%	6,445	0.61%	7,635	0.62%
Identity Theft	246,174	27.66%	259,266	24.69%	313,982	25.67%
Internet Auction	33,660	3.78%	26,751	2.55%	17,294	1.41%
Internet Services	33,534	3.77%	46,173	4.40%	52,102	4.26%
Investment Related Complaints	3,617	0.41%	13,713	1.31%	7,980	0.65%
Magazines and Buyers Clubs	8,294	0.93%	12,204	1.16%	10,188	0.83%
Multi-Level Marketing, Pyramids and Chain Letters	1,384	0.16%	3,117	0.30%	1,788	0.15%
Office Supplies and Services	5,725	0.64%	9,408	0.90%	9,091	0.74%
Prizes, Sweepstakes and Lotteries	45,605	5.12%	34,130	3.25%	33,340	2.73%
Real Estate	1,804	0.20%	9,381	0.89%	6,573	0.54%
Shop-at-Home and Catalog Sales	47,218	5.30%	66,281	6.31%	52,615	4.30%
Telecom Equipment and Mobile Services	9,337	1.05%	35,496	3.38%	22,387	1.83%
Telephone Services	10,203	1.15%	8,179	0.78%	9,300	0.76%
Television and Electronic Media	6,883	0.77%	27,647	2.63%	25,930	2.12%
Third Party and Creditor Debt Collection	88,608	9.96%	89,934	8.56%	104,642	8.55%
Travel, Vacations and Timeshare Plans	6,718	0.75%	15,076	1.44%	13,200	1.08%
Video Games	134	0.02%	694	0.07%	1,068	0.09%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note CSN complaints may be coded under multiple product service codes, so percentages total more than 100%.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Advance-Fee Loans and Credit Protection/Repair

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Advance-Fee Loans, Credit Arrangers	9,625	1.08%	11,253	1.07%	10,185	0.83%
Credit Card Loss Protection	168	0.02%	442	0.04%	538	0.04%
Credit Repair	752	0.08%	3,293	0.31%	3,326	0.27%
Recovery\Refund Companies	328	0.04%	338	0.03%	3,221	0.26%
Count/Percentage:	10,869	1.22%	15,322	1.46%	17,263	1.41%

Auto Related Complaints

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Auto Gas	396	0.04%	241	0.02%	655	0.05%
Auto Oil	40	0.00%	32	0.00%	15	0.00%
Auto Parts & Repairs	1,929	0.22%	1,698	0.16%	2,437	0.20%
Auto Rentals	224	0.03%	232	0.02%	257	0.02%
Auto\New	1,410	0.16%	1,492	0.14%	1,618	0.13%
Auto\Other	2,078	0.23%	1,660	0.16%	5,729	0.47%
Auto\Used	2,818	0.32%	2,019	0.19%	3,159	0.26%
Cars (from econsumer)	493	0.06%	442	0.04%	351	0.03%
Leasing: Automobile Dealer\Manufacturer	155	0.02%	141	0.01%	98	0.01%
Count/Percentage:	9,494	1.07%	7,898	0.75%	14,278	1.17%

Banks and Lenders

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
ATM-Electronic Banking Procedures	43	0.02%	520	0.05%	271	0.02%
Bank Lending	129	0.01%	210	0.02%	583	0.05%
Bank, Federal Charter	905	0.10%	973	0.09%	997	0.08%
Bank, FR System	2,503	0.28%	2,525	0.24%	1,366	0.11%
Bank, National	8,752	0.98%	9,464	0.90%	6,216	0.51%
Bank, Non-FR	1,680	0.19%	1,484	0.14%	1,009	0.08%
Banks (from econsumer)	356	0.04%	417	0.04%	281	0.02%
Credit Union Lending	60	0.01%	57	0.01%	109	0.01%
Finance Company Lending	1,296	0.15%	1,414	0.13%	1,866	0.15%
Mortgage Lender	6,695	0.75%	7,203	0.69%	7,748	0.63%
Other Lender	1,848	0.21%	2,090	0.20%	2,443	0.20%
Retailer Credit	131	0.01%	146	0.01%	215	0.02%
Count/Percentage:	24,346	2.74%	26,277	2.50%	22,890	1.87%

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

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Bus Opps\Franchises\Distributorships	2,973	0.33%	4,641	0.44%	5,027	0.41%
Employ Agencies\Job Counsel\Overseas Work	4,504	0.51%	6,452	0.61%	8,317	0.68%
Inventions\Idea Promotions	483	0.05%	675	0.06%	402	0.03%
Work-At-Home Plans	4,004	0.45%	6,122	0.58%	6,564	0.54%
Count/Percentage:	11,921	1.34%	17,858	1.70%	20,286	1.66%

Charitable Solicitations

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Charitable Solicitations	1,708	0.19%	2,016	0.19%	1,889	0.15%
Count/Percentage:	1,708	0.19%	2,016	0.19%	1,889	0.15%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Clothing, Textiles and Jewelry

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Garments & Wool or Leather Goods	751	0.08%	850	0.08%	1,004	0.08%
Jewelry/Watches	504	0.06%	598	0.06%	600	0.05%
Textiles	30	0.00%	34	0.00%	58	0.00%
Count/Percentage:	1,284	0.14%	1,482	0.14%	1,662	0.14%

Computer Equipment and Software

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Computers: Equipment/Software	7,794	0.88%	26,838	2.56%	21,442	1.75%
Count/Percentage:	7,794	0.88%	26,838	2.56%	21,442	1.75%

Credit Bureaus, Information Furnishers and Report Users

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Credit Bureaus	21,415	2.41%	18,867	1.80%	20,619	1.69%
Credit Information Furnishers	22,638	2.54%	17,556	1.67%	12,521	1.02%
Credit Report Users	2,419	0.27%	2,219	0.21%	2,279	0.19%
Count/Percentage:	44,841	5.04%	37,596	3.58%	34,940	2.86%

Credit Cards

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Credit Cards	6,192	0.70%	7,027	0.67%	13,196	1.08%
Count/Percentage:	6,192	0.70%	7,027	0.67%	13,196	1.08%

Debt Management and Credit Counseling

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Debt Management/Credit Counseling	2,437	0.27%	3,414	0.33%	6,718	0.55%
Count/Percentage:	2,437	0.27%	3,414	0.33%	6,718	0.55%

Foreign Money Offers and Counterfeit Check Scams

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Counterfeit Check Scams	1	0.00%	-	-	5,747	0.47%
Nigerian/Other Foreign Money Offers (not prizes)	20,523	2.31%	34,649	3.30%	33,230	2.72%
Count/Percentage:	20,524	2.31%	34,649	3.30%	38,505	3.15%

Grants

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Grants: Non-Educational	5,088	0.57%	3,734	0.36%	2,477	0.20%
Scholarships/Educational Grants	192	0.02%	177	0.02%	157	0.01%
Count/Percentage:	5,277	0.59%	3,908	0.37%	2,634	0.22%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Health Care

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Health Care: Dental	310	0.03%	337	0.03%	353	0.03%
Health Care: Diet Products\Centers\Plans	1,315	0.15%	6,682	0.64%	7,689	0.63%
Health Care: Dietary Supplements\Herbal Remedies	696	0.08%	1,337	0.13%	942	0.08%
Health Care: Drugs-OTC\Prescription	1,195	0.13%	771	0.07%	744	0.06%
Health Care: Eye Care	666	0.07%	1,304	0.12%	1,065	0.09%
Health Care: Hearing	152	0.02%	385	0.04%	337	0.03%
Health Care: Impotence\Infertility\Contraceptives	81	0.01%	113	0.01%	28	0.00%
Health Care: Medical DisCount\Percentage: Plans\Cards\Insurance	1,098	0.12%	1,420	0.14%	1,321	0.11%
Health Care: Other Medical Treatments	601	0.07%	715	0.07%	757	0.06%
Health Care: Other Products\Supplies	1,294	0.15%	2,867	0.27%	3,036	0.25%
Health Care: Serious Disease\Ailment	40	0.00%	42	0.00%	15	0.00%
Count/Percentage:	7,439	0.84%	15,961	1.52%	16,275	1.33%

Home Repair, Improvement and Products

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Air Cleaners-Filtration\Ozone	33	0.00%	24	0.00%	31	0.00%
Heating and Air Conditioning	247	0.03%	258	0.02%	257	0.02%
Home Appliances	1,481	0.17%	1,534	0.15%	1,672	0.14%
Home Furnishings	2,038	0.23%	2,132	0.20%	2,127	0.17%
Home Protection Devices	252	0.03%	350	0.03%	523	0.04%
Home Repair	1,621	0.18%	1,342	0.13%	1,958	0.16%
Household Non-Durable Goods	166	0.02%	166	0.02%	83	0.01%
Housing	557	0.06%	432	0.04%	878	0.07%
Insulation Products\Materials	125	0.00%	32	0.00%	18	0.00%
Lawn Care Products\Services	155	0.02%	139	0.01%	63	0.01%
Plumbing Products	55	0.01%	58	0.01%	42	0.00%
Count/Percentage:	6,619	0.74%	6,445	0.61%	7,635	0.62%

Identity Theft

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Identity Theft	246,174	27.66%	259,266	24.69%	313,982	25.67%
Count/Percentage:	246,174	27.66%	259,266	24.69%	313,982	25.67%

Internet Auction

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Internet Auction	33,660	3.78%	26,751	2.55%	17,294	1.41%
Count/Percentage:	33,660	3.78%	26,751	2.55%	17,294	1.41%

Internet Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Internet Access Services	17,441	1.96%	27,191	2.59%	25,978	2.12%
Internet Information & Adult Services	9,557	1.07%	9,565	0.91%	20,015	1.64%
Internet Web Site Design\Promotion	2,250	0.25%	4,620	0.44%	3,747	0.31%
Spyware\Adware\Malware	4,303	0.48%	4,853	0.46%	2,402	0.20%
Count/Percentage:	33,534	3.77%	46,173	4.40%	52,102	4.26%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Investment Related Complaints

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Invest: Advice, Seminars	211	0.02%	508	0.05%	283	0.02%
Invest: Art\Gems\Rare Coins	222	0.02%	163	0.02%	171	0.01%
Invest: Stocks\Commodity Futures Trading	883	0.10%	1,247	0.12%	1,205	0.10%
Investments: Other (note in comments)	2,304	0.26%	11,801	1.12%	6,327	0.52%
Count/Percentage:	3,617	0.41%	13,713	1.31%	7,980	0.65%

Magazines and Buyers Clubs

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Books	1,194	0.13%	1,846	0.18%	1,381	0.11%
Buyers Clubs (not travel or lottery)	1,665	0.19%	2,152	0.20%	775	0.06%
Magazines	5,440	0.61%	8,211	0.78%	8,039	0.66%
Count/Percentage:	8,294	0.93%	12,204	1.16%	10,188	0.83%

Multi-Level Marketing, Pyramids and Chain Letters

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Multi-Level Mktg\Pyramids\Chain Letters	1,384	0.16%	3,117	0.30%	1,788	0.15%
Count/Percentage:	1,384	0.16%	3,117	0.30%	1,788	0.15%

Office Supplies and Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Office Supplies and Services	1,388	0.16%	3,189	0.30%	3,106	0.25%
Office Supplies: Toner	1,494	0.17%	1,181	0.11%	854	0.07%
Office: Ad Space\Directory Listings	2,847	0.32%	5,043	0.48%	5,135	0.42%
Count/Percentage:	5,725	0.64%	9,408	0.90%	9,091	0.74%

Prizes, Sweepstakes and Lotteries

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Lotteries\Lottery Ticket Buying Clubs	14,453	1.62%	13,519	1.29%	8,730	0.71%
Prizes\Sweepstakes\Gifts	31,305	3.52%	20,777	1.98%	24,773	2.02%
Count/Percentage:	45,605	5.12%	34,130	3.25%	33,340	2.73%

Real Estate

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Real Estate (not Timeshares)	1,804	0.20%	9,381	0.89%	6,573	0.54%
Count/Percentage:	1,804	0.20%	9,381	0.89%	6,573	0.54%

Shop-at-Home and Catalog Sales

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Shop-at-Home and Catalog Sales	47,218	5.30%	66,281	6.31%	52,615	4.30%
Count/Percentage:	47,218	5.30%	66,281	6.31%	52,615	4.30%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Telecom Equipment and Mobile Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Mobile: Downloads	-	-	-	-	19	0.00%
Mobile: Premium Services	-	-	-	-	47	0.00%
Mobile: Rates/Advertising	-	-	-	-	40	0.00%
Telecom Equip (Cell Phones, Pagers, etc)	9,337	1.05%	35,496	3.38%	22,283	1.82%
Count/Percentage:	9,337	1.05%	35,496	3.38%	22,387	1.83%

Telephone Services

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Telephone: Carrier Switching	615	0.07%	578	0.06%	930	0.08%
Telephone: Pay-Per-Call/Info Services	6,310	0.71%	4,524	0.43%	6,141	0.50%
Telephone: Prepaid Phone Cards	647	0.07%	1,053	0.10%	763	0.06%
Telephone: Rates/Advertising	631	0.07%	485	0.05%	314	0.03%
Unsolicited Faxes	1,498	0.17%	891	0.08%	710	0.06%
VoIP Services	545	0.06%	671	0.06%	455	0.04%
Count/Percentage:	10,203	1.15%	8,179	0.78%	9,300	0.76%

Television and Electronic Media

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
DVD/Video/Film	603	0.07%	457	0.14%	983	0.08%
Music: All Formats	620	0.07%	762	0.07%	476	0.04%
Television (Programming and Advertisements)	188	0.02%	154	0.01%	203	0.02%
Television: Satellite & Cable	4,766	0.62%	25,278	2.41%	24,274	1.98%
Count/Percentage:	6,883	0.77%	27,647	2.63%	25,930	2.12%

Third Party and Creditor Debt Collection

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Creditor Debt Collection	21,463	2.41%	20,095	1.91%	26,598	2.17%
Third Party Debt Collection	69,261	7.78%	71,004	6.76%	78,838	6.44%
Count/Percentage:	88,608	9.96%	89,934	8.56%	104,642	8.55%

Travel, Vacations and Timeshare Plans

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Timeshare Resales	214	0.02%	222	0.02%	325	0.03%
Timeshare Sales	936	0.11%	2,102	0.20%	2,025	0.17%
Travel/Vacations	5,584	0.63%	12,759	1.21%	10,857	0.89%
Count/Percentage:	6,718	0.75%	15,076	1.44%	13,200	1.08%

Video Games

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Video Games	134	0.02%	694	0.07%	1,068	0.09%
Count/Percentage:	134	0.02%	694	0.07%	1,068	0.09%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



Appendix B3: Consumer Sentinel Network Complaint Category Details¹

Calendar Years 2006 through 2008

Other

Product Service	CY - 2006	Percentage ¹	CY - 2007	Percentage ¹	CY - 2008	Percentage ¹
Alcoholic Beverages	32	0.00%	33	0.00%	55	0.00%
Antiques/Collectibles	-	-	-	-	25	0.00%
Children's Products	8	0.00%	9	0.00%	55	0.00%
Children's Toys/Games	136	0.02%	232	0.02%	197	0.02%
Contact Lenses	-	-	-	-	46	0.00%
Dating Services	255	0.03%	277	0.03%	93	0.01%
Door-to-Door Sales	51	0.01%	58	0.01%	17	0.00%
Electric Utilities	201	0.02%	143	0.01%	58	0.00%
Every Non-Credit Product/Service Code	160	0.02%	185	0.02%	61	0.00%
Every Product/Service Code	6,683	0.75%	7,651	0.73%	21,191	1.73%
Financial Planners	36	0.00%	24	0.00%	21	0.00%
Fitness Center/Health Club	529	0.06%	434	0.04%	194	0.02%
Food	468	0.05%	576	0.05%	771	0.06%
Food Marketed for Health	33	0.00%	54	0.01%	27	0.00%
Funeral Services	236	0.03%	202	0.02%	241	0.02%
Gas Utilities	193	0.02%	93	0.01%	61	0.00%
Green Card Application Services	147	0.02%	113	0.01%	93	0.01%
Health Care Provider Billing	425	0.05%	482	0.05%	521	0.04%
Insurance (Other than Medical)	1,197	0.13%	976	0.09%	1,098	0.09%
Leasing: Business	756	0.08%	1,026	0.10%	600	0.05%
Leasing: Consumer	307	0.03%	450	0.04%	364	0.03%
Modeling Agencies/Services	289	0.03%	784	0.07%	619	0.05%
Non-Alcoholic Beverages	104	0.01%	87	0.01%	70	0.01%
Non-Merger (BC)	23	0.00%	19	0.00%	10	0.00%
Other (Note in Comments)	178,561	20.06%	183,319	17.46%	303,198	24.78%
Overseas Medical Schools/Other Universities	136	0.02%	139	0.01%	40	0.00%
Personal Care Products	202	0.02%	217	0.02%	372	0.03%
Prepaid Legal Services	93	0.01%	92	0.01%	52	0.00%
Property/Inheritance Tracers	198	0.02%	203	0.02%	398	0.03%
Tobacco-Cigarettes	58	0.01%	44	0.00%	50	0.00%
Trade/Vocational Schools	411	0.05%	368	0.04%	539	0.04%
Unauthorized Debits or Charges for Unknown Products	1,249	0.14%	1,728	0.16%	2,163	0.18%
Utilities	529	0.06%	543	0.05%	908	0.07%
Water Purifiers	60	0.01%	65	0.01%	26	0.00%

¹Percentages are based on the total number of CSN complaints for each calendar year: CY-2006 = 890,066; CY-2007 = 1,050,229; CY-2008 = 1,223,370. Note that counts and percentages may not add up to the total in each category because CSN complaints may be coded under multiple product service codes.



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

January 1 – December 31, 2008

State Name	Total Fraud Complaints	Total Amount Paid Reported	Complaints Reporting Amount Paid	Percentages Reporting Amount Paid	Average Amount Paid ¹
Alabama	7,533	\$10,854,316	6,344	84%	\$1,711
Alaska	1,661	\$1,781,296	1,417	85%	\$1,257
Arizona	14,566	\$36,135,373	12,404	85%	\$2,913
Arkansas	3,923	\$5,073,283	3,362	86%	\$1,509
California	70,488	\$250,522,780	60,815	86%	\$4,119
Colorado	13,454	\$79,396,468	11,661	87%	\$6,809
Connecticut	5,900	\$9,057,526	5,066	86%	\$1,788
Delaware	1,558	\$2,258,037	1,326	85%	\$1,703
Dist. of Columbia	1,613	\$4,433,411	1,353	84%	\$3,277
Florida	37,074	\$145,228,706	31,781	86%	\$4,570
Georgia	17,598	\$45,094,174	15,025	85%	\$3,001
Hawaii	2,780	\$7,921,111	2,441	88%	\$3,245
Idaho	2,910	\$4,502,364	2,531	87%	\$1,779
Illinois	22,758	\$51,576,272	19,442	85%	\$2,653
Indiana	11,214	\$13,811,324	9,490	85%	\$1,455
Iowa	4,390	\$6,550,251	3,711	85%	\$1,665
Kansas	5,326	\$7,087,377	4,597	86%	\$1,542
Kentucky	5,787	\$15,971,027	4,950	86%	\$3,226
Louisiana	6,208	\$9,803,965	5,461	88%	\$1,793
Maine	2,281	\$5,544,454	1,916	84%	\$2,894
Maryland	13,338	\$108,296,009	11,542	87%	\$9,383
Massachusetts	10,935	\$15,530,680	9,437	86%	\$1,646
Michigan	16,138	\$29,396,927	13,574	84%	\$2,166
Minnesota	10,164	\$28,125,828	8,419	83%	\$3,341
Mississippi	2,973	\$6,892,487	2,606	88%	\$2,645
Missouri	12,940	\$17,648,436	10,914	84%	\$1,617
Montana	1,673	\$1,379,737	1,393	83%	\$990
Nebraska	3,154	\$6,420,756	2,674	85%	\$2,401
Nevada	5,904	\$21,699,470	5,201	88%	\$4,172
New Hampshire	2,801	\$4,316,602	2,381	85%	\$1,813
New Jersey	16,681	\$38,822,347	14,469	87%	\$2,683
New Mexico	3,040	\$5,378,082	2,607	86%	\$2,063
New York	30,564	\$67,444,846	26,342	86%	\$2,560
North Carolina	16,508	\$25,473,738	13,966	85%	\$1,824
North Dakota	798	\$1,107,389	683	86%	\$1,621
Ohio	19,896	\$34,430,914	16,765	84%	\$2,054
Oklahoma	5,626	\$8,470,889	4,915	87%	\$1,723
Oregon	8,669	\$15,203,244	7,410	85%	\$2,052
Pennsylvania	21,276	\$40,831,572	17,935	84%	\$2,277
Rhode Island	1,683	\$3,551,772	1,433	85%	\$2,479
South Carolina	7,070	\$14,176,206	6,093	86%	\$2,327
South Dakota	994	\$3,255,535	857	86%	\$3,799
Tennessee	11,121	\$29,989,944	9,675	87%	\$3,100
Texas	40,485	\$81,349,075	35,346	87%	\$2,302
Utah	5,270	\$11,239,802	4,561	87%	\$2,464
Vermont	1,071	\$1,506,900	931	87%	\$1,619
Virginia	16,114	\$31,066,922	13,647	85%	\$2,276
Washington	16,278	\$33,381,163	13,748	84%	\$2,428
West Virginia	2,564	\$3,724,322	2,215	86%	\$1,681
Wisconsin	10,104	\$15,577,749	8,493	84%	\$1,834
Wyoming	1,051	\$1,267,023	891	85%	\$1,422

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Abilene, TX Metropolitan Statistical Area	426	269.5	330
Adrian, MI Micropolitan Statistical Area	483	472.6	66
Akron, OH Metropolitan Statistical Area	2,781	396.8	136
Albany, GA Metropolitan Statistical Area	476	290.3	300
Albany-Lebanon, OR Micropolitan Statistical Area	899	806.4	3
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	2,574	302.5	279
Albuquerque, NM Metropolitan Statistical Area	2,750	336.7	231
Alexandria, LA Metropolitan Statistical Area	503	335.2	234
Allegan, MI Micropolitan Statistical Area	669	589.4	20
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	3,062	382.6	157
Altoona, PA Metropolitan Statistical Area	428	338.4	229
Amarillo, TX Metropolitan Statistical Area	630	260.9	342
Anchorage, AK Metropolitan Statistical Area	1,356	377.5	164
Anderson, IN Metropolitan Statistical Area	541	414.3	109
Anderson, SC Metropolitan Statistical Area	755	424.2	97
Ann Arbor, MI Metropolitan Statistical Area	1,827	531.0	40
Anniston-Oxford, AL Metropolitan Statistical Area	339	300.3	284
Appleton, WI Metropolitan Statistical Area	999	459.7	73
Asheville, NC Metropolitan Statistical Area	1,412	354.8	206
Ashtabula, OH Micropolitan Statistical Area	418	407.0	121
Athens-Clarke County, GA Metropolitan Statistical Area	775	417.8	104
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	18,864	367.1	181
Atlantic City, NJ Metropolitan Statistical Area	1,218	448.4	76
Auburn-Opelika, AL Metropolitan Statistical Area	549	436.5	85
Augusta-Richmond County, GA Metropolitan Statistical Area	1,568	299.7	285
Augusta-Waterbury, ME Micropolitan Statistical Area	448	370.0	180
Austin-Round Rock, TX Metropolitan Statistical Area	6,462	426.9	96
Bakersfield, CA Metropolitan Statistical Area	2,524	323.5	248
Baltimore-Towson, MD Metropolitan Statistical Area	10,236	385.0	153
Bangor, ME Metropolitan Statistical Area	447	303.7	275
Barnstable Town, MA Metropolitan Statistical Area	634	282.0	315
Baton Rouge, LA Metropolitan Statistical Area	1,900	247.9	353
Battle Creek, MI Metropolitan Statistical Area	469	339.9	228
Bay City, MI Metropolitan Statistical Area	435	401.3	132
Beaumont-Port Arthur, TX Metropolitan Statistical Area	1,535	404.3	126
Bellingham, WA Metropolitan Statistical Area	964	518.4	47
Bend, OR Metropolitan Statistical Area	687	460.6	72
Billings, MT Metropolitan Statistical Area	483	326.1	245
Binghamton, NY Metropolitan Statistical Area	885	357.5	199
Birmingham-Hoover, AL Metropolitan Statistical Area	3,618	328.9	240
Bismarck, ND Metropolitan Statistical Area	157	155.2	379
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	661	436.2	86
Bloomington, IN Metropolitan Statistical Area	739	413.5	112
Bloomington-Normal, IL Metropolitan Statistical Area	494	306.4	269
Bluefield, WV-VA Micropolitan Statistical Area	271	255.9	345
Boise City-Nampa, ID Metropolitan Statistical Area	1,974	347.8	215
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	13,006	291.9	298
Boulder, CO Metropolitan Statistical Area	1,739	616.0	15
Bowling Green, KY Metropolitan Statistical Area	398	351.2	210
Bremerton-Silverdale, WA Metropolitan Statistical Area	987	410.2	116

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	2,887	320.6	251
Brownsville-Harlingen, TX Metropolitan Statistical Area	394	101.6	380
Brunswick, GA Metropolitan Statistical Area	410	407.5	120
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	2,859	251.3	350
Burlington, NC Metropolitan Statistical Area	489	342.8	221
Burlington-South Burlington, VT Metropolitan Statistical Area	590	286.4	311
Canton-Massillon, OH Metropolitan Statistical Area	1,248	304.6	273
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	2,059	360.4	192
Cedar Rapids, IA Metropolitan Statistical Area	549	220.2	369
Chambersburg, PA Micropolitan Statistical Area	769	549.3	35
Champaign-Urbana, IL Metropolitan Statistical Area	582	268.7	331
Charleston, WV Metropolitan Statistical Area	612	200.3	377
Charleston-North Charleston, SC Metropolitan Statistical Area	1,898	314.7	254
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	6,235	393.9	140
Charlottesville, VA Metropolitan Statistical Area	788	414.1	110
Chattanooga, TN-GA Metropolitan Statistical Area	1,889	380.3	159
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	24,310	255.7	346
Chico, CA Metropolitan Statistical Area	482	408.6	118
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	5,843	277.7	320
Clarksville, TN-KY Metropolitan Statistical Area	982	408.3	119
Cleveland, TN Metropolitan Statistical Area	543	496.0	55
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	6,112	289.1	303
Coeur d'Alene, ID Metropolitan Statistical Area	585	444.8	78
College Station-Bryan, TX Metropolitan Statistical Area	589	306.5	268
Colorado Springs, CO Metropolitan Statistical Area	3,164	528.1	42
Columbia, MO Metropolitan Statistical Area	535	343.0	220
Columbia, SC Metropolitan Statistical Area	2,137	303.6	276
Columbus, GA-AL Metropolitan Statistical Area	1,079	373.6	172
Columbus, OH Metropolitan Statistical Area	6,394	370.5	179
Concord, NH Micropolitan Statistical Area	870	587.5	23
Corpus Christi, TX Metropolitan Statistical Area	1,004	241.5	359
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	20,683	344.5	218
Dalton, GA Metropolitan Statistical Area	720	535.7	39
Danville, VA Metropolitan Statistical Area	432	403.4	128
Daphne-Fairhope, AL Micropolitan Statistical Area	892	527.3	43
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	902	239.1	362
Dayton, OH Metropolitan Statistical Area	3,116	371.4	177
Decatur, AL Metropolitan Statistical Area	427	285.5	312
Decatur, IL Metropolitan Statistical Area	233	213.2	372
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	2,056	414.0	111
Denver-Aurora, CO Metropolitan Statistical Area	10,948	454.5	74
Des Moines-West Des Moines, IA Metropolitan Statistical Area	1,465	274.2	328
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	10,786	241.4	360
Dothan, AL Metropolitan Statistical Area	585	423.2	98
Dover, DE Metropolitan Statistical Area	596	403.8	127
Duluth, MN-WI Metropolitan Statistical Area	792	288.8	304
Dunn, NC Micropolitan Statistical Area	827	778.1	4
Durham, NC Metropolitan Statistical Area	2,566	552.6	33
East Liverpool-Salem, OH Micropolitan Statistical Area	474	428.8	95
East Stroudsburg, PA Micropolitan Statistical Area	1,001	604.2	17

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Eau Claire, WI Metropolitan Statistical Area	384	247.7	355
El Centro, CA Metropolitan Statistical Area	371	231.4	365
Elizabethtown, KY Metropolitan Statistical Area	449	404.9	125
Elkhart-Goshen, IN Metropolitan Statistical Area	696	351.3	209
El Paso, TX Metropolitan Statistical Area	1,461	198.4	378
Erie, PA Metropolitan Statistical Area	902	322.4	249
Eugene-Springfield, OR Metropolitan Statistical Area	1,428	422.6	101
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	393	306.2	270
Evansville, IN-KY Metropolitan Statistical Area	1,014	289.4	302
Fargo, ND-MN Metropolitan Statistical Area	419	224.1	368
Farmington, NM Metropolitan Statistical Area	350	276.7	323
Fayetteville, NC Metropolitan Statistical Area	1,424	417.2	106
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,178	279.9	318
Flagstaff, AZ Metropolitan Statistical Area	710	568.2	29
Flint, MI Metropolitan Statistical Area	1,355	306.6	267
Florence, SC Metropolitan Statistical Area	477	239.9	361
Florence-Muscle Shoals, AL Metropolitan Statistical Area	396	277.6	321
Fort Collins-Loveland, CO Metropolitan Statistical Area	1,326	478.5	61
Fort Smith, AR-OK Metropolitan Statistical Area	758	262.4	338
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	1,008	559.1	32
Fort Wayne, IN Metropolitan Statistical Area	1,536	376.4	168
Fresno, CA Metropolitan Statistical Area	3,051	342.1	223
Gadsden, AL Metropolitan Statistical Area	369	357.0	201
Gainesville, FL Metropolitan Statistical Area	1,200	491.8	59
Gainesville, GA Metropolitan Statistical Area	1,112	641.8	12
Gettysburg, PA Micropolitan Statistical Area	662	654.8	10
Glens Falls, NY Metropolitan Statistical Area	381	294.3	293
Goldsboro, NC Metropolitan Statistical Area	314	275.8	325
Grand Junction, CO Metropolitan Statistical Area	556	414.3	108
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	2,370	306.2	271
Greeley, CO Metropolitan Statistical Area	1,988	839.3	2
Green Bay, WI Metropolitan Statistical Area	884	295.6	292
Greensboro-High Point, NC Metropolitan Statistical Area	2,257	329.3	239
Greenville, NC Metropolitan Statistical Area	655	395.1	138
Greenville, SC Metropolitan Statistical Area	2,245	372.9	174
Gulfport-Biloxi, MS Metropolitan Statistical Area	825	362.0	188
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,336	518.6	46
Hammond, LA Micropolitan Statistical Area	624	551.5	34
Hanford-Corcoran, CA Metropolitan Statistical Area	830	567.9	30
Harrisburg-Carlisle, PA Metropolitan Statistical Area	1,901	361.8	189
Harrisonburg, VA Metropolitan Statistical Area	405	357.0	202
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	3,739	314.5	255
Hattiesburg, MS Metropolitan Statistical Area	354	262.7	337
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,393	387.1	150
Hilo, HI Micropolitan Statistical Area	515	300.8	282
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	812	495.6	56
Holland-Grand Haven, MI Metropolitan Statistical Area	939	364.4	186
Homosassa Springs, FL Micropolitan Statistical Area	612	443.0	80
Honolulu, HI Metropolitan Statistical Area	2,496	274.3	327
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	465	229.2	366

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	12,989	234.5	363
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	729	255.4	348
Huntsville, AL Metropolitan Statistical Area	1,289	342.1	222
Idaho Falls, ID Metropolitan Statistical Area	452	386.4	151
Indianapolis-Carmel, IN Metropolitan Statistical Area	5,321	319.4	252
Iowa City, IA Metropolitan Statistical Area	528	378.3	163
Ithaca, NY Metropolitan Statistical Area	337	335.6	233
Jackson, MI Metropolitan Statistical Area	612	373.5	173
Jackson, MS Metropolitan Statistical Area	1,085	204.9	375
Jackson, TN Metropolitan Statistical Area	396	353.8	207
Jacksonville, FL Metropolitan Statistical Area	4,968	388.7	148
Jacksonville, NC Metropolitan Statistical Area	587	389.6	146
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	438	323.6	247
Janesville, WI Metropolitan Statistical Area	735	461.8	70
Jefferson City, MO Metropolitan Statistical Area	693	478.1	64
Johnson City, TN Metropolitan Statistical Area	959	501.7	53
Johnstown, PA Metropolitan Statistical Area	514	349.7	211
Jonesboro, AR Metropolitan Statistical Area	206	204.7	376
Joplin, MO Metropolitan Statistical Area	523	310.3	260
Kahului-Wailuku, HI Micropolitan Statistical Area	413	292.2	296
Kalamazoo-Portage, MI Metropolitan Statistical Area	1,287	402.5	129
Kankakee-Bradley, IL Metropolitan Statistical Area	388	355.7	205
Kansas City, MO-KS Metropolitan Statistical Area	6,072	308.6	265
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	703	311.0	258
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	1,446	411.6	115
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	1,264	417.9	103
Kingston, NY Metropolitan Statistical Area	847	463.5	69
Knoxville, TN Metropolitan Statistical Area	2,500	374.6	170
Kokomo, IN Metropolitan Statistical Area	366	362.8	187
La Crosse, WI-MN Metropolitan Statistical Area	400	309.5	263
Lafayette, IN Metropolitan Statistical Area	716	385.5	152
Lafayette, LA Metropolitan Statistical Area	798	313.6	256
Lake Charles, LA Metropolitan Statistical Area	1,112	578.2	26
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	1,224	634.1	13
Lakeland, FL Metropolitan Statistical Area	2,241	399.0	134
Lancaster, PA Metropolitan Statistical Area	1,729	349.7	212
Lansing-East Lansing, MI Metropolitan Statistical Area	1,304	287.2	307
Laredo, TX Metropolitan Statistical Area	218	94.2	381
Las Cruces, NM Metropolitan Statistical Area	722	372.4	176
Las Vegas-Paradise, NV Metropolitan Statistical Area	6,411	360.7	191
Lawrence, KS Metropolitan Statistical Area	368	328.2	241
Lawton, OK Metropolitan Statistical Area	414	379.2	162
Lebanon, NH-VT Micropolitan Statistical Area	680	394.4	139
Lebanon, PA Metropolitan Statistical Area	654	515.4	48
Lewiston-Auburn, ME Metropolitan Statistical Area	432	401.7	131
Lexington-Fayette, KY Metropolitan Statistical Area	1,488	340.7	225
Lima, OH Metropolitan Statistical Area	319	301.5	281
Lincoln, NE Metropolitan Statistical Area	814	286.6	309
Little Rock-North Little Rock, AR Metropolitan Statistical Area	1,990	304.8	272
Logan, UT-ID Metropolitan Statistical Area	315	283.4	314

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Longview, TX Metropolitan Statistical Area	730	359.0	194
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	35,368	273.1	329
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	3,401	278.3	319
Lubbock, TX Metropolitan Statistical Area	696	266.2	333
Lumberton, NC Micropolitan Statistical Area	384	297.6	288
Lynchburg, VA Metropolitan Statistical Area	1,032	430.9	94
Macon, GA Metropolitan Statistical Area	1,179	514.1	49
Madera, CA Metropolitan Statistical Area	1,018	695.6	7
Madison, WI Metropolitan Statistical Area	1,847	340.1	227
Manchester-Nashua, NH Metropolitan Statistical Area	1,932	479.7	60
Manhattan, KS Micropolitan Statistical Area	393	371.0	178
Mansfield, OH Metropolitan Statistical Area	422	332.3	237
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	607	86.6	382
Medford, OR Metropolitan Statistical Area	1,062	538.9	37
Memphis, TN-MS-AR Metropolitan Statistical Area	3,151	247.2	356
Merced, CA Metropolitan Statistical Area	707	287.8	305
Meridian, MS Micropolitan Statistical Area	227	217.3	370
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	16,264	297.7	287
Michigan City-La Porte, IN Metropolitan Statistical Area	628	568.4	28
Midland, TX Metropolitan Statistical Area	467	375.5	169
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	3,997	264.7	334
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	9,833	309.7	262
Missoula, MT Metropolitan Statistical Area	534	526.5	44
Mobile, AL Metropolitan Statistical Area	1,149	284.3	313
Modesto, CA Metropolitan Statistical Area	1,915	373.9	171
Monroe, LA Metropolitan Statistical Area	453	263.0	336
Monroe, MI Metropolitan Statistical Area	937	604.4	16
Montgomery, AL Metropolitan Statistical Area	1,559	431.0	92
Morgantown, WV Metropolitan Statistical Area	578	502.0	52
Morristown, TN Metropolitan Statistical Area	538	405.0	124
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	673	581.7	25
Muncie, IN Metropolitan Statistical Area	421	366.5	183
Muskegon-Norton Shores, MI Metropolitan Statistical Area	587	335.0	235
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	1,032	432.7	91
Napa, CA Metropolitan Statistical Area	1,148	859.8	1
Naples-Marco Island, FL Metropolitan Statistical Area	1,063	337.8	230
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	5,209	358.0	198
New Bern, NC Micropolitan Statistical Area	673	571.0	27
New Haven-Milford, CT Metropolitan Statistical Area	3,031	358.6	196
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	3,228	315.0	253
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	47,045	250.0	351
Niles-Benton Harbor, MI Metropolitan Statistical Area	831	513.9	50
Norwich-New London, CT Metropolitan Statistical Area	1,076	408.7	117
Ocala, FL Metropolitan Statistical Area	1,497	473.5	65
Odessa, TX Metropolitan Statistical Area	454	356.2	204
Ogden-Clearfield, UT Metropolitan Statistical Area	1,730	347.6	216
Ogdensburg-Massena, NY Micropolitan Statistical Area	260	233.6	364
Oklahoma City, OK Metropolitan Statistical Area	3,511	299.5	286
Olympia, WA Metropolitan Statistical Area	1,367	582.5	24
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	2,405	292.4	295

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



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January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Orlando-Kissimmee, FL Metropolitan Statistical Area	7,916	398.8	135
Oshkosh-Neenah, WI Metropolitan Statistical Area	661	411.6	114
Ottawa-Streator, IL Micropolitan Statistical Area	478	309.7	261
Owensboro, KY Metropolitan Statistical Area	474	422.9	100
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	3,583	448.0	77
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	1,922	359.7	193
Panama City-Lynn Haven, FL Metropolitan Statistical Area	679	415.3	107
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	413	255.4	347
Pascagoula, MS Metropolitan Statistical Area	729	478.3	62
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	1,841	418.4	102
Peoria, IL Metropolitan Statistical Area	949	256.4	344
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	16,382	281.2	316
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	14,213	351.9	208
Pine Bluff, AR Metropolitan Statistical Area	233	224.8	367
Pittsburgh, PA Metropolitan Statistical Area	7,022	296.2	290
Pittsfield, MA Metropolitan Statistical Area	398	303.5	277
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	1,701	331.1	238
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	8,180	382.7	156
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	1,698	433.0	90
Pottsville, PA Micropolitan Statistical Area	728	493.9	57
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	2,256	335.9	232
Prescott, AZ Metropolitan Statistical Area	1,423	684.1	8
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	4,320	267.8	332
Provo-Orem, UT Metropolitan Statistical Area	1,981	417.8	105
Pueblo, CO Metropolitan Statistical Area	465	304.1	274
Punta Gorda, FL Metropolitan Statistical Area	1,139	737.5	5
Racine, WI Metropolitan Statistical Area	845	430.9	93
Raleigh-Cary, NC Metropolitan Statistical Area	3,914	393.5	142
Rapid City, SD Metropolitan Statistical Area	305	256.8	343
Reading, PA Metropolitan Statistical Area	1,431	356.7	203
Redding, CA Metropolitan Statistical Area	816	453.5	75
Reno-Sparks, NV Metropolitan Statistical Area	2,047	511.0	51
Richmond, VA Metropolitan Statistical Area	4,570	382.7	155
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	11,744	291.7	299
Roanoke, VA Metropolitan Statistical Area	1,361	461.3	71
Rochester, MN Metropolitan Statistical Area	553	308.0	266
Rochester, NY Metropolitan Statistical Area	2,510	242.4	357
Rockford, IL Metropolitan Statistical Area	1,138	326.8	243
Rocky Mount, NC Metropolitan Statistical Area	545	372.6	175
Roseburg, OR Micropolitan Statistical Area	743	706.8	6
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	8,201	396.7	137
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	801	388.3	149
St. Cloud, MN Metropolitan Statistical Area	588	321.7	250
St. George, UT Metropolitan Statistical Area	495	391.9	144
St. Joseph, MO-KS Metropolitan Statistical Area	378	309.1	264
St. Louis, MO-IL Metropolitan Statistical Area	9,605	343.5	219
Salem, OR Metropolitan Statistical Area	1,806	469.6	68
Salinas, CA Metropolitan Statistical Area	1,131	275.7	326
Salisbury, MD Metropolitan Statistical Area	580	492.5	58
Salisbury, NC Micropolitan Statistical Area	822	603.3	18

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



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January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Salt Lake City, UT Metropolitan Statistical Area	3,917	366.9	182
San Angelo, TX Metropolitan Statistical Area	263	248.7	352
San Antonio, TX Metropolitan Statistical Area	5,573	286.9	308
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	11,831	402.2	130
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	15,871	379.7	160
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	6,731	376.6	166
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	1,087	422.9	99
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	1,648	411.7	113
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	1,339	536.2	38
Santa Fe, NM Metropolitan Statistical Area	747	524.6	45
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	1,864	399.2	133
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	2,571	376.5	167
Savannah, GA Metropolitan Statistical Area	1,106	345.6	217
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	1,656	300.6	283
Seaford, DE Micropolitan Statistical Area	798	442.6	81
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	12,559	384.8	154
Sebastian-Vero Beach, FL Metropolitan Statistical Area	573	440.4	82
Sheboygan, WI Metropolitan Statistical Area	2,306	287.6	306
Sherman-Denison, TX Metropolitan Statistical Area	516	435.5	88
Shreveport-Bossier City, LA Metropolitan Statistical Area	1,010	261.1	341
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	675	528.3	41
Sioux City, IA-NE-SD Metropolitan Statistical Area	300	209.1	374
Sioux Falls, SD Metropolitan Statistical Area	536	251.7	349
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,386	435.8	87
Spartanburg, SC Metropolitan Statistical Area	1,102	406.5	123
Spokane, WA Metropolitan Statistical Area	1,818	407.0	122
Springfield, IL Metropolitan Statistical Area	431	209.1	373
Springfield, MA Metropolitan Statistical Area	2,035	296.6	289
Springfield, MO Metropolitan Statistical Area	1,391	341.7	224
Springfield, OH Metropolitan Statistical Area	890	627.3	14
State College, PA Metropolitan Statistical Area	462	327.8	242
Statesville-Mooresville, NC Micropolitan Statistical Area	829	567.0	31
Staunton-Waynesboro, VA Micropolitan Statistical Area	424	366.5	184
Stockton, CA Metropolitan Statistical Area	2,410	358.0	197
Sumter, SC Metropolitan Statistical Area	373	357.2	200
Syracuse, NY Metropolitan Statistical Area	1,961	301.7	280
Tallahassee, FL Metropolitan Statistical Area	1,096	325.7	246
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	10,617	393.6	141
Terre Haute, IN Metropolitan Statistical Area	661	392.9	143
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	407	302.6	278
Thomasville-Lexington, NC Micropolitan Statistical Area	1,003	642.0	11
Toledo, OH Metropolitan Statistical Area	1,727	264.2	335
Topeka, KS Metropolitan Statistical Area	1,004	438.6	84
Torrington, CT Micropolitan Statistical Area	1,118	588.1	22
Traverse City, MI Micropolitan Statistical Area	494	347.8	214
Trenton-Ewing, NJ Metropolitan Statistical Area	1,285	349.6	213
Tucson, AZ Metropolitan Statistical Area	3,618	382.3	158
Tulsa, OK Metropolitan Statistical Area	2,791	310.9	259
Tupelo, MS Micropolitan Statistical Area	327	247.8	354
Tuscaloosa, AL Metropolitan Statistical Area	550	276.7	324

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



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Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Tyler, TX Metropolitan Statistical Area	758	389.4	147
Utica-Rome, NY Metropolitan Statistical Area	833	280.2	317
Valdosta, GA Metropolitan Statistical Area	457	361.8	190
Vallejo-Fairfield, CA Metropolitan Statistical Area	2,243	544.8	36
Victoria, TX Metropolitan Statistical Area	327	286.6	310
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	375	242.2	358
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	5,388	326.7	244
Visalia-Porterville, CA Metropolitan Statistical Area	1,243	296.0	291
Waco, TX Metropolitan Statistical Area	661	292.2	297
Warner Robins, GA Metropolitan Statistical Area	600	470.5	67
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	22,922	433.3	89
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	350	215.7	371
Watertown-Fort Drum, NY Micropolitan Statistical Area	389	340.4	226
Wausau, WI Metropolitan Statistical Area	578	443.9	79
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	625	499.3	54
Wenatchee, WA Metropolitan Statistical Area	405	379.2	161
Wheeling, WV-OH Metropolitan Statistical Area	385	261.3	340
Whitewater, WI Micropolitan Statistical Area	488	478.2	63
Wichita, KS Metropolitan Statistical Area	1,714	289.5	301
Wichita Falls, TX Metropolitan Statistical Area	456	313.3	257
Williamsport, PA Metropolitan Statistical Area	422	358.6	195
Willimantic, CT Micropolitan Statistical Area	701	599.8	19
Wilmington, NC Metropolitan Statistical Area	1,231	377.4	165
Winchester, VA-WV Metropolitan Statistical Area	701	589.4	21
Winston-Salem, NC Metropolitan Statistical Area	1,528	334.6	236
Wooster, OH Micropolitan Statistical Area	501	439.7	83
Worcester, MA Metropolitan Statistical Area	2,861	364.5	185
Yakima, WA Metropolitan Statistical Area	647	277.6	322
York-Hanover, PA Metropolitan Statistical Area	1,626	390.6	145
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	1,725	293.9	294
Yuba City, CA Metropolitan Statistical Area	1,072	662.5	9
Yuma, AZ Metropolitan Statistical Area	492	262.3	339

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Abilene, TX Metropolitan Statistical Area	147	93.0	259
Adrian, MI Micropolitan Statistical Area	101	98.8	234
Akron, OH Metropolitan Statistical Area	729	104.0	218
Albany, GA Metropolitan Statistical Area	222	135.4	107
Albany-Lebanon, OR Micropolitan Statistical Area	214	191.9	27
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	645	75.8	324
Albuquerque, NM Metropolitan Statistical Area	1,234	151.1	76
Alexandria, LA Metropolitan Statistical Area	145	96.6	241
Allegan, MI Micropolitan Statistical Area	169	148.9	78
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	936	117.0	167
Altoona, PA Metropolitan Statistical Area	102	80.6	303
Amarillo, TX Metropolitan Statistical Area	313	129.6	121
Anchorage, AK Metropolitan Statistical Area	267	74.3	329
Anderson, IN Metropolitan Statistical Area	130	99.6	232
Anderson, SC Metropolitan Statistical Area	214	120.2	151
Ann Arbor, MI Metropolitan Statistical Area	468	136.0	105
Anniston-Oxford, AL Metropolitan Statistical Area	136	120.5	148
Appleton, WI Metropolitan Statistical Area	129	79.6	307
Asheville, NC Metropolitan Statistical Area	340	85.4	287
Ashtabula, OH Micropolitan Statistical Area	83	80.8	302
Athens-Clarke County, GA Metropolitan Statistical Area	215	115.9	170
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	7,503	146.0	87
Atlantic City, NJ Metropolitan Statistical Area	437	160.9	63
Auburn-Opelika, AL Metropolitan Statistical Area	215	170.9	45
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	549	104.9	213
Augusta-Waterville, ME Micropolitan Statistical Area	92	76.0	322
Austin-Round Rock, TX Metropolitan Statistical Area	1,849	122.2	141
Bakersfield, CA Metropolitan Statistical Area	2,119	271.6	8
Baltimore-Towson, MD Metropolitan Statistical Area	2,820	106.1	209
Bangor, ME Metropolitan Statistical Area	98	66.6	346
Barnstable Town, MA Metropolitan Statistical Area	180	80.1	306
Baton Rouge, LA Metropolitan Statistical Area	881	114.9	175
Battle Creek, MI Metropolitan Statistical Area	107	77.5	321
Bay City, MI Metropolitan Statistical Area	112	103.3	221
Beaumont-Port Arthur, TX Metropolitan Statistical Area	429	113.0	179
Bellingham, WA Metropolitan Statistical Area	219	117.8	164
Bend, OR Metropolitan Statistical Area	150	100.6	229
Billings, MT Metropolitan Statistical Area	85	57.4	361
Binghamton, NY Metropolitan Statistical Area	196	79.2	313
Birmingham-Hoover, AL Metropolitan Statistical Area	1,339	121.7	142
Bismarck, ND Metropolitan Statistical Area	52	51.4	372
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	126	83.2	296
Bloomington, IN Metropolitan Statistical Area	168	94.0	254
Bloomington-Normal, IL Metropolitan Statistical Area	158	98.0	237
Bluefield, WV-VA Micropolitan Statistical Area	68	64.2	351
Boise City-Nampa, ID Metropolitan Statistical Area	422	74.3	327
Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area	4,015	90.1	267
Boulder, CO Metropolitan Statistical Area	378	133.9	108
Bowling Green, KY Metropolitan Statistical Area	89	78.5	316
Bremerton-Silverdale, WA Metropolitan Statistical Area	225	93.5	258

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	1007	111.8	185
Brownsville-Harlingen, TX Metropolitan Statistical Area	1422	366.8	1
Brunswick, GA Metropolitan Statistical Area	177	175.9	37
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	862	75.8	325
Burlington, NC Metropolitan Statistical Area	161	112.9	180
Burlington-South Burlington, VT Metropolitan Statistical Area	118	57.3	362
Canton-Massillon, OH Metropolitan Statistical Area	288	70.3	338
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	668	116.9	168
Cedar Rapids, IA Metropolitan Statistical Area	110	44.1	379
Chambersburg, PA Micropolitan Statistical Area	183	130.7	116
Champaign-Urbana, IL Metropolitan Statistical Area	161	74.3	328
Charleston, WV Metropolitan Statistical Area	164	53.7	369
Charleston-North Charleston, SC Metropolitan Statistical Area	515	85.4	288
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	2,070	130.8	115
Charlottesville, VA Metropolitan Statistical Area	183	96.2	242
Chattanooga, TN-GA Metropolitan Statistical Area	515	103.7	220
Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area	12,179	128.1	128
Chico, CA Metropolitan Statistical Area	268	124.1	135
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	1,660	78.9	315
Clarksville, TN-KY Metropolitan Statistical Area	269	111.9	184
Cleveland, TN Metropolitan Statistical Area	134	122.4	140
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	2,210	104.5	215
Coeur d'Alene, ID Metropolitan Statistical Area	117	89.0	275
College Station-Bryan, TX Metropolitan Statistical Area	221	115.0	174
Colorado Springs, CO Metropolitan Statistical Area	626	104.5	216
Columbia, MO Metropolitan Statistical Area	139	89.1	273
Columbia, SC Metropolitan Statistical Area	732	104.0	217
Columbus, GA-AL Metropolitan Statistical Area	433	149.9	77
Columbus, OH Metropolitan Statistical Area	1,457	84.4	289
Concord, NH Micropolitan Statistical Area	175	118.2	163
Corpus Christi, TX Metropolitan Statistical Area	792	190.5	29
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	9,281	154.6	69
Dalton, GA Metropolitan Statistical Area	187	139.1	101
Danville, VA Metropolitan Statistical Area	146	136.3	104
Daphne-Fairhope, AL Micropolitan Statistical Area	259	153.1	72
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	239	63.3	354
Dayton, OH Metropolitan Statistical Area	728	86.8	284
Decatur, AL Metropolitan Statistical Area	142	95.0	248
Decatur, IL Metropolitan Statistical Area	76	69.5	339
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	598	120.4	149
Denver-Aurora, CO Metropolitan Statistical Area	3,099	128.7	124
Des Moines-West Des Moines, IA Metropolitan Statistical Area	321	60.1	359
Detroit-Warren-Livonia, MI Metropolitan Statistical Area	5,339	119.5	155
Dothan, AL Metropolitan Statistical Area	260	188.1	31
Dover, DE Metropolitan Statistical Area	163	110.4	188
Duluth, MN-WI Metropolitan Statistical Area	181	66.0	349
Dunn, NC Micropolitan Statistical Area	250	235.2	12
Durham, NC Metropolitan Statistical Area	774	166.7	51
East Liverpool-Salem, OH Micropolitan Statistical Area	93	84.1	290
East Stroudsburg, PA Micropolitan Statistical Area	218	131.6	113

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Eau Claire, WI Metropolitan Statistical Area	63	40.6	380
El Centro, CA Metropolitan Statistical Area	313	195.3	25
El Paso, TX Metropolitan Statistical Area	1261	171.3	43
Elizabethtown, KY Metropolitan Statistical Area	143	129.0	123
Elkhart-Goshen, IN Metropolitan Statistical Area	237	119.6	154
Erie, PA Metropolitan Statistical Area	200	71.5	336
Eugene-Springfield, OR Metropolitan Statistical Area	321	95.0	247
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	104	81.0	301
Evansville, IN-KY Metropolitan Statistical Area	206	58.8	360
Fargo, ND-MN Metropolitan Statistical Area	71	38.0	382
Farmington, NM Metropolitan Statistical Area	129	102.0	224
Fayetteville, NC Metropolitan Statistical Area	521	152.6	74
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	312	74.1	331
Flagstaff, AZ Metropolitan Statistical Area	257	205.7	18
Flint, MI Metropolitan Statistical Area	449	101.6	225
Florence, SC Metropolitan Statistical Area	278	139.8	98
Florence-Muscle Shoals, AL Metropolitan Statistical Area	135	94.6	251
Fort Collins-Loveland, CO Metropolitan Statistical Area	300	108.6	198
Fort Smith, AR-OK Metropolitan Statistical Area	229	79.3	312
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	264	146.4	82
Fort Wayne, IN Metropolitan Statistical Area	391	95.8	245
Fresno, CA Metropolitan Statistical Area	1,676	187.9	32
Gadsden, AL Metropolitan Statistical Area	164	158.7	64
Gainesville, FL Metropolitan Statistical Area	325	133.2	111
Gainesville, GA Metropolitan Statistical Area	400	230.9	13
Gettysburg, PA Micropolitan Statistical Area	156	154.3	71
Glens Falls, NY Metropolitan Statistical Area	71	54.8	366
Goldsboro, NC Metropolitan Statistical Area	194	170.4	46
Grand Junction, CO Metropolitan Statistical Area	162	120.7	147
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	630	81.4	300
Greeley, CO Metropolitan Statistical Area	584	246.6	11
Green Bay, WI Metropolitan Statistical Area	196	65.6	350
Greensboro-High Point, NC Metropolitan Statistical Area	787	114.8	176
Greenville, NC Metropolitan Statistical Area	259	156.2	67
Greenville, SC Metropolitan Statistical Area	660	109.6	194
Gulfport-Biloxi, MS Metropolitan Statistical Area	276	121.1	144
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	254	98.6	235
Hammond, LA Micropolitan Statistical Area	227	200.6	20
Hanford-Corcoran, CA Metropolitan Statistical Area	462	316.1	5
Harrisburg-Carlisle, PA Metropolitan Statistical Area	498	94.8	250
Harrisonburg, VA Metropolitan Statistical Area	88	77.6	320
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	1,305	109.8	193
Hattiesburg, MS Metropolitan Statistical Area	168	124.7	133
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	429	119.2	156
Hilo, HI Micropolitan Statistical Area	79	46.1	378
Hilton Head Island-Beaufort, SC Micropolitan Statistical Area	229	139.8	99
Holland-Grand Haven, MI Metropolitan Statistical Area	214	83.1	297
Homosassa Springs, FL Micropolitan Statistical Area	159	115.1	173
Honolulu, HI Metropolitan Statistical Area	518	56.9	363
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	190	93.6	256

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	7,382	133.3	110
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	205	71.8	335
Huntsville, AL Metropolitan Statistical Area	283	75.1	326
Idaho Falls, ID Metropolitan Statistical Area	124	106.0	210
Indianapolis-Carmel, IN Metropolitan Statistical Area	1,676	100.6	228
Iowa City, IA Metropolitan Statistical Area	134	96.0	244
Ithaca, NY Metropolitan Statistical Area	64	63.7	353
Jackson, MI Metropolitan Statistical Area	117	71.4	337
Jackson, MS Metropolitan Statistical Area	627	118.4	161
Jackson, TN Metropolitan Statistical Area	136	121.5	143
Jacksonville, FL Metropolitan Statistical Area	1,638	128.2	126
Jacksonville, NC Metropolitan Statistical Area	164	108.8	197
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	92	68.0	345
Janesville, WI Metropolitan Statistical Area	149	93.6	257
Jefferson City, MO Metropolitan Statistical Area	198	136.6	103
Johnson City, TN Metropolitan Statistical Area	231	120.9	146
Johnstown, PA Metropolitan Statistical Area	127	86.4	285
Jonesboro, AR Metropolitan Statistical Area	95	83.8	293
Joplin, MO Metropolitan Statistical Area	150	89.0	274
Kahului-Wailuku, HI Micropolitan Statistical Area	71	50.2	373
Kalamazoo-Portage, MI Metropolitan Statistical Area	336	105.1	212
Kankakee-Bradley, IL Metropolitan Statistical Area	132	121.0	145
Kansas City, MO-KS Metropolitan Statistical Area	1,773	90.1	268
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	294	130.1	119
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	447	127.2	130
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	324	107.1	201
Kingston, NY Metropolitan Statistical Area	214	117.1	166
Knoxville, TN Metropolitan Statistical Area	495	74.2	330
Kokomo, IN Metropolitan Statistical Area	129	127.9	129
La Crosse, WI-MN Metropolitan Statistical Area	63	48.7	376
Lafayette, IN Metropolitan Statistical Area	218	117.4	165
Lafayette, LA Metropolitan Statistical Area	326	128.1	127
Lake Charles, LA Metropolitan Statistical Area	222	115.4	171
Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	332	172.0	41
Lakeland, FL Metropolitan Statistical Area	928	165.2	55
Lancaster, PA Metropolitan Statistical Area	546	110.4	189
Lansing-East Lansing, MI Metropolitan Statistical Area	314	69.2	340
Laredo, TX Metropolitan Statistical Area	633	273.5	7
Las Cruces, NM Metropolitan Statistical Area	395	203.7	19
Las Vegas-Paradise, NV Metropolitan Statistical Area	2,519	141.7	95
Lawrence, KS Metropolitan Statistical Area	102	91.0	266
Lawton, OK Metropolitan Statistical Area	110	100.8	227
Lebanon, NH-VT Micropolitan Statistical Area	134	77.7	319
Lebanon, PA Metropolitan Statistical Area	184	145.0	89
Lewiston-Auburn, ME Metropolitan Statistical Area	103	95.8	246
Lexington-Fayette, KY Metropolitan Statistical Area	366	83.8	294
Lima, OH Metropolitan Statistical Area	65	61.4	356
Lincoln, NE Metropolitan Statistical Area	157	55.3	365
Little Rock-North Little Rock, AR Metropolitan Statistical Area	772	118.3	162
Logan, UT-ID Metropolitan Statistical Area	81	72.9	334

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Longview, TX Metropolitan Statistical Area	296	145.5	88
Los Angeles-Long Beach-Santa Ana, CA Metropolitan Statistical Area	21,158	163.4	57
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	1092	89.3	271
Lubbock, TX Metropolitan Statistical Area	251	96.0	243
Lumberton, NC Micropolitan Statistical Area	170	131.8	112
Lynchburg, VA Metropolitan Statistical Area	239	99.8	231
Macon, GA Metropolitan Statistical Area	453	197.5	22
Madera, CA Metropolitan Statistical Area	511	349.2	3
Madison, WI Metropolitan Statistical Area	347	63.9	352
Manchester-Nashua, NH Metropolitan Statistical Area	433	107.5	199
Manhattan, KS Micropolitan Statistical Area	89	84.0	291
Mansfield, OH Metropolitan Statistical Area	102	80.3	305
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	2,259	322.4	4
Medford, OR Metropolitan Statistical Area	172	87.3	282
Memphis, TN-MS-AR Metropolitan Statistical Area	1,865	146.3	84
Merced, CA Metropolitan Statistical Area	559	227.6	15
Meridian, MS Micropolitan Statistical Area	129	123.5	137
Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	10,970	199.8	21
Michigan City-La Porte, IN Metropolitan Statistical Area	154	139.4	100
Midland, TX Metropolitan Statistical Area	162	130.2	118
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	1,325	87.7	280
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,663	83.9	292
Missoula, MT Metropolitan Statistical Area	95	93.7	255
Mobile, AL Metropolitan Statistical Area	442	109.4	195
Modesto, CA Metropolitan Statistical Area	936	182.8	34
Monroe, LA Metropolitan Statistical Area	204	118.5	160
Monroe, MI Metropolitan Statistical Area	303	195.4	24
Montgomery, AL Metropolitan Statistical Area	824	227.8	14
Morgantown, WV Metropolitan Statistical Area	102	88.6	279
Morristown, TN Metropolitan Statistical Area	146	109.9	191
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	187	161.6	59
Muncie, IN Metropolitan Statistical Area	95	82.7	298
Muskegon-Norton Shores, MI Metropolitan Statistical Area	116	66.2	348
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	255	106.9	202
Napa, CA Metropolitan Statistical Area	469	351.3	2
Naples-Marco Island, FL Metropolitan Statistical Area	411	130.6	117
Nashville-Davidson--Murfreesboro, TN Metropolitan Statistical Area	1,371	94.2	252
New Bern, NC Micropolitan Statistical Area	185	157.0	66
New Haven-Milford, CT Metropolitan Statistical Area	1099	130.0	120
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	1479	144.3	91
New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area	24,643	131.0	114
Niles-Benton Harbor, MI Metropolitan Statistical Area	261	161.4	60
Norwich-New London, CT Metropolitan Statistical Area	280	106.3	205
Ocala, FL Metropolitan Statistical Area	422	133.5	109
Odessa, TX Metropolitan Statistical Area	173	135.7	106
Ogden-Clearfield, UT Metropolitan Statistical Area	457	91.8	264
Ogdensburg-Massena, NY Micropolitan Statistical Area	61	54.8	367
Oklahoma City, OK Metropolitan Statistical Area	1,245	106.2	207
Olympia, WA Metropolitan Statistical Area	335	142.8	93
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	651	79.1	314

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Orlando-Kissimmee, FL Metropolitan Statistical Area	3,305	166.5	53
Oshkosh-Neenah, WI Metropolitan Statistical Area	118	73.5	332
Ottawa-Streator, IL Micropolitan Statistical Area	137	88.8	277
Owensboro, KY Metropolitan Statistical Area	103	91.9	263
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,369	171.2	44
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	548	102.6	222
Panama City-Lynn Haven, FL Metropolitan Statistical Area	184	112.5	183
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	87	53.8	368
Pascagoula, MS Metropolitan Statistical Area	252	165.3	54
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	469	106.6	204
Peoria, IL Metropolitan Statistical Area	225	60.8	357
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	7,008	120.3	150
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	7,101	175.8	38
Pine Bluff, AR Metropolitan Statistical Area	154	148.6	79
Pittsburgh, PA Metropolitan Statistical Area	1,630	68.8	344
Pittsfield, MA Metropolitan Statistical Area	117	89.2	272
Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	672	171.4	42
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	342	66.4	347
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	1,915	89.6	270
Pottsville, PA Micropolitan Statistical Area	219	148.6	80
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	687	102.3	223
Prescott, AZ Metropolitan Statistical Area	354	170.2	47
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	1,429	88.6	278
Provo-Orem, UT Metropolitan Statistical Area	421	88.8	276
Pueblo, CO Metropolitan Statistical Area	215	140.6	97
Punta Gorda, FL Metropolitan Statistical Area	293	189.7	30
Racine, WI Metropolitan Statistical Area	306	156.0	68
Raleigh-Cary, NC Metropolitan Statistical Area	1142	114.8	177
Rapid City, SD Metropolitan Statistical Area	66	55.6	364
Reading, PA Metropolitan Statistical Area	619	154.3	70
Redding, CA Metropolitan Statistical Area	179	99.5	233
Reno-Sparks, NV Metropolitan Statistical Area	586	146.3	85
Richmond, VA Metropolitan Statistical Area	1162	97.3	239
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	7,008	174.1	39
Roanoke, VA Metropolitan Statistical Area	299	101.3	226
Rochester, MN Metropolitan Statistical Area	124	69.1	341
Rochester, NY Metropolitan Statistical Area	824	79.6	308
Rockford, IL Metropolitan Statistical Area	406	116.6	169
Rocky Mount, NC Metropolitan Statistical Area	236	161.3	61
Roseburg, OR Micropolitan Statistical Area	102	97.0	240
Sacramento--Arden-Arcade--Roseville, CA Metropolitan Statistical Area	3,019	146.0	86
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	238	115.4	172
Salem, OR Metropolitan Statistical Area	461	119.9	153
Salinas, CA Metropolitan Statistical Area	661	161.1	62
Salisbury, MD Metropolitan Statistical Area	146	124.0	136
Salisbury, NC Micropolitan Statistical Area	286	209.9	17
Salt Lake City, UT Metropolitan Statistical Area	961	90.0	269
San Angelo, TX Metropolitan Statistical Area	84	79.4	310
San Antonio, TX Metropolitan Statistical Area	2,762	142.2	94
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	4,089	139.0	102

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
San Francisco-Oakland-Fremont, CA Metropolitan Statistical Area	6,118	146.4	83
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	2,643	147.9	81
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	476	185.2	33
Santa Barbara-Santa Maria, CA Metropolitan Statistical Area	606	151.4	75
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	540	216.3	16
Santa Fe, NM Metropolitan Statistical Area	224	157.3	65
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	589	126.2	131
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	758	111.0	186
Savannah, GA Metropolitan Statistical Area	384	120.0	152
Scranton--Wilkes-Barre, PA Metropolitan Statistical Area	478	86.8	283
Seaford, DE Micropolitan Statistical Area	189	104.8	214
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	3,385	103.7	219
Sebastian-Vero Beach, FL Metropolitan Statistical Area	224	172.2	40
Sheboygan, WI Metropolitan Statistical Area	45	39.2	381
Sherman-Denison, TX Metropolitan Statistical Area	152	128.3	125
Shreveport-Bossier City, LA Metropolitan Statistical Area	388	100.3	230
Sierra Vista-Douglas, AZ Micropolitan Statistical Area	214	167.5	50
Sioux City, IA-NE-SD Metropolitan Statistical Area	105	73.2	333
Sioux Falls, SD Metropolitan Statistical Area	103	48.4	377
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	530	166.7	52
Spartanburg, SC Metropolitan Statistical Area	334	123.2	139
Spokane, WA Metropolitan Statistical Area	420	94.0	253
Springfield, IL Metropolitan Statistical Area	129	62.6	355
Springfield, MA Metropolitan Statistical Area	729	106.2	206
Springfield, MO Metropolitan Statistical Area	328	80.6	304
Springfield, OH Metropolitan Statistical Area	205	144.5	90
St. Cloud, MN Metropolitan Statistical Area	126	68.9	342
St. George, UT Metropolitan Statistical Area	99	78.4	317
St. Joseph, MO-KS Metropolitan Statistical Area	116	94.8	249
St. Louis, MO-IL Metropolitan Statistical Area	2,404	86.0	286
State College, PA Metropolitan Statistical Area	97	68.8	343
Statesville-Mooresville, NC Micropolitan Statistical Area	246	168.3	49
Staunton-Waynesboro, VA Micropolitan Statistical Area	92	79.5	309
Stockton, CA Metropolitan Statistical Area	1,318	195.8	23
Sumter, SC Metropolitan Statistical Area	171	163.7	56
Syracuse, NY Metropolitan Statistical Area	516	79.4	311
Tallahassee, FL Metropolitan Statistical Area	367	109.1	196
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	3,043	112.8	181
Terre Haute, IN Metropolitan Statistical Area	137	81.4	299
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	167	124.2	134
Thomasville-Lexington, NC Micropolitan Statistical Area	437	279.7	6
Toledo, OH Metropolitan Statistical Area	641	98.1	236
Topeka, KS Metropolitan Statistical Area	296	129.3	122
Torrington, CT Micropolitan Statistical Area	336	176.7	36
Traverse City, MI Micropolitan Statistical Area	71	50.0	374
Trenton-Ewing, NJ Metropolitan Statistical Area	404	109.9	190
Tucson, AZ Metropolitan Statistical Area	1,596	168.6	48
Tulsa, OK Metropolitan Statistical Area	819	91.2	265
Tupelo, MS Micropolitan Statistical Area	145	109.9	192
Tuscaloosa, AL Metropolitan Statistical Area	224	112.7	182

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



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

January 1 – December 31, 2008

Metropolitan Area	Complaints Per 100,000		
	Complaints	Population	Rank
Tyler, TX Metropolitan Statistical Area	221	113.5	178
Utica-Rome, NY Metropolitan Statistical Area	249	83.8	295
Valdosta, GA Metropolitan Statistical Area	159	125.9	132
Vallejo-Fairfield, CA Metropolitan Statistical Area	1078	261.9	10
Victoria, TX Metropolitan Statistical Area	185	162.2	58
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	164	105.9	211
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,519	92.1	262
Visalia-Porterville, CA Metropolitan Statistical Area	813	193.6	26
Waco, TX Metropolitan Statistical Area	176	77.8	318
Warner Robins, GA Metropolitan Statistical Area	195	152.9	73
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	6,524	123.3	138
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	81	49.9	375
Watertown-Fort Drum, NY Micropolitan Statistical Area	69	60.4	358
Wausau, WI Metropolitan Statistical Area	68	52.2	371
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	95	75.9	323
Wenatchee, WA Metropolitan Statistical Area	127	118.9	158
Wheeling, WV-OH Metropolitan Statistical Area	79	53.6	370
Whitewater, WI Micropolitan Statistical Area	120	118.8	159
Wichita Falls, TX Metropolitan Statistical Area	156	107.2	200
Wichita, KS Metropolitan Statistical Area	550	92.9	260
Williamsport, PA Metropolitan Statistical Area	115	97.7	238
Willimantic, CT Micropolitan Statistical Area	207	177.1	35
Wilmington, NC Metropolitan Statistical Area	348	106.7	203
Winchester, VA-WV Metropolitan Statistical Area	132	111.0	187
Winston-Salem, NC Metropolitan Statistical Area	645	141.3	96
Wooster, OH Micropolitan Statistical Area	105	92.1	261
Worcester, MA Metropolitan Statistical Area	935	119.1	157
Yakima, WA Metropolitan Statistical Area	334	143.3	92
York-Hanover, PA Metropolitan Statistical Area	442	106.2	208
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	515	87.7	281
Yuba City, CA Metropolitan Statistical Area	430	265.8	9
Yuma, AZ Metropolitan Statistical Area	359	191.4	28

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

cited in *Puente Arizona v. Arpaio*, No. 15-15211 archived on April 28, 2016

United States Court of Appeals for the Ninth Circuit

Office of the Clerk
95 Seventh Street
San Francisco, CA 94103

Information Regarding Judgment and Post-Judgment Proceedings

Judgment

- This Court has filed and entered the attached judgment in your case. Fed. R. App. P. 36. Please note the filed date on the attached decision because all of the dates described below run from that date, not from the date you receive this notice.

Mandate (Fed. R. App. P. 41; 9th Cir. R. 41-1 & -2)

- The mandate will issue 7 days after the expiration of the time for filing a petition for rehearing or 7 days from the denial of a petition for rehearing, unless the Court directs otherwise. To file a motion to stay the mandate, file it electronically via the appellate ECF system or, if you are a pro se litigant or an attorney with an exemption from using appellate ECF, file one original motion on paper.

Petition for Panel Rehearing (Fed. R. App. P. 40; 9th Cir. R. 40-1)

Petition for Rehearing En Banc (Fed. R. App. P. 35; 9th Cir. R. 35-1 to -3)

(1) A. Purpose (Panel Rehearing):

- A party should seek panel rehearing only if one or more of the following grounds exist:
 - ▶ A material point of fact or law was overlooked in the decision;
 - ▶ A change in the law occurred after the case was submitted which appears to have been overlooked by the panel; or
 - ▶ An apparent conflict with another decision of the Court was not addressed in the opinion.
- Do not file a petition for panel rehearing merely to reargue the case.

B. Purpose (Rehearing En Banc)

- A party should seek en banc rehearing only if one or more of the following grounds exist:

- ▶ Consideration by the full Court is necessary to secure or maintain uniformity of the Court's decisions; or
- ▶ The proceeding involves a question of exceptional importance; or
- ▶ The opinion directly conflicts with an existing opinion by another court of appeals or the Supreme Court and substantially affects a rule of national application in which there is an overriding need for national uniformity.

(2) Deadlines for Filing:

- A petition for rehearing may be filed within 14 days after entry of judgment. Fed. R. App. P. 40(a)(1).
- If the United States or an agency or officer thereof is a party in a civil case, the time for filing a petition for rehearing is 45 days after entry of judgment. Fed. R. App. P. 40(a)(1).
- If the mandate has issued, the petition for rehearing should be accompanied by a motion to recall the mandate.
- See Advisory Note to 9th Cir. R. 40-1 (petitions must be received on the due date).
- An order to publish a previously unpublished memorandum disposition extends the time to file a petition for rehearing to 14 days after the date of the order of publication or, in all civil cases in which the United States or an agency or officer thereof is a party, 45 days after the date of the order of publication. 9th Cir. R. 40-2.

(3) Statement of Counsel

- A petition should contain an introduction stating that, in counsel's judgment, one or more of the situations described in the "purpose" section above exist. The points to be raised must be stated clearly.

(4) Form & Number of Copies (9th Cir. R. 40-1; Fed. R. App. P. 32(c)(2))

- The petition shall not exceed 15 pages unless it complies with the alternative length limitations of 4,200 words or 390 lines of text.
- The petition must be accompanied by a copy of the panel's decision being challenged.
- An answer, when ordered by the Court, shall comply with the same length limitations as the petition.
- If a pro se litigant elects to file a form brief pursuant to Circuit Rule 28-1, a petition for panel rehearing or for rehearing en banc need not comply with Fed. R. App. P. 32.

- The petition or answer must be accompanied by a Certificate of Compliance found at Form 11, available on our website at www.ca9.uscourts.gov under *Forms*.
- You may file a petition electronically via the appellate ECF system. No paper copies are required unless the Court orders otherwise. If you are a pro se litigant or an attorney exempted from using the appellate ECF system, file one original petition on paper. No additional paper copies are required unless the Court orders otherwise.

Bill of Costs (Fed. R. App. P. 39, 9th Cir. R. 39-1)

- The Bill of Costs must be filed within 14 days after entry of judgment.
- See Form 10 for additional information, available on our website at www.ca9.uscourts.gov under *Forms*.

Attorneys Fees

- Ninth Circuit Rule 39-1 describes the content and due dates for attorneys fees applications.
- All relevant forms are available on our website at www.ca9.uscourts.gov under *Forms* or by telephoning (415) 355-7806.

Petition for a Writ of Certiorari

- Please refer to the Rules of the United States Supreme Court at www.supremecourt.gov

Counsel Listing in Published Opinions

- Please check counsel listing on the attached decision.
- If there are any errors in a published opinion, please send a letter **in writing within 10 days** to:
 - ▶ Thomson Reuters; 610 Opperman Drive; PO Box 64526; St. Paul, MN 55164-0526 (Attn: Jean Green, Senior Publications Coordinator);
 - ▶ and electronically file a copy of the letter via the appellate ECF system by using “File Correspondence to Court,” or if you are an attorney exempted from using the appellate ECF system, mail the Court one copy of the letter.

United States Court of Appeals for the Ninth Circuit

BILL OF COSTS

This form is available as a fillable version at:

<http://cdn.ca9.uscourts.gov/datastore/uploads/forms/Form%2010%20-%20Bill%20of%20Costs.pdf>.

Note: If you wish to file a bill of costs, it MUST be submitted on this form and filed, with the clerk, with proof of service, within 14 days of the date of entry of judgment, and in accordance with 9th Circuit Rule 39-1. A late bill of costs must be accompanied by a motion showing good cause. Please refer to FRAP 39, 28 U.S.C. § 1920, and 9th Circuit Rule 39-1 when preparing your bill of costs.

_____ v. _____ 9th Cir. No. _____

The Clerk is requested to tax the following costs against: _____

Cost Taxable under FRAP 39, 28 U.S.C. § 1920, 9th Cir. R. 39-1	REQUESTED <i>(Each Column Must Be Completed)</i>				ALLOWED <i>(To Be Completed by the Clerk)</i>			
	No. of Docs.	Pages per Doc.	Cost per Page*	TOTAL COST	No. of Docs.	Pages per Doc.	Cost per Page*	TOTAL COST
Excerpt of Record			\$	\$			\$	\$
Opening Brief			\$	\$			\$	\$
Answering Brief			\$	\$			\$	\$
Reply Brief			\$	\$			\$	\$
Other**			\$	\$			\$	\$
TOTAL:				\$	TOTAL: \$			

* *Costs per page:* May not exceed .10 or actual cost, whichever is less. 9th Circuit Rule 39-1.

** *Other:* Any other requests must be accompanied by a statement explaining why the item(s) should be taxed pursuant to 9th Circuit Rule 39-1. Additional items without such supporting statements will not be considered.

Attorneys' fees **cannot** be requested on this form.

Continue to next page

I, , swear under penalty of perjury that the services for which costs are taxed were actually and necessarily performed, and that the requested costs were actually expended as listed.

Signature

("s/" plus attorney's name if submitted electronically)

Date

Name of Counsel:

Attorney for:

(To Be Completed by the Clerk)

Date

Costs are taxed in the amount of \$

Clerk of Court

By:

, Deputy Clerk