

HB

131

Reasons to Support HB 131 and the \$50 limit
On Fraudulent Use of an Access Device (Credit Card, etc) as a C Felony

- Fraudulent use of an access device is a crime that is very similar in terms of the actor's bad conduct to forgery of a check. Forgery of a check in any amount is a class C felony under AS 11.46.505.
- There are at least two sets of victims in each case of fraudulent use of an access device: the consumer victim, i.e., the person whose information was used, and the merchant or bank who loses services or merchandise. Costs to merchants or banks from these losses are eventually placed back on the consumer through higher prices or fees.
- The emotional and fiscal impact on consumer victims from fraudulent use of an access device can be more severe than forgery or theft cases and can go on for several years without the victim even being aware of the problem. (Average time spent by victims to repair their identity and credit is 600 hours and cost substantial amount of money). *Identity Theft: The Aftermath 2003*, Identity Theft Resource Center, Summer, 2003.
- The legislature has recognized other situations where certain types of property or certain situations warrant class C felony liability regardless of the value of property received.
 - theft of a firearm or explosive, AS 11.46.130(a)(2)
 - theft of any type of property in any value from the person of another, AS 11.46.130(a)(3)
 - theft of a fire extinguisher or supporting equipment, or other "vessel safety or survival equipment" AS 11.46.130(a)(4)

An access device falls within a class of property that deserves special attention and protection regardless of the actual value of the property received. Class C felony liability is justified.

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Chapter 397 of the Acts of 1998**AN ACT RELATIVE TO FALSE IMPERSONATION AND IDENTITY FRAUD**

Enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same as follows:

SECTION 1. Chapter 26C of the General Laws is hereby amended by inserting after section 37D the following section:

Section 37E. (a) For purposes of this section, the following terms shall have the following meaning:

"Fraud" means any intentional or negligent violation of any provision of chapter 26A, chapter 26B, chapter 26C, chapter 26D, chapter 26E, chapter 26F, chapter 26G, chapter 26H, chapter 26I, chapter 26J, chapter 26K, chapter 26L, chapter 26M, chapter 26N, chapter 26O, chapter 26P, chapter 26Q, chapter 26R, chapter 26S, chapter 26T, chapter 26U, chapter 26V, chapter 26W, chapter 26X, chapter 26Y, chapter 26Z, chapter 26AA, chapter 26AB, chapter 26AC, chapter 26AD, chapter 26AE, chapter 26AF, chapter 26AG, chapter 26AH, chapter 26AI, chapter 26AJ, chapter 26AK, chapter 26AL, chapter 26AM, chapter 26AN, chapter 26AO, chapter 26AP, chapter 26AQ, chapter 26AR, chapter 26AS, chapter 26AT, chapter 26AU, chapter 26AV, chapter 26AW, chapter 26AX, chapter 26AY, chapter 26AZ, chapter 26BA, chapter 26BB, chapter 26BC, chapter 26BD, chapter 26BE, chapter 26BF, chapter 26BG, chapter 26BH, chapter 26BI, chapter 26BJ, chapter 26BK, chapter 26BL, chapter 26BM, chapter 26BN, chapter 26BO, chapter 26BP, 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"Personal identifying information", any name or number that may be used, alone or in conjunction with any other information, to assume the identity of an individual, including any name, address, telephone number, driver's license number, social security number, place of employment, employee identification number, mother's maiden name, demand deposit account number, savings account number, credit card number or computer password identification.

"Pose", to falsely represent oneself, directly or indirectly, as another person or persons.

"Victim", any person who has suffered financial loss of any entity that provided money, credit, goods, services or anything of value and has suffered financial loss as a direct result of the commission or attempted commission of a violation of this section.

(b) Whoever, with intent to defraud, poses as another person without the express authorization of that person and uses such person's personal identifying information to obtain or to attempt to obtain money, credit, goods, services, anything of value, any identification card or other evidence of such person's identity, or to harass another shall be guilty of identity fraud and shall be punished by a fine of not more than \$5,000 or imprisonment in a house of correction for not more than two and one-half years, or by both such fine and imprisonment.

(c) Whoever, with intent to defraud, obtains personal identifying information about another person without the express authorization of such person, with the intent to pose as such person or who obtains personal identifying information about a person without the express authorization of such person in order to assist another to pose as such person in order to obtain money, credit, goods, services, anything of value, any identification card or other evidence of such person's identity, or to harass another shall be guilty of the crime of identity fraud and shall be punished by a fine of not more than \$5,000 or imprisonment in a house of correction for not more than two and one-half years, or by both such fine and imprisonment.

(d) A person found guilty of violating any provisions of this section shall, in addition to any other punishment, be ordered to make restitution for financial loss sustained by a victim as a result of such violation. Financial loss may include any costs incurred by such victim in correcting the credit history of

such victim for any costs incurred in connection with any civil or administrative proceeding to satisfy any debt or other obligation of such victim, including lost wages and attorney's fees.

SECTION 2. Chapter 268 of the General Laws is hereby amended by inserting after section 34 the following section:

Section 34A. Whoever knowingly and willfully furnishes a false name or Social Security number to a law enforcement officer or law enforcement official following an arrest shall be punished by a fine of not more than \$1,000 or by imprisonment in a house of correction for no more than one year or by both such fine and imprisonment. Such sentence shall run from and after any sentence imposed as a result of the underlying offense. The court may order that restitution be paid to persons whose identity has been assumed and who have suffered monetary losses as a result of a violation of this section.

Approved December 3, 1998.

Reprints:

List of laws passed in 1998 Session

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Commonwealth of Massachusetts home page.

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§21-1533.1.

It is unlawful for any person to willfully and with fraudulent intent obtain the name, address, social security number, date of birth, or any other personal identifying information of another person, living or dead, with intent to use, sell, or allow any other person to use or sell such personal identifying information to obtain or attempt to obtain credit, goods, property, or service in the name of the other person without the consent of that person. It is unlawful for any person to use with fraudulent intent the personal identity of another person, living or dead, or any information relating to the personal identity of another person, living or dead, to obtain or attempt to obtain credit or anything of value. Any person convicted of violating any provision of this section shall be guilty of identity theft. Identity theft is a felony offense.

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March 1, 2005

Sectional Analysis of HB 131 (ID Theft)

(Prepared by the Department of Law, March 1, 2005)

HB 131 would increase the criminal classification of theft of an access device, of fraudulent use of an access device, and for fraudulently obtaining an access device or identification document.

Section 1 classifies theft of an access device as theft in the second degree, a class C felony.

Section 2 is a conforming amendment that deletes a statutory reference to the provision repealed in sec. 5 of the bill.

Section 3 raises fraudulent use of an access device to a class C felony from a class A misdemeanor when the value of the property or services obtained is between \$50 and \$25,000; it raises fraudulent use of an access device to a class A misdemeanor when the value of property or services obtained is less than \$50.

Section 4 raises fraudulently obtaining an access device or identification document to a class C felony from a class A misdemeanor.

Section 5 repeals the statutory provision classifying theft of an access device as theft in the third degree.

Section 6 would make the bill applicable to offenses occurring on or after the effective date.

Section 7 sets out an effective date of July 1, 2005.

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Anchorage Daily News

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Identity thieves may have hit Alaska

CHOICEPOINT: Information clearinghouse breach could have compromised privacy of 251.

By RICHARD RICHTMYER
Anchorage Daily News

(Published: February 24, 2005)

Identity thieves who scammed information clearinghouse ChoicePoint Inc. may have obtained the personal information -- including names, addresses and Social Security numbers -- of 251 Alaskans.

The security breach, which ChoicePoint has known about since last fall but made public only this month, involves more than 145,000 consumers nationwide, the company said.

The scope of the fraud and the lapse in ChoicePoint's security underscore how vulnerable consumers are and highlight weaknesses in Alaska laws to protect against identity theft, said Steve Cleary, executive director of the Alaska Public Interest Research Group.

State lawmakers are considering toughening identity-theft penalties. Cleary's group is urging them to go even further to help Alaskans guard against being ripped off when their personal information falls into the wrong hands.

ChoicePoint is sending letters to all the affected consumers, notifying them they may be at risk. They should all be delivered within 10 days, said Chuck Jones, a spokesman for the Georgia-based company.

The company will offer affected consumers free credit reports and credit-monitoring service for a year, and it is setting up a single point of contact where they can place security alerts on their credit files maintained by all three major credit reporting companies: Experian, Trans-Union and Equifax, Jones said.

Identity theft occurs when someone steals your personal information, such as a Social Security number and date of birth, and uses it to commit fraud.

There has been one confirmed case of identity theft resulting from the incident, and Jones said investigators have determined that the suspects have tried to defraud at least 750 others. He would not say where they live, referring specific questions about the investigation to officials at the Los Angeles County Sheriff's Department, who did not return phone calls Wednesday.

ChoicePoint was formed in 1997 as a spin-off of Equifax. It makes money by selling information in its massive database of personal information to a wide range of businesses, including corporations conducting pre-employment background checks and insurance companies assessing the risk of potential clients.

The company discovered last fall that it had opened up portions of its database to scam artists in the Los Angeles area who were posing as legitimate businesses. ChoicePoint alerted the county sheriff's department, which began an investigation. It delayed notifying consumers at the request

of authorities, who didn't want to jeopardize their investigation, Jones said.

News of the security breach broke last week as some 35,000 Californians began receiving notification that their personal information might have been compromised. That is the only state that requires such notification, according to the U.S. Public Interest Research Group.

The company began notifying the rest of the affected consumers after the attorneys general of dozens of other states, including Alaska, jointly sent a letter to ChoicePoint's top lawyer demanding that the company notify potential victims in their states as well.

Jones said the company initially notified Californians only because it thought the fraud had been isolated to that state, not because of the state law requiring it to do so.

AkPIRG's Cleary didn't buy that argument. "It just doesn't seem plausible," he said.

State lawmakers this session already are considering a bill that would make identity theft in Alaska a felony rather than a misdemeanor offense.

AkPIRG is urging them to add two measures to that bill that would protect Alaskans against identity theft if a security breach similar to the one that happened at ChoicePoint happens again, Cleary said.

The group has submitted legislation, modeled on other state laws, to members of the House Judiciary Committee, which is working on the identity-theft bill.

It would require companies that keep personal information on file to notify consumers if it knows their information is at risk of being compromised, similar to the requirement in California's law. It also would allow consumers more control over who can access their credit reports, which the group said is similar to laws in California, Louisiana, Texas and Vermont.

Staff members for Rep. Tom Anderson, R-Anchorage and the bill's sponsor, and Judiciary Committee chairwoman Lesil McGuire, R-Anchorage, said they hadn't had a chance to review AkPIRG's proposal, which they received Wednesday morning, and couldn't comment on its merits.

Daily News reporter Richard Richtmyer can be reached at rrichtmyer@adn.com or 257-4344.

Identity crisis?

If you think you might be a victim of identity theft, the best way to check is to look at your credit report.

- A recent change in federal laws requires that each of the major credit reporting bureaus provide free of charge one credit report per year to any consumer who asks for it. They're available at www.annualcreditreport.com, or by phone, toll-free, at 1-877-322-8228.
- A quick review of your credit report will enable you to detect fraudulent credit-card accounts and loans taken out by identity thieves. If you find something amiss on any one of the three reports, contact the credit reporting bureau and place a security alert on your file. That will warn the bureaus to look for fraudulent credit applications submitted in your name and require lenders to contact you personally before extending any credit.

• Here are the toll-free numbers of the major credit reporting bureaus to call if you suspect you're an identity theft victim: Equifax: 1-800-525-6285 Experian: 1-888-397-3742 TransUnion: 1-800-680-7289

The article "[14 tips to avoid identity theft](#)" is by reformed con artist Frank W. Abagnale, subject of the movie "Catch Me If You Can."

This [Federal Trade Commission page](#) has more advice for consumers looking to avoid identity theft.

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To: House Judiciary Members

From: Steve Cleary, AkPIRG - 278-3661

RE: Other means to protect Alaskan consumers from Identity Theft in addition to HB 131 - ACCESS DEVICE & I.D. DOCUMENT CRIMES

Thank you for your effort to raise Identity Theft from a misdemeanor to a felony. This is indeed a serious crime and it is unfortunately on the rise.

In the wake of the Choicepoint security breach, nearly 150,000 consumers across the nation and at least 251 in Alaska have had sensitive, personal information stolen that could lead to their identity being stolen. This lapse in security shows how vulnerable consumers are and highlights the need for the Alaska Legislature to take action to protect consumers here in Alaska. Below are two simple measures that will greatly protect Alaskan consumers from Identity Theft when these types of security breaches occur in the future.

Security Freezes

To help prevent identity theft, individuals should be able to "freeze" or block access to their credit reports and credit scores derived from them until they affirmatively unlock the files by contacting the credit bureaus and providing a security code.

This proposed act would provide consumers the right to prevent credit bureaus from releasing their credit reports and credit scores for the purpose of issuing new extensions of credit. This would limit the activity identity thieves could engage in on the consumer's accounts.

Security Breaches

Any entity that collects and maintains personal customer information as part of business operations has a legal obligation to establish security procedures to maintain the confidentiality and integrity of that data. A necessary component of any security procedure is a plan of notice and response in the event that personal data is at risk of being compromised. For consumers, notice of even a potential breach is necessary to prevent or quickly remedy the problem if a financial institution's information security systems fail.

California is currently the only state that mandates notification of affected consumers. Even though Choicepoint has agreed to notify consumers in all states after receiving pressure from Attorneys General across the nation, Alaskan consumers should know that next time they will be notified in a timely matter so that they can take appropriate action to protect their identity.

This model legislation below is excerpted from:

THE CLEAN CREDIT AND IDENTITY THEFT PROTECTION ACT: MODEL STATE LAWS
A PROJECT OF THE STATE PUBLIC INTEREST RESEARCH GROUPS AND CONSUMERS UNION.

THE FULL REPORT CAN BE FOUND AT:

[HTTP://WWW.PIRG.ORG/CONSUMER/CREDIT/MODEL.HTM](http://www.pirg.org/consumer/credit/model.htm)

SECTION 2: SECURITY FREEZE¹**COMMENTARY**

Identity thieves take advantage of the fact that any business with a "permissible purpose" can access a consumer's credit report for credit or insurance purposes. To help prevent identity theft, individuals should be able to "freeze" or block access to their credit reports and credit scores derived from them until they affirmatively unlock the files by contacting the credit bureaus and providing a security code.

This proposed act would provide consumers the right to prevent credit bureaus from releasing their credit reports and credit scores for the purpose of issuing new extensions of credit. With the security freeze activated, if an identity thief attempts to take out credit in a consumer's name, the creditor would not have access to the consumer's credit report and consequently would not approve the application. Security freezes, however, would not apply to any person or entity with which consumers have existing accounts, nor to a limited number of other parties who may access the files for purposes not related to issuing credit.

The model law would allow consumers to give credit file access to selected users through the use of a security code or a temporary exemption to the freeze. In addition, credit bureaus would be required to notify consumers following new business requests (not from current creditors) for their credit reports or scores in order to assist consumers in detecting illegitimate access as well as attempted or actual fraud.

A security freeze should not be preempted by the federal Fair Credit Reporting Act. The federal law does require credit bureaus, upon the request of a consumer, (1) to put a fraud alert into the consumer's file to warn potential users of the report that new credit should not be extended without first verifying the identity of the credit applicant, and (2) to block the reporting of any information in a consumer's file that the consumer identifies as information resulting from an identity theft.² States are preempted from imposing requirements regarding the conduct required by these specific provisions. These two provisions, however, do not establish any conduct with respect to freezing access to the entire report; as such states should be free to enact this model law.

The security freeze under this model law applies to all consumers, and not only to people who already have been victimized by identity theft. Given that reported identity theft complaints are on the rise, and the cost from this conduct is between two and three billion dollars a year for

¹ The right to a security freeze should not be confused with trade line blocking or fraud alert rights. The federal Fair Credit Reporting Act provides that a consumer, subject to certain procedures, can act to "block" specific fraud-related items (or trade lines) from appearing in his or her credit report. But trade line blocking does not prevent the issuance of a report; it only limits certain fraud-related information from also being issued. Similarly, a fraud alert attached to a report does not prevent the report from being issued. A fraud alert merely conditions the issuance of credit until certain identity verification procedures are complied with (or the issuer faces liability), but does not prevent the credit bureau from selling or sharing the report. Conversely, a security freeze grants any consumer --whether or not a suspected or actual identity theft victim-- the right to prevent the credit bureau from issuing his or her report for the purpose of issuing new credit. It freezes access to the report except for circumstances such as review of existing accounts and other limited purposes.

² The security freeze will provide better protection for consumers than the federal fraud alert and trade line blocking procedure. Under recently released rules, the Federal Trade Commission has created a confusing, burdensome process for consumers to trigger this protection. Each credit bureau may establish different information and documentation to verify the fraud, and they may impose waiting periods totaling up to thirty-five days before they have to begin the blocking. See Final Rule, Related Identity Theft Definitions, 16 C.F.R. pts. 603, 613, 614, available at: <http://www.ftc.gov/os/2004/10/041029idtheftdefisfrn.pdf>.

credit card fraud alone, states have a strong case to make that this statute is a necessary preventative measure to protect consumers. Some states, however, may choose to limit the security freeze provision to victims of identity theft. To that end, states may want to modify the proposed language, using the Texas and Vermont statutes as models.

The authors are disappointed that the credit bureaus have attempted to make the implementation of security freeze laws difficult, and the cost of freezing or unfreezing reports prohibitively high. Modern technology should allow for much more sophisticated and easy to use security freeze products than have been offered so far by the bureaus.

SIMILAR LEGISLATION:

Currently, California, Louisiana, Texas, and Vermont have passed versions of security freeze legislation.³ Texas and Vermont's statutes are limited to victims of identity theft.

MODEL STATE LAW

Subsection A. Definitions. For the purposes of this section, the following terms shall have the following meanings:

- (1) "Security freeze" means a notice, at the request of the consumer and subject to certain exceptions, that prohibits the consumer reporting agency from releasing all or any part of the consumer's credit report or any information derived from it without the express authorization of the consumer. If a security freeze is in place, such a report or information may not be released to a third party without prior express authorization from the consumer. This subdivision does not prevent a consumer reporting agency from advising a third party that a security freeze is in effect with respect to the consumer's credit report.
- (2) "Reviewing the account" or "account review" includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

Subsection B. Security Freeze: Timing, Covered Entities, Cost.

- 1) A consumer may elect to place a "security freeze" on his or her credit report by:
 - a) making a request by certified mail,
 - b) making a request by telephone by providing certain personal identification, or
 - c) making a request directly to the consumer reporting agency through a secure electronic mail connection if such connection is made available by the agency.
- 2) A consumer reporting agency shall place a security freeze on a consumer's credit report no later than five business days after receiving a written or telephone request from the consumer or three business days after receiving a secure electronic mail request.

³ Cal. Civil Code Ann. § 1785.11.2, I.a. Stat. Ann. § 9.3571(1)(Y), Tex. Bus. & Commerce Code Ann. § 20.031 to 20.039; and Vt. Stat. Ann. tit. 9 § 2480a to 2480j.

- 3) The consumer reporting agency shall send a written confirmation of the security freeze to the consumer within five business days of placing the freeze and at the same time shall provide the consumer with a unique personal identification number or password to be used by the consumer when providing authorization for the release of his or her credit for a specific party or period of time.
- 4) If the consumer wishes to allow his or her credit report to be accessed for a specific party or period of time while a freeze is in place, he or she shall contact the consumer reporting agency via telephone, certified mail, or secure electronic mail, request that the freeze be temporarily lifted, and provide the following:
 - a) proper identification,
 - b) the unique personal identification number or password provided by the consumer reporting agency pursuant to paragraph (3) of subsection B, and
 - c) the proper information regarding the third party who is to receive the credit report or the time period for which the report shall be available to users of the credit report.
- 5) A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report pursuant to paragraph (4) of subsection (B) shall comply with the request no later than three business days after receiving the request.
- 6) A consumer reporting agency may develop procedures involving the use of telephone, fax, or, upon the consent of the consumer in the manner required by the Electronic Signatures in Global and National Commerce Act [E-Sign] for legally required notices, by the Internet, e-mail, or other electronic media to receive and process a request from a consumer to temporarily lift a freeze on a credit report pursuant to paragraph (4) of subsection (B) in an expedited manner.
- 7) A consumer reporting agency shall remove or temporarily lift a freeze placed on a consumer's credit report only in the following cases:
 - a) upon consumer request, pursuant to paragraph (4) or paragraph (10) of subsection (B);
 - b) if the consumer's credit report was frozen due to a material misrepresentation of fact by the consumer. If a consumer reporting agency intends to remove a freeze upon a consumer's credit report pursuant to this paragraph, the consumer reporting agency shall notify the consumer in writing five business days prior to removing the freeze on the consumer's credit report.
- 8) If a third party requests access to a consumer credit report on which a security freeze is in effect, and this request is in connection with an application for credit or any other use, and the consumer does not allow his or her credit report to be accessed for that specific party or period of time, the third party may treat the application as incomplete.
- 9) If a third party requests access to a consumer credit report on which a security freeze is in effect for the purpose of receiving, extending, or otherwise utilizing the credit therein, and not for the sole purpose of account review, the consumer credit

report agency must notify the consumer that an attempt has been made to access the credit report.

- 10) A security freeze shall remain in place until the consumer requests that the security freeze be removed. A consumer reporting agency shall remove a security freeze within three business days of receiving a request for removal from the consumer, who provides both of the following:
 - a) proper identification, and
 - b) the unique personal identification number or password provided by the consumer reporting agency pursuant to paragraph (3) of subsection (B).
- 11) A consumer reporting agency shall require proper identification of the person making a request to place or remove a security freeze.
- 12) A consumer reporting agency may not suggest or otherwise state or imply to a third party that the consumer's security freeze reflects a negative credit score, history, report or rating.
- 13) The provisions of this section do not apply to the use of a consumer credit report by any of the following:
 - a) a person, or the person's subsidiary, affiliate, agent, or assignee with which the consumer has or, prior to assignment, had an account, contract, or debtor-creditor relationship for the purposes of reviewing the account or collecting the financial obligation owing for the account, contract, or debt.
 - b) a subsidiary, affiliate, agent, assignee, or prospective assignee of a person to whom access has been granted under paragraph (4) of subsection (B) for purposes of facilitating the extension of credit or other permissible use.
 - c) any person acting pursuant to a court order, warrant, or subpoena.
 - d) a State or local agency which administers a program for establishing and enforcing child support obligations.
 - e) the [state health department] or its agents or assigns acting to investigate fraud.
 - f) the [state tax authority] or its agents or assigns acting to investigate or collect delinquent taxes or unpaid court orders or to fulfill any of its other statutory responsibilities.
 - g) a person for the purposes of prescreening as defined by the federal Fair Credit Reporting Act.
 - h) any person or entity administering a credit file monitoring subscription service to which the consumer has subscribed.
 - i) any person or entity for the purpose of providing a consumer with a copy of his or her credit report upon the consumer's request.
- 14) A consumer may not be charged for any security freeze services, including but not limited to the placement or lifting of a security freeze. A consumer, however, can be charged no more than \$5 only in the following discrete circumstance:
 - a) If the consumer fails to retain the original personal identification number provided by the agency, the consumer may not be charged for a one-time reissue of the same or a new personal identification number; however, the consumer may be charged no more than \$5 for subsequent instances of loss of the

personal identification number.

Subsection C. Notice of Rights. At any time that a consumer is required to receive a summary of rights required under Section 609 of the federal Fair Credit Reporting Act or under [state law], the following notice shall be included:

[State] Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report at no charge to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to [State law].

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number or password provided by the consumer reporting agency.
2. Proper identification to verify your identity.
3. The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze - either completely if you are shopping around, or specifically for a certain creditor - a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report."

Subsection D. Violations, Penalties.

If a consumer reporting agency erroneously, whether by accident or design, violates the security freeze by releasing credit information that has been placed under a security freeze, the affected consumer is entitled to:

- 1) Notification within five business days of the release of the information, including specificity as to the information released and the third party recipient of the information.
- 2) File a complaint with the Federal Trade Commission and the state Attorney General and [other

state consumer protection agency].

- 3) In a civil action against the consumer reporting agency recover:
 - a) injunctive relief to prevent or restrain further violation of the security freeze, and/or
 - b) a civil penalty in an amount not to exceed \$10,000 for each violation plus any damages available under other civil laws, and
 - c) reasonable expenses, court costs, investigative costs, and attorney's fees.
- 4) Each violation of the security freeze shall be counted as a separate incident for purposes of imposing penalties under this section.

SECTION 7: PREVENTION OF AND PROTECTION FROM SECURITY BREACHES

COMMENTARY

Recent studies have confirmed that the crime of identity theft claims millions of victims each year, costing both victims and the companies that lawfully collect consumer information billions of dollars in losses. Any entity that collects and maintains personal customer information as part of business operations has a legal obligation to establish security procedures to maintain the confidentiality and integrity of that data. A necessary component of any security procedure is a plan of notice and response in the event that personal data is at risk of being compromised. For consumers, notice of even a potential breach is necessary to prevent or quickly remedy the problem if a financial institution's information security systems fail. For additional information, see comments of the Privacy Rights Clearinghouse, Consumers Union and other groups to federal agencies on security breaches.⁴

SIMILAR LEGISLATION

Currently, California's Security Breach Information Act is the only state law addressing this issue.⁵

MODEL STATE LAW

Subsection A. Definitions. For the purposes of this section, the following terms shall have the following meanings:

- 1) "Data Collector" may include but is not limited to government agencies, public and private universities, privately and publicly held corporations, financial institutions, retail operators, and any other entity which, for any purpose, whether by automated collection or otherwise, handles, collects, disseminates, or otherwise deals with nonpublic personal information.

⁴ See, Comments of Privacy Rights Clearinghouse et. al. on Federal Agencies' Guidelines regarding Notification by Financial Companies when a Security Breach Compromises Customer Data and Exposes Individuals to Identity Theft, November 2003, available at <http://www.privacyrights.org/ar/sscybreach.htm>

⁵ Cal. Civil Code § 1798.80 - 1798.82.

- 2) "Breach of the security of the system data" means unauthorized acquisition of computerized data that compromises the security, and confidentiality, or integrity of personal information maintained by the agency. Good faith acquisition of personal information by an employee or agent of the agency for a legitimate purpose of the agency is not a breach of the security of the system data, provided that the personal information is not used for a purpose unrelated to the agency or subject to further unauthorized disclosure. Breach of the security of non-computerized data may include but is not limited to unauthorized photocopying, facsimiles, or other paper-based transmittal of documents.
- 3) "Personal information" means an individual's first name or first initial and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted:
 - a) Social Security number.
 - b) Driver's license number or state identification card number.
 - c) Account number, credit or debit card number, if circumstances exist wherein such a number could be used without additional identifying information, access codes, or passwords.
 - d) Account passwords or personal identification numbers (PINs) or other access codes.
 - e) Any of item (a)-(d) when not in connection with the individual's first name or first initial and last name, if the information compromised would be sufficient to perform or attempt to perform identity theft against the person whose information was compromised.

"Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.

Subsection B. Notice of Breach.

- 1) Except as provided in paragraph 2 of subsection B, any data collector that owns or uses personal information in any form (whether computerized, paper, or otherwise) that includes personal information concerning a [State] resident shall notify the resident that there has been a breach of the security of that data following discovery or notification of the breach, without regard for whether or not the data has or has not been accessed by an unauthorized third party for legal or illegal purposes. The disclosure notification shall be made in the most expedient time possible and without unreasonable delay, consistent with the legitimate needs of law enforcement, as provided in paragraph (2) of subsection B, or with any measures necessary to determine the scope of the breach and restore the reasonable integrity security and confidentiality of the data system.
- 2) The notification required by this section may be delayed if a law enforcement agency determines that the notification may impede a criminal investigation. The notification required by this section shall be made after the law enforcement agency determines that it will not compromise the investigation.
- 3) For purposes of this section, "notice" to consumers may be provided by one of the following methods:

- a) Written notice.
- b) Electronic notice, if the notice provided is consistent with the provisions regarding electronic records and signatures, for notices legally required to be in writing, set forth in Section 7001 of Title 15 of the United States Code.
- c) Substitute notice, if the agency demonstrates that the cost of providing notice would exceed two hundred fifty thousand dollars (\$250,000) or that the affected class of subject persons to be notified exceeds 500,000, or the agency does not have sufficient contact information. Substitute notice shall consist of all of the following:
 1. E-mail notice when the agency has an e-mail address for the subject persons.
 2. Conspicuous posting of the notice on the agency's Web site page, if the agency maintains one.
 3. Notification to major statewide media.

Subsection C. Waiver. Any waiver of the provisions of this title is contrary to public policy, and is void and unenforceable.

Subsection D. Remedies.

- 1) Any customer injured by a violation of this section may institute a civil action to recover damages.
- 2) Any business that violates, proposes to violate, or has violated this section may be enjoined.
- 3) The rights and remedies available under this section are cumulative to each other and to any other rights and remedies available under law.

ALASKA STATE LEGISLATURE

Chair:
House Finance Subcommittees for,
Department of Public Safety
Department of Law

Member:
House Finance Committee
Legislative Council



Session:
Alaska State Capitol
Juneau, AK 99801-1182
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
Interim:
PO Box 464
Chugiak, AK 99567

REPRESENTATIVE BILL STOLTZE

Representative_Bill_Stoltze@legis.state.ak.us

MEMORANDUM

TO: Representative Lesil McGuire, Chair
House Judiciary Committee

FROM: Bill Stoltze 

DATE: February 17, 2005

SUBJECT: Hearing Request

I respectfully request a hearing be scheduled for House Bill 131, relating to access device & I.D. document crimes, as soon as possible.

Thank you for your consideration.

DISTRICT 16

BIRCHWOOD • BUTTE • CHUGIAK • EKLUTNA • FAIRVIEW LOOP
KNIK RIVER ROAD • LAZY MOUNTAIN • PALMER • PETERS CREEK

ALASKA STATE LEGISLATURE

Vice Chair:
House Finance Committee

Chair:
House Finance Subcommittees for,
Department of Public Safety
Department of Law



Session:
Alaska State Capitol
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Chugak, AK 99567

REPRESENTATIVE BILL STOLTZE

Representative_Bill_Stoltze@legis.state.ak.us

House Bill 131

Access Device & I.D. Document Crimes

"An Act increasing the criminal classification of theft of an access device and of obtaining an access device or identification documents by fraudulent means; increasing the criminal classification for certain cases of fraudulent use of an access device; and providing for an effective date."

Identity theft is on the increase in Alaska and our country as a whole. The Federal Trade Commission (FTC) reported that identity theft was up 33 percent in 2003. The State of Alaska ranks second in the number of complaints per 100,000 people.

These types of theft average \$500; however, this does not take into consideration the countless hours a victim may spend tracking down and stopping the imposter, as well as time and legal costs to repair credit ratings and fight collection efforts. These changes would bring the penalties for such crimes closer in line with federal criminal laws, which provide for as much as 15 years in prison for similar crimes.

The provisions of HB 131:

- Increase the penalty from a class A misdemeanor to a class C felony for:
 1. Theft of an access device, such as a credit card or bank account number.
 2. The crime of fraudulent use of an access device if the value of the property or services obtained is \$50 or more.
 3. The crime of obtaining an access device or identification document by fraudulent means.

I ask for your consideration and support of HB 131 to take a step towards meaningful deterrence and punishment for such crimes, which can impact all Alaskans.

DISTRICT 16

BIRCHWOOD • BUTTE • CHUGIAK • EKLUTNA • FAIRVIEW LOOP
KNIK RIVER ROAD • LAZY MOUNTAIN • PALMER • PETERS CREEK



National and State Trends in Fraud & Identity Theft

January - December 2004

Federal Trade Commission

February 1, 2005

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

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Sentinel Complaint Trends

Three-Year Trend for Sentinel Complaints	4
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Fraud Complaints and Identity Theft Victims by State	14

Detailed State Trends (one page per state and the District of Columbia) 15-66

Each detailed state report contains the following information:

Fraud Complaints

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

Identity Theft Complaints

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

Appendices

- Appendix A: Description of the Sentinel Network
- Appendix B: Description of the Sentinel Complaint Categories
- Appendix C: Sentinel Top Complaint Categories Three-Year Trends
- Appendix D: Other Sentinel Data Contributors

*Consumer Sentinel
Leading Partners & Data Contributors*

Between January and December 2004, Consumer Sentinel, the complaint database developed and maintained by the FTC, received over **635,000** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$547 million. The reports in this booklet analyze those complaints.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 150 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 two million complaints. Some data transfers from other organizations contain complaints from previous months and have not yet been received. Accordingly, the total number of complaints reflected in this report may increase over the course of the next few months. The addition of complaints from other data contributors is also reflected in the larger totals from previous years than were reported in earlier FTC reports.

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

 <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 a detailed description see Appendix A)



Executive Summary

Federal Trade Commission (FTC) – 2004 National and State Trends in Fraud and Identity Theft

- Consumer Sentinel now contains over 2 million fraud and identity theft complaints and is accessible to more than 1,200 law enforcement agencies – including every state attorney general in the U.S. and consumer protection agencies in 19 nations.
- The FTC received over 635,000 Consumer Sentinel complaints during calendar year 2004 - 61% represented fraud and 39% were identity theft complaints.

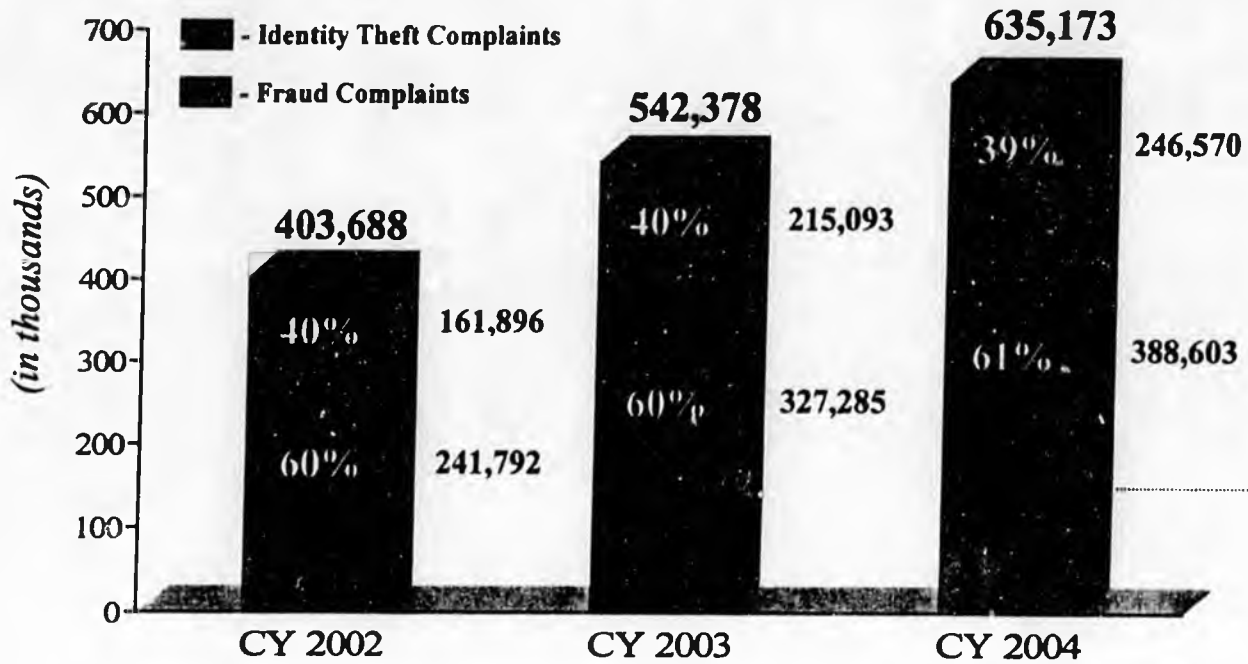
Fraud

- A total of 388,603 of the Consumer Sentinel complaints were fraud-related. Internet Auctions was the leading complaint category with 16% of the overall complaints, followed by Shop-at-Home/Catalog Sales (8%), Internet Services and Computer Complaints (6%), Foreign Money Offers (6%), Prizes/Sweepstakes and Lotteries (5%), Advance-Fee Loans and Credit Protection (3%), Business Opportunities and Work-at-Home Plans (2%), and Telephone Services (2%).
- Consumers reported fraud losses of over \$547 million; the median monetary loss was \$259.
- Internet-related complaints accounted for 53% of all reported fraud complaints, with monetary losses of over \$265 million and a median loss of \$214.
- Some 57% of fraud complaints where the company's method of initial contact was reported indicate internet solicitations - electronic mail 35% and web 22%. 80% of all fraud complaints reported the method of initial contact. This is consistent with last year's report.
- The major metropolitan areas with the highest per capita rates of consumer fraud reported are the Washington DC area; San Jose-Sunnyvale-Santa Clara, CA; and Las Vegas-Paradise, NV.

Identity Theft

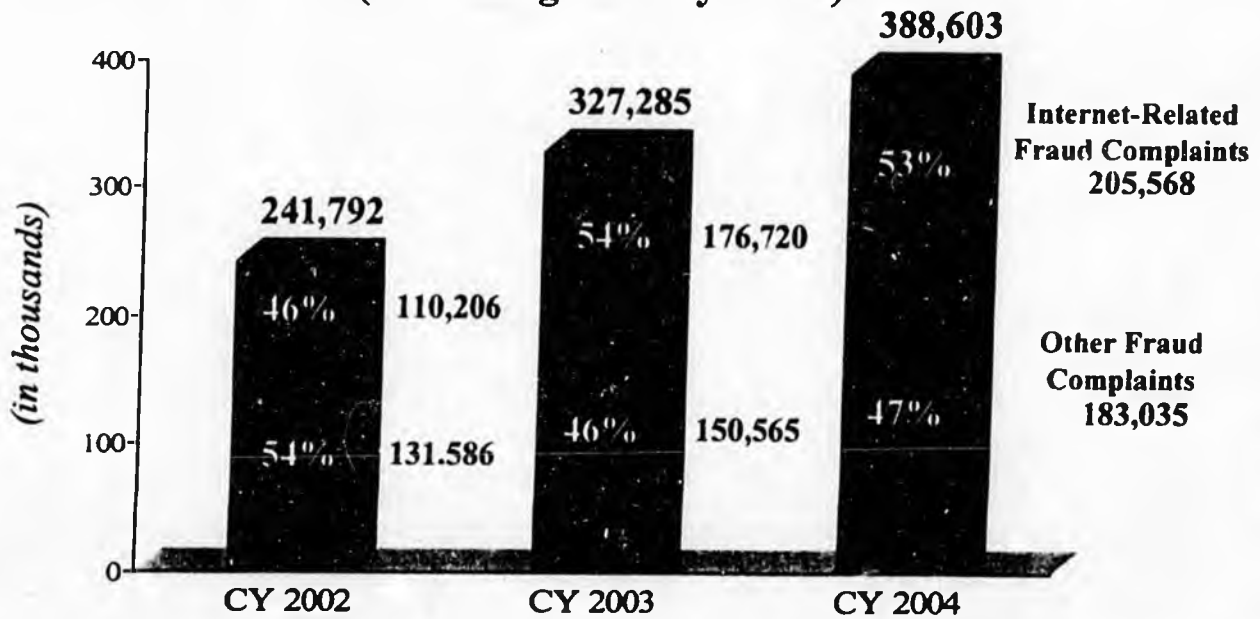
- Credit card fraud (28%) was the most common form of reported identity theft followed by phone or utilities fraud (19%), bank fraud (18%), and employment fraud (13%). Other significant categories of identity theft reported by victims were government documents/benefits fraud and loan fraud.
- The percentage of complaints about "Electronic Fund Transfer" related identity theft more than doubled between 2002 and 2004.
- The major metropolitan areas with the highest per capita rates of reported identity theft are Phoenix-Mesa-Scottsdale, AZ; Riverside-San Bernardino-Ontario, CA; and Las Vegas-Paradise, NV.

Sentinel Complaints by Calendar Year¹



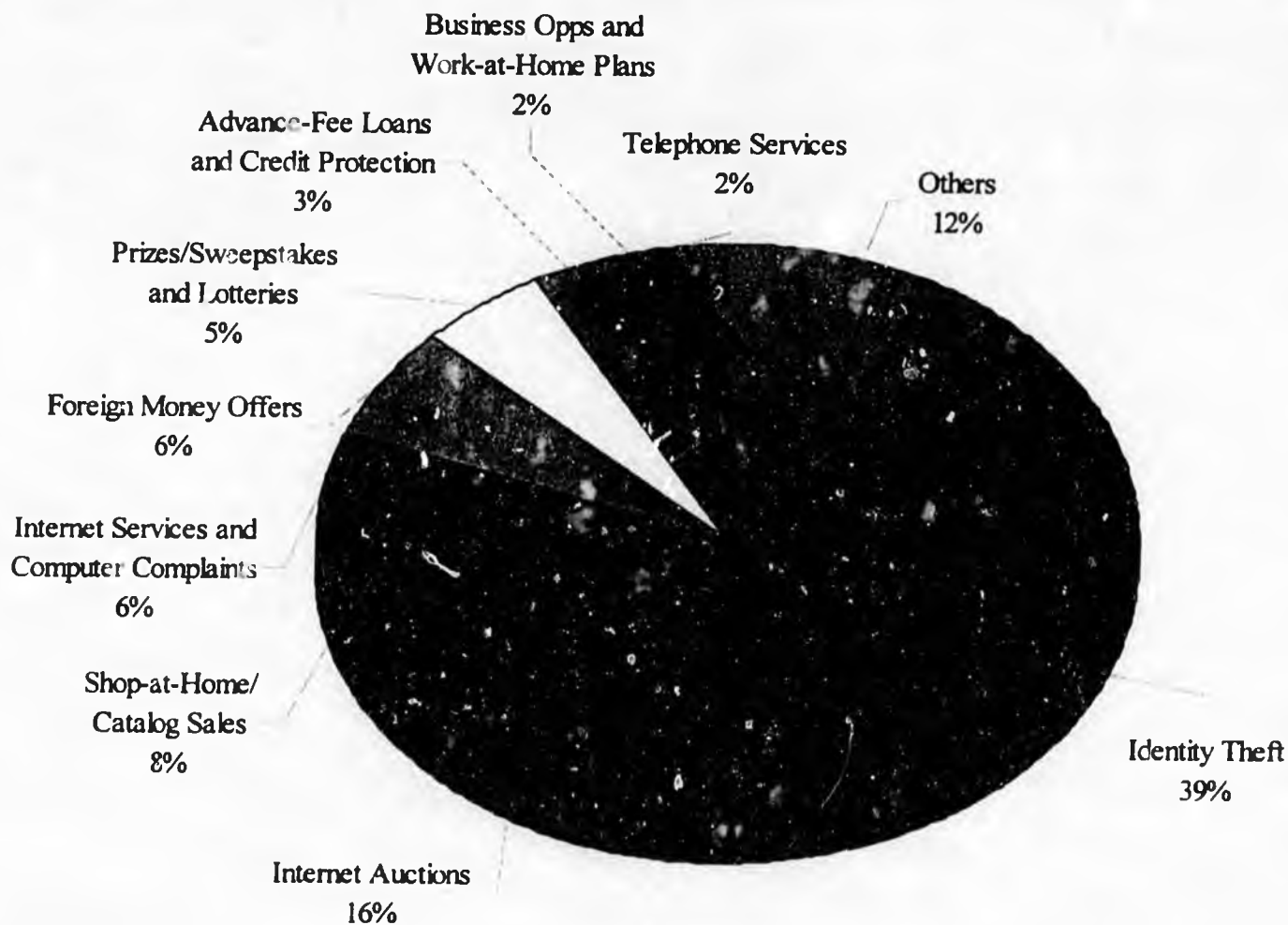
¹Percentages are based on the total number of Sentinel complaints by calendar year. These figures exclude "Do Not Call" registry complaints.

Fraud Complaints by Calendar Year² (Excluding Identity Theft)



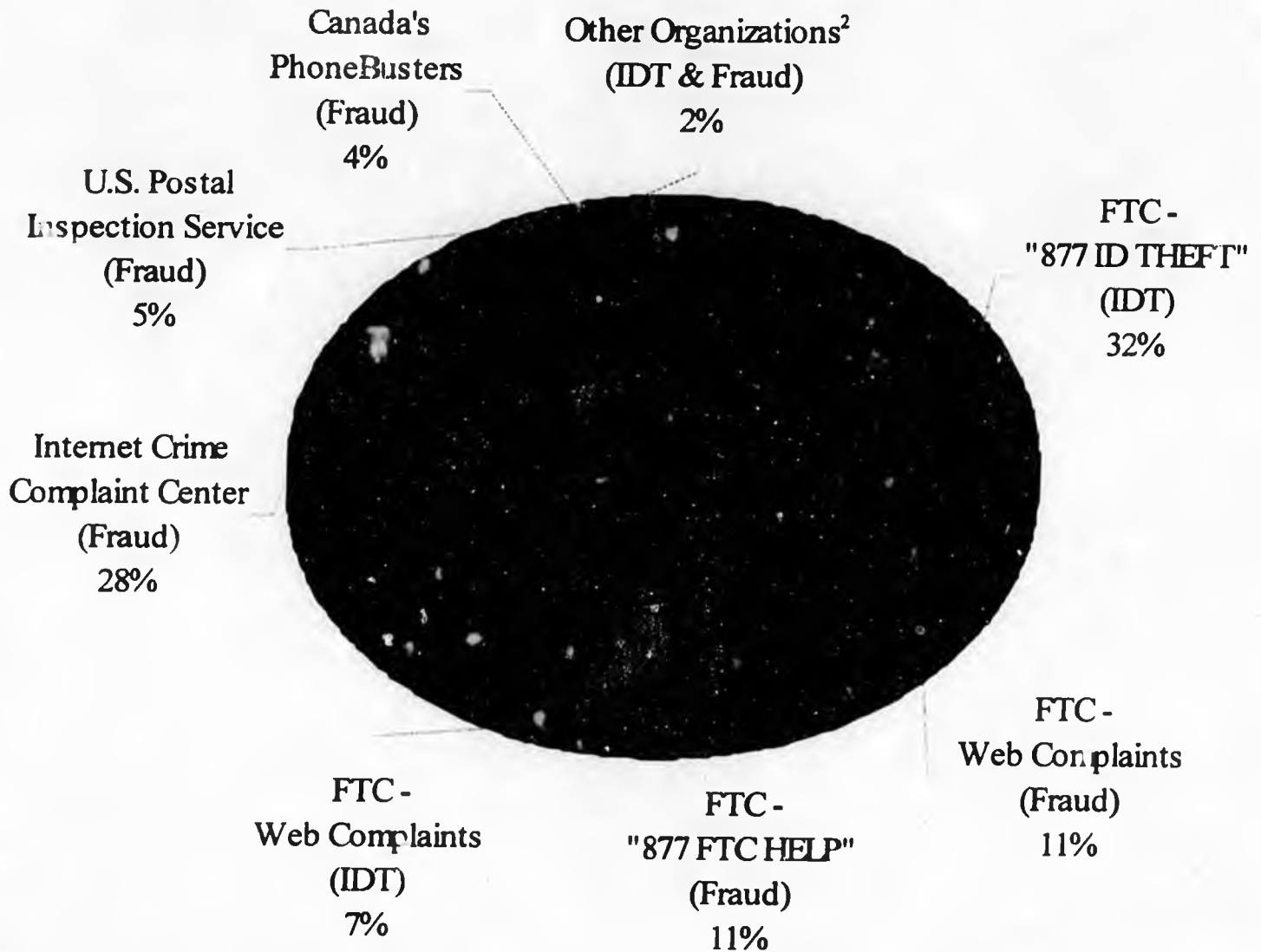
²Percentages are based on the total number of Sentinel fraud complaints by calendar year.

Sentinel Top Complaint Categories¹ January 1 – December 31, 2004



¹Percentages are based on the total number of Sentinel complaints (635,173) received between January 1 and December 31, 2004. For Sentinel category descriptions and three-year trends, see Appendices B and C.

Sentinel Data Contributors¹ January 1 – December 31, 2004



¹Percentages are based on the total number of Sentinel complaints (635,173) received between January 1 and December 31, 2004. The type of complaints provided by the organization is indicated in parentheses.

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

Total Number of Fraud Complaints & Amount Paid
January 1 - December 31, 2004



¹Average is based on the total number of consumers who reported amount paid (296,525). Forty-one consumers reported an amount paid of \$1 million or more.

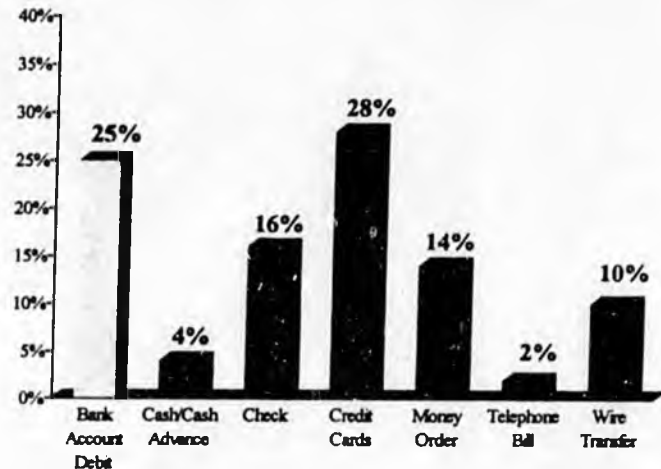
²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Fraud Complaints by Reported Amount Paid
January 1 - December 31, 2004

\$0	30%
\$1 - 25	7%
\$26 - 50	7%
\$51 - 75	4%
\$76 - 100	4%
\$101 - 250	12%
\$251 - 500	11%
\$501 - 1,000	8%
\$1,001 - 5,000	12%
More than \$5,000	4%

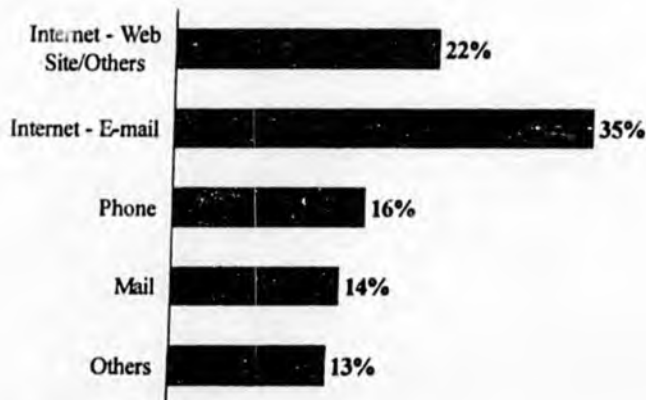
³Percentages are based on the total number of consumers who reported amount paid (296,525). 76% of consumers reported this information.

Methods of Payment Reported by Consumers⁴
January 1 - December 31, 2004



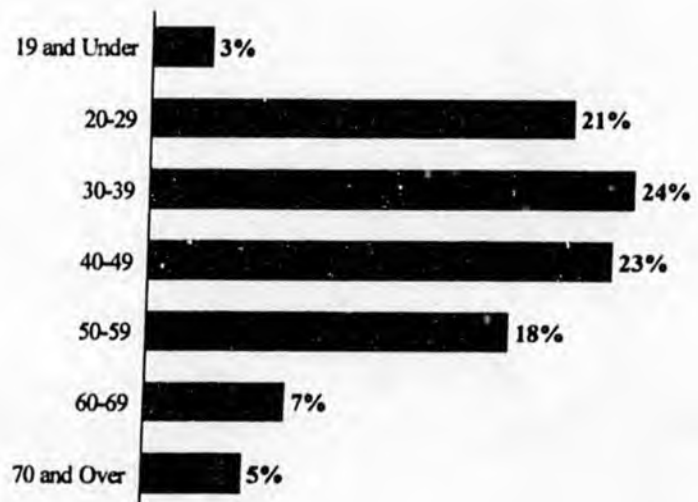
⁴Percentages are based on the total number of consumers who reported the method of payment (71,175). 18% of consumers reported this information.

Company's Method of Contacting Consumers⁵
January 1 - December 31, 2004



⁵Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (311,469). 80% of consumers reported this information.

Fraud Complaints by Consumer Age⁶
January 1 - December 31, 2004



⁶Percentages are based on the total number of fraud complaints where consumers reported their age (313,513). 81% of consumers reported their age.

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

**Internet-Related
Fraud Complaints**

Consumer

**Total Number of Internet-Related Fraud Complaints & Amount Paid
January 1 - December 31, 2004**

205,568	184,206	90%	\$265,337,866	\$1,440	\$214
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¹Average is based on the total number of consumers who reported amount paid (184,206). Fifteen consumers reported an amount paid of \$1 million or more.

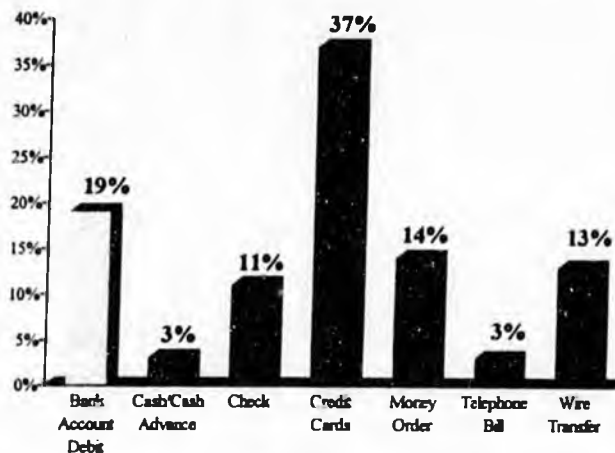
²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

**Internet-Related Fraud Complaints
by Reported Amount Paid
January 1 - December 31, 2004**

\$0	24%
\$1 - 25	8%
\$26 - 50	8%
\$51 - 75	5%
\$76 - 100	5%
\$101 - 250	14%
\$251 - 500	11%
\$501 - 1,000	9%
\$1,001 - 5,000	12%
More than \$5,000	3%

³Percentages are based on the total number of consumers who reported amount paid (184,206). 90% of consumers reported this information.

**Methods of Payment Reported by Consumers⁴
January 1 - December 31, 2004**



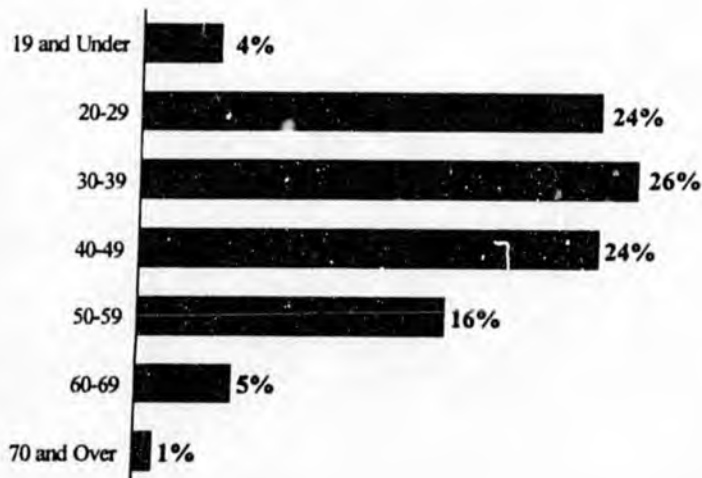
⁴Percentages are based on the total number of consumers who reported the method of payment (31,077). 15% of consumers reported this information.

**Top Products/Services for
Internet-Related Fraud Complaints⁵
January 1 - December 31, 2004**



⁵Percentages are based on the total number of Internet-related fraud complaints (205,568) received between January 1 and December 31, 2004.

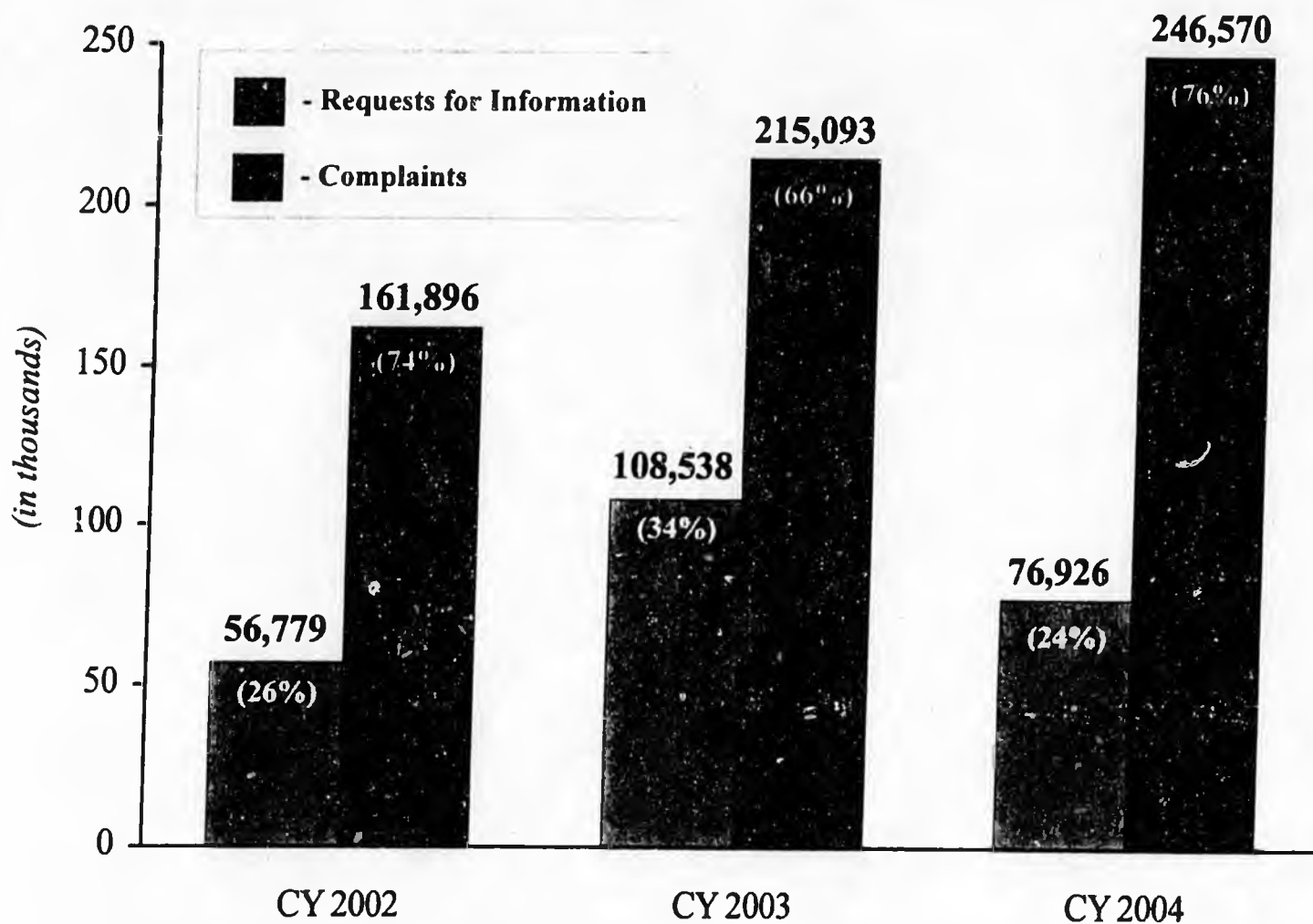
**Internet-Related Fraud Complaints by Consumer Age⁶
January 1 - December 31, 2004**



⁶Percentages are based on the total number of Internet-related fraud complaints where consumers reported their age (173,403). 84% of consumers reported their age.



Total Identity Theft Records¹ by Calendar Year



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

How Victims' Information is Misused¹ Calendar Years 2002 through 2004

Credit Card Fraud

	Percentage	Percentage	Percentage
New Accounts	24.4%	19.3%	
Existing Account	12.2%	12.0%	
Unspecified	5.4%	1.4%	
Total	41%	32%	

Loan Fraud

	Percentage	Percentage	Percentage
Business / Personal / Student Loan	2.7%	2.3%	
Auto Loan / Lease	2.1%	2.0%	
Real Estate Loan	0.9%	1.0%	
Unspecified	0.5%	0.3%	
Total	6%	5%	

Phone or Utilities Fraud

	Percentage	Percentage	Percentage
Wireless - New	10.6%	10.4%	
Telephone - New	5.2%	5.6%	
Utilities - New	3.0%	3.8%	
Unauthorized Charges to Existing Accounts	0.7%	0.6%	
Unspecified	2.2%	0.8%	
Total	20%	19%	

Other Identity Theft

	Percentage	Percentage	Percentage
Other	9.1%	11.6%	
Illegal / Criminal	2.0%	2.1%	
Internet / E-mail	1.4%	1.6%	
Medical	1.7%	1.8%	
Apartment / House Rented	1.0%	0.9%	
Insurance ³	—	0.3%	
Property Rental Fraud ³	—	0.2%	
Bankruptcy	0.4%	0.3%	
Child Support ³	—	0.2%	
Magazines ³	—	0.1%	
Securities / Other Investments	0.2%	0.2%	
Total	15%	19%	

Bank Fraud²

	Percentage	Percentage	Percentage
Existing Accounts	8.1%	8.3%	
Electronic Fund Transfer	3.1%	4.8%	
New Accounts	3.7%	3.8%	
Unspecified	2.0%	0.5%	
Total	16%	17%	

Employment-Related Fraud

	Percentage	Percentage	Percentage
Employment-Related Fraud	9%	11%	

Attempted Identity Theft

	Percentage	Percentage	Percentage
Attempted Identity Theft	8%	8%	

Government Documents or Benefits Fraud

	Percentage	Percentage	Percentage
Fraudulent Tax Return	1.9%	3.7%	
Driver's License Issued / Forged	3.0%	2.3%	
Government Benefits Applied / Received	0.8%	1.3%	
Other Government Docs Issued / Forged	0.3%	0.4%	
Social Security Card Issued / Forged	1.7%	0.4%	
Unspecified	0.1%	<0.1%	
Total	7%	8%	

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY 2002 = 161,896; CY 2003 = 215,093; CY 2004 = 246,570. Note that percentages total to more than 100 in each year because some victims reported experiencing more than one type of identity theft: 22% in CY 2002; 19% in CY 2003; and 19% in CY 2004.

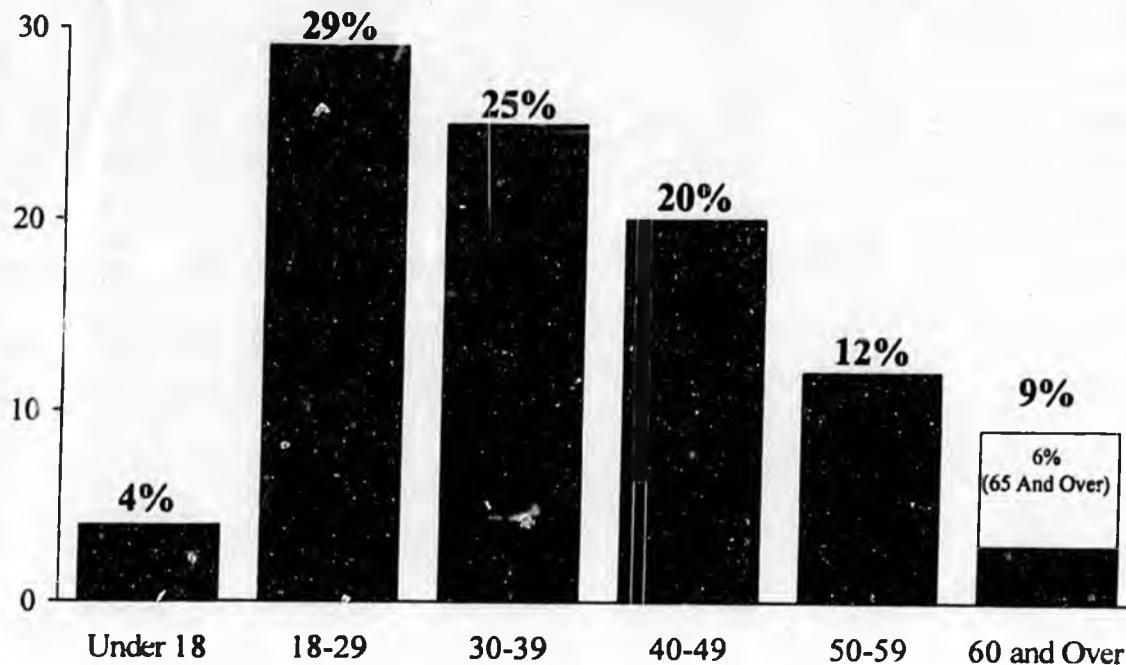
²Includes fraud involving checking and savings accounts and electronic fund transfers.

³Theft subtype added in CY 2003.



Identity Theft Complaints by Victim Age¹

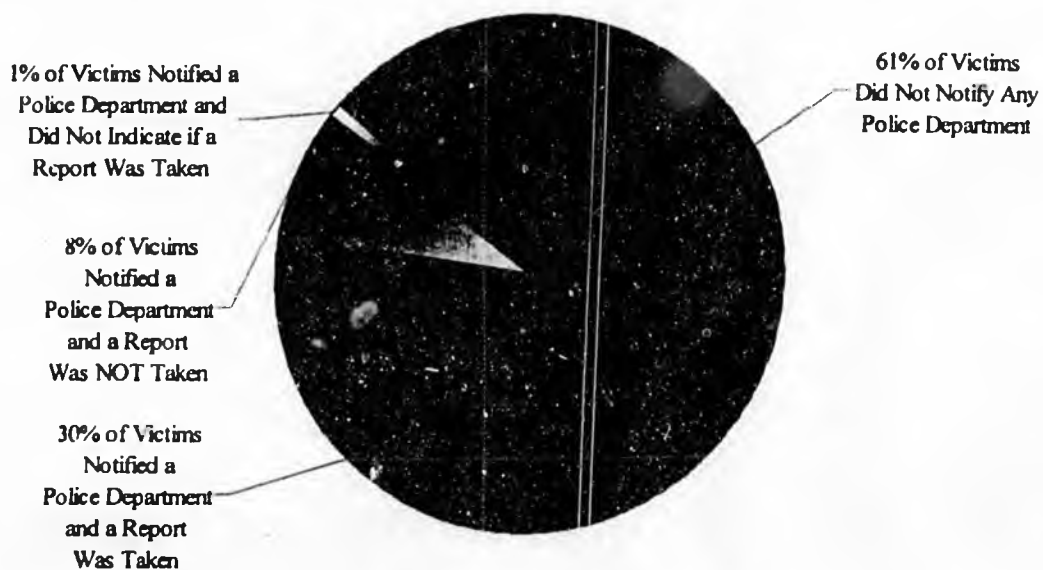
January 1 – December 31, 2004



¹Percentages are based on the total number of identity theft complaints where victims reported their age (234,263). 95% of the victims who contacted the Federal Trade Commission directly reported their age.

Law Enforcement Contact²

January 1 – December 31, 2004



²Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (239,945). 98% of the identity theft victims who contacted the Federal Trade Commission directly reported this information.

Major Metropolitan Areas for Fraud – Related Complaints¹

January 1 – December 31, 2004

1	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	8,812	183.7
2	San Jose-Sunnyvale-Santa Clara, CA MSA	2,988	172.1
3	Las Vegas-Paradise, NV MSA	2,358	171.4
4	Columbus, OH MSA	2,726	169.0
5	Phoenix-Mesa-Scottsdale, AZ MSA	5,434	167.1
6	Austin-Round Rock, TX MSA	2,088	167.1
7	San Francisco-Oakland-Fremont, CA MSA	6,748	163.6
8	Tampa-St. Petersburg-Clearwater, FL MSA	3,898	162.7
9	Seattle-Tacoma-Bellevue, WA MSA	4,943	162.4
10	Sacramento--Arden-Arcade--Roseville, CA MSA	2,839	158.0
11	San Diego-Carlsbad-San Marcos, CA MSA	4,394	156.2
12	Portland-Vancouver-Beaverton, OR-WA MSA	2,987	154.9
13	Denver-Aurora, CO MSA	3,331	152.9
14	Orlando, FL MSA	2,427	147.6
15	Indianapolis, IN MSA	2,150	141.0
16	Jacksonville, FL MSA	1,503	133.9
17	Dallas-Fort Worth-Arlington, TX MSA	6,803	131.8
18	Virginia Beach-Norfolk-Newport News, VA-NC MSA	2,066	131.1
19	Kansas City, MO-KS MSA	2,401	130.8
20	Los Angeles-Long Beach-Santa Ana, CA MSA	15,963	129.1
21	Oklahoma City, OK MSA	1,386	126.5
22	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,287	125.6
23	Milwaukee-Waukesha-West Allis, WI MSA	1,877	125.1
24	Pittsburgh, PA MSA	3,039	125.0
25	Rochester, NY MSA	1,297	125.0
26	Baltimore-Towson, MD MSA	3,167	124.1
27	Richmond, VA MSA	1,345	122.6
28	St. Louis, MO-IL MSA	3,270	121.2
29	Minneapolis-St. Paul-Bloomington, MN-WI MSA	3,589	120.9
30	Atlanta-Sandy Springs-Marietta, GA MSA	5,110	120.3
31	Riverside-San Bernardino-Ontario, CA MSA	3,876	119.1
32	Charlotte-Gastonia-Concord, NC-SC MSA	1,559	117.2
33	Cleveland-Elyria-Mentor, OH MSA	2,497	116.2
34	Hartford-West Hartford-East Hartford, CT MSA	1,329	115.7
35	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	6,515	114.6
36	Boston-Cambridge-Quincy, MA-NH MSA	4,999	113.8
37	Nashville-Davidson--Murfreesboro, TN MSA	1,461	111.4
38	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,991	109.8
39	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	19,736	107.7
40	Detroit-Warren-Livonia, MI MSA	4,748	106.6
41	Birmingham-Hoover, AL MSA	1,092	103.8
42	Buffalo-Niagara Falls, NY MSA	1,212	103.6
43	Cincinnati-Middletown, OH-KY-IN MSA	2,079	103.5
44	Louisville, KY-IN MSA	1,189	102.3
45	Houston-Baytown-Sugar Land, TX MSA	4,750	100.7
46	New Orleans-Metairie-Kenner, LA MSA	1,313	99.7
47	San Antonio, TX MSA	1,672	97.7
48	Providence-New Bedford-Fall River, RI-MA MSA	1,516	95.8
49	Memphis, TN-MS-AR MSA	1,088	90.3

¹Ranking is based on the number of fraud complaints per 100,000 inhabitants for each metropolitan area. This chart illustrates major Metropolitan Statistical Areas (MSA) with a population of one million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of June 6, 2003 (<http://www.census.gov/population/cen2000/phc-t29/tab03a.pdf>).

Note: Statistics for CY 2003 included only MSAs with a population of two million or more.



Major Metropolitan Areas for Identity Theft – Related Complaints¹ January 1 – December 31, 2004

Rank	Metropolitan Area	No. of Victims	Victims Per 100,000 Population
1	Phoenix-Mesa-Scottsdale, AZ MSA	5,924	182.2
2	Riverside-San Bernardino-Ontario, CA MSA	5,421	166.6
3	Las Vegas-Paradise, NV MSA	2,253	163.8
4	Dallas-Fort Worth-Arlington, TX MSA	7,524	145.8
5	Houston-Baytown-Sugar Land, TX MSA	6,563	139.2
6	Los Angeles-Long Beach-Santa Ana, CA MSA	17,078	138.1
7	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,577	131.3
8	San Antonio, TX MSA	2,201	128.6
9	San Francisco-Oakland-Fremont, CA MSA	5,284	128.1
10	San Diego-Carlsbad-San Marcos, CA MSA	3,569	126.8
11	Atlanta-Sandy Springs-Marietta, GA MSA	5,191	122.2
12	Orlando, FL MSA	1,926	117.1
13	Sacramento-Arden-Arcade-Roseville, CA MSA	2,102	117.0
14	Denver-Aurora, CO MSA	2,517	115.5
15	Portland-Vancouver-Beaverton, OR-WA MSA	2,222	115.3
16	Austin-Round Rock, TX MSA	1,417	113.4
17	Seattle-Tacoma-Bellevue, WA MSA	3,291	108.1
18	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	5,142	107.2
19	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,746	107.1
20	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	18,988	103.6
21	Charlotte-Gastonia-Concord, NC-SC MSA	1,322	99.4
22	Detroit-Warren-Livonia, MI MSA	4,406	99.0
23	Memphis, TN-MS-AR MSA	1,147	95.2
24	San Jose-Sunnyvale-Santa Clara, CA MSA	1,645	94.8
25	Tampa-St. Petersburg-Clearwater, FL MSA	2,210	92.2
26	Kansas City, MO-KS MSA	1,687	91.9
27	Indianapolis, IN MSA	1,375	90.2
28	Jacksonville, FL MSA	960	85.5
29	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	4,782	84.1
30	Baltimore-Towson, MD MSA	2,142	83.9
31	Cleveland-Elyria-Mentor, OH MSA	1,754	81.7
32	Milwaukee-Waukesha-West Allis, WI MSA	1,182	78.8
33	St. Louis, MO-IL MSA	2,048	75.9
34	Columbus, OH MSA	1,204	74.7
35	Oklahoma City, OK MSA	812	74.1
36	Minneapolis-St. Paul-Bloomington, MN-WI MSA	2,194	73.9
37	Richmond, VA MSA	746	68.0
38	New Orleans-Metairie-Kenner, LA MSA	890	67.6
39	Virginia Beach-Norfolk-Newport News, VA-NC MSA	1,017	64.5
40	Rochester, NY MSA	665	64.1
41	Birmingham-Hoover, AL MSA	673	64.0
42	Nashville-Davidson--Murfreesboro, TN MSA	826	63.0
43	Boston-Cambridge-Quincy, MA-NH MSA	2,758	62.8
44	Buffalo-Niagara Falls, NY MSA	682	58.3
45	Hartford-West Hartford-East Hartford, CT MSA	641	55.8
46	Louisville, KY-IN MSA	605	52.1
47	Cincinnati-Middletown, OH-KY-IN MSA	1,044	51.9
48	Providence-New Bedford-Fall River, RI-MA MSA	791	50.0
49	Pittsburgh, PA MSA	1,211	49.8

¹Ranking is based on the number of identity theft victims per 100,000 inhabitants for each metropolitan area. This chart illustrates major Metropolitan Statistical Areas (MSA) with a population of one million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of June 6, 2003 (<http://www.census.gov/population/cen2000/phc-t29/tab03a.pdf>).

Note: Statistics for CY 2003 included only MSAs with a population of two million or more.

FRAUD COMPLAINTS BY CONSUMER STATE

IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2004

Rank	Consumer State	Complaints Per 100,000 Population	Number of Complaints	Rank	Victim State	Victims Per 100,000 Population	Number of Victims
1	Arizona	180.5	10,366	1	Arizona	142.5	8,186
2	Alaska	174.4	1,143	2	Nevada	125.7	2,935
3	Nevada	151.3	3,532	3	California	122.1	43,839
4	Washington	151.2	9,378	4	Texas	117.6	26,454
5	Hawaii	143.1	1,807	5	Colorado	95.8	4,409
6	Colorado	142.5	6,558	6	Florida	92.3	16,062
7	Virginia	134.4	10,023	7	New York	92.0	17,680
8	New Hampshire	133.4	1,734	8	Washington	91.1	5,654
9	Oregon	132.3	4,756	9	Oregon	87.8	3,156
10	Maryland	131.3	7,298	10	Illinois	87.6	11,138
11	California	130.6	46,867	11	Georgia	84.3	7,440
12	Florida	128.0	22,263	12	New Mexico	83.4	1,588
13	Wyoming	127.9	648	13	Maryland	83.0	4,612
14	Delaware	126.6	1,051	14	Utah	76.6	1,831
15	New Mexico	124.3	2,365	15	New Jersey	75.1	6,530
16	Utah	122.5	2,927	16	Michigan	72.3	7,307
17	Wisconsin	120.6	6,643	17	Indiana	68.5	4,274
18	Pennsylvania	119.2	14,786	18	Missouri	67.9	3,905
19	Connecticut	119.0	4,170	19	Delaware	66.6	553
20	Montana	118.8	1,101	20	Alaska	66.1	433
21	Illinois	116.1	14,766	21	North Carolina	65.8	5,623
22	Indiana	114.9	7,168	22	Virginia	63.6	4,742
23	Nebraska	114.6	2,002	23	Kansas	61.3	1,677
24	Ohio	114.0	13,006	24	Massachusetts	61.1	3,921
25	New Jersey	114.0	9,917	25	Pennsylvania	61.0	7,563
26	Idaho	112.3	1,565	26	Ohio	60.7	6,956
27	Kansas	111.8	3,059	27	Connecticut	57.1	2,000
28	Missouri	111.2	6,398	28	Minnesota	57.0	2,905
29	South Carolina	109.3	4,388	29	Oklahoma	56.0	1,973
30	Vermont	109.3	679	30	Tennessee	55.0	3,246
31	Michigan	108.8	10,998	31	South Carolina	51.2	2,148
32	Massachusetts	108.7	6,976	32	Arkansas	50.8	1,397
33	New York	107.7	20,699	33	Hawaii	50.7	640
34	Minnesota	103.6	5,284	34	Rhode Island	50.6	547
35	Maine	102.1	1,345	35	Louisiana	49.9	2,254
36	West Virginia	101.1	1,835	36	Alabama	48.9	2,216
37	Rhode Island	100.8	1,089	37	Wisconsin	48.0	2,646
38	Oklahoma	97.7	3,444	38	Mississippi	46.5	1,350
39	North Carolina	97.1	8,291	39	Nebraska	45.1	788
40	Georgia	96.8	8,549	40	Idaho	43.1	600
41	Texas	95.3	21,435	41	Wyoming	42.2	214
42	Tennessee	91.6	5,406	42	New Hampshire	41.8	543
43	Alabama	91.5	4,143	43	Kentucky	40.1	1,662
44	North Dakota	90.0	571	44	Montana	39.3	364
45	Iowa	89.5	2,645	45	Iowa	34.8	1,028
46	Kentucky	88.4	3,667	46	West Virginia	34.2	621
47	South Dakota	86.0	663	47	Vermont	33.5	208
48	Louisiana	80.3	3,625	48	Maine	32.2	424
49	Arkansas	75.7	2,085	49	North Dakota	29.6	188
50	Mississippi	66.8	1,939	50	South Dakota	23.2	179

Note: Per 100,000 unit of population estimates are based on the 2004 U.S. Census population estimates (Table NST-EST2004-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2004). Numbers for the District of Columbia are: Fraud = 1,196 complaints and 216.1 complaints per 100,000 population; Identity Theft = 922 victims and 166.6 victims per 100,000 population.

Detailed State Information

(one page per state and the District of Columbia)

Fraud Complaints

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

Identity Theft Complaints

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

ALASKA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Alaska Consumers = 1,576

Consumer

Fraud Complaints from Alaska Consumers = 1,143

Top Fraud Complaint Categories for Alaska Consumers

1	Foreign Money Offers	257	22%
2	Internet Auctions	231	20%
3	Prizes/Sweepstakes and Lotteries	139	12%
4	Shop-at-Home/Catalog Sales	118	10%
5	Internet Services and Computer Complaints	81	7%

¹Percentages are based on the total number of fraud complaints from Alaska consumers (1,143).

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 ¹
1,143	\$588,379	778	68%	\$756

¹Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alaska consumers (778).

Top Alaska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Anchorage	388
North Pole	174
Fairbanks	88
Wasilla	59
Eagle River	44

IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from Alaska Victims = 433

Identity Theft Types Reported by Alaska Victims

1	Credit Card Fraud	127	29%
2	Phone or Utilities Fraud	78	18%
3	Bank Fraud ²	59	14%
4	Government Documents or Benefits Fraud	33	8%
5	Employment-Related Fraud	30	7%
6	Loan Fraud	18	4%
	Other	129	30%
	Attempted Identity Theft	31	7%

¹Percentages are based on the 433 victims reporting from Alaska. Percentages add to more than 100 because approximately 17% of victims from Alaska reported experiencing more than one type of identity theft.

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

Top Alaska Identity Theft Victim Locations

Victim City	No. of Victims
Anchorage	135
Fairbanks	22
Wasilla	19
Juneau	11
Eagle River	10
Palmer	10

FISCAL NOTE

STATE OF ALASKA
2005 LEGISLATIVE SESSION

Fiscal Note Number: _____
 Bill Version: HB 131
 () Publish Date: _____

Revision Date/Time (Note if correction): _____ Dept. Affected: Administration
 Title An act increasing criminal class. for RDU Legal and Advocacy Services
access device crimes... Component Public Defender Agency
 Sponsor Reps. Stoltze, McGulre
 Requester House Judiciary Component No. 1631

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

OPERATING EXPENDITURES	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Personal Services	*	*	*	*	*	*
Travel						
Contractual						
Supplies						
Equipment						
Land & Structures						
Grants & Claims						
Miscellaneous						
TOTAL OPERATING	*	*	*	*	*	*

CAPITAL EXPENDITURES						
-----------------------------	--	--	--	--	--	--

CHANGE IN REVENUES ()						
-------------------------------	--	--	--	--	--	--

FUND SOURCE (Thousands of Dollars)

1002 Federal Receipts						
1003 GF Match						
1004 GF						
1005 GF/Program Receipts						
1037 GF/Mental Health						
Other (Specify Type--Do not abbreviate)						
TOTAL	*	*	*	*	*	*

Estimate of any current year (FY2005) cost: 0.0
 Mark this box (X) if funding for this bill is included in the Governor's FY 2006 budget proposal:

POSITIONS

Full-time					
Part-time					
Temporary					

ANALYSIS: (Attach a separate page if necessary)

This bill seeks to amend several offenses related to access devices, like credit cards and bank account numbers, and ID documents to raise the penalty from a misdemeanor to a felony for the theft of, fraudulent use of, and for fraudulently obtaining an access device or ID document. This increase in penalties will increase the workload of the Agency. It is far more costly to defend a person charged with a felony than a misdemeanor. Some of these offenses are currently prosecutable by municipalities as misdemeanors, and if they become felonies, they will be prosecuted by the state resulting in more public defender appointments. It is not possible to predict how many current PD-appointed cases will be affected or new cases appointed, therefore an indeterminate fiscal note is submitted.

Prepared by: Linda K. Wilson, Deputy Director Phone (907)334-4416
 Division Public Defender Agency Date/Time 2/22/05 9:54 AM
 Approved by: Michael Tibbles, Deputy Commissioner Date 2/22/2005
 Agency Department of Administration

FISCAL NOTE

STATE OF ALASKA
2005 LEGISLATIVE SESSION

Fiscal Note Number: _____
 Bill Version: HB 131
 () Publish Date: _____

Revision Date/Time (Note if correction): _____ Dept. Affected: Corrections
 Title "An act increasing the criminal classification of RDU Institutional Facilities
theft of an access device and of obtaining an access device..." Component Institution Director's Office
 Sponsor Representatives Stoltze, McGuire
 Requester Judiciary, Finance Component No. 524

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

OPERATING EXPENDITURES	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Personal Services	0.0	0.0	0.0	0.0	0.0	0.0
Travel	0.0	0.0	0.0	0.0	0.0	0.0
Contractual	0.0	0.0	0.0	0.0	0.0	0.0
Supplies	0.0	0.0	0.0	0.0	0.0	0.0
Equipment	0.0	0.0	0.0	0.0	0.0	0.0
Land & Structures	0.0	0.0	0.0	0.0	0.0	0.0
Grants & Claims	0.0	0.0	0.0	0.0	0.0	0.0
Miscellaneous	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL OPERATING	0.0	0.0	0.0	0.0	0.0	0.0
CAPITAL EXPENDITURES	0.0	0.0	0.0	0.0	0.0	0.0
CHANGE IN REVENUES ()	0.0	0.0	0.0	0.0	0.0	0.0

FUND SOURCE (Thousands of Dollars)

1002 Federal Receipts	0.0	0.0	0.0	0.0	0.0	0.0
1003 GF Match	0.0	0.0	0.0	0.0	0.0	0.0
1004 GF	0.0	0.0	0.0	0.0	0.0	0.0
1005 GF/Program Receipts	0.0	0.0	0.0	0.0	0.0	0.0
1037 GF/Mental Health	0.0	0.0	0.0	0.0	0.0	0.0
Other (Specify Type--Do not abbreviate)	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2005) cost: 0.0
 Mark this box (X) if funding for this bill is included in the Governor's FY 2006 budget proposal:

POSITIONS

Full-time	0	0	0	0	0	0
Part-time	0	0	0	0	0	0
Temporary	0	0	0	0	0	0

ANALYSIS: (Attach a separate page if necessary)

Due to the estimated small number of successful prosecutions that may occur as a result of the changes contained in the legislation, the department does not anticipate a significant fiscal impact to the Department of Corrections.

Prepared by: Sharleen Griffin, Acting Director Phone 465-4641
 Division Administrative Services Date/Time 2/25/05 10:26 AM
 Approved by: Toria C.K. Parker, Deputy Commissioner Date 2/25/2005
 Agency Department of Corrections

FISCAL NOTE

STATE OF ALASKA
2005 LEGISLATIVE SESSION

Fiscal Note Number: _____
 Bill Version: HB131-LAW-CDCO-2-22
 () Publish Date: _____

Revision Date/Time (Note if correction): _____ Dept. Affected: LAW
 Title "An Act increasing the criminal classification RDU CRIMINAL
of theft of an access device and of obtaining an access... Component CDCO
 Sponsor Representative Stolze
 Requester House Judiciary Component No. _____

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

OPERATING EXPENDITURES	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Personal Services						
Travel						
Contractual						
Supplies						
Equipment						
Land & Structures						
Grants & Claims						
Miscellaneous						
TOTAL OPERATING	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL EXPENDITURES						
-----------------------------	--	--	--	--	--	--

CHANGE IN REVENUES ()						
-------------------------------	--	--	--	--	--	--

FUND SOURCE (Thousands of Dollars)

1002 Federal Receipts						
1003 GF Match						
1004 GF						
1005 GF/Program Receipts						
1037 GF/Mental Health						
Other (Specify Type--Do not abbreviate)						
TOTAL	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2005) cost: 0.0

Mark this box (X) if funding for this bill is included in the Governor's FY 2006 budget proposal:

POSITIONS

Full-time						
Part-time						
Temporary						

ANALYSIS: (Attach a separate page if necessary)

This bill amends sections of AS 11.46. and would protect citizens, businesses, and financial institutions by increasing the penalty for certain types of identity theft and fraud crimes. The bill would increase the penalty from a class A misdemeanor to a class C felony for (1) theft of an access device, such as a credit card or bank account number, (2) the crime of fraudulent use of an access device if the value of the property or services obtained is \$50 or more, and (3) the crime of obtaining an access device or identification document by fraudulent means. The Department of Law does not anticipate a fiscal impact from passage of this legislation.

Prepared by: Kathryn Daughhete, Director Phone 465-5427
 Division Administrative Services Date/Time 2/22/05 4:21 PM
 Approved by: K. Daughhete for Scott Nordstrand, Acting Attorney General Date 2/22/2005
 Agency Department of Law

FISCAL NOTE

STATE OF ALASKA
2005 LEGISLATIVE SESSION

Fiscal Note Number: _____
 Bill Version: HB131-DPS-AST-2-22-05
 () Publish Date: _____

Revision Date/Time (Note if correction): _____ Dept. Affected: Public Safety
 Title An Act increasing classification of theft of an access RDU Alaska State Troopers
device & obtaining an access device or identification... Component AST Detachments
 Sponsor Representatives Stoltze, McGuire
 Requester _____ Component No. 2325

Expenditures/Revenues (Thousands of Dollars)

Note: Amounts do not include inflation unless otherwise noted below.

OPERATING EXPENDITURES	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Personal Services						
Travel						
Contractual						
Supplies						
Equipment						
Land & Structures						
Grants & Claims						
Miscellaneous						
TOTAL OPERATING	0.0	0.0	0.0	0.0	0.0	0.0

CAPITAL EXPENDITURES						
-----------------------------	--	--	--	--	--	--

CHANGE IN REVENUES ()						
-------------------------------	--	--	--	--	--	--

FUND SOURCE (Thousands of Dollars)

1002 Federal Receipts						
1003 GF Match						
1004 GF						
1005 GF/Program Receipts						
1037 GF/Mental Health						
Other (Specify Type--Do not abbreviate)						
TOTAL	0.0	0.0	0.0	0.0	0.0	0.0

Estimate of any current year (FY2005) cost: 0.0

Mark this box (X) if funding for this bill is included in the Governor's FY 2006 budget proposal:

POSITIONS

Full-time						
Part-time						
Temporary						

ANALYSIS: (Attach a separate page if necessary)

This bill amends AS 11.46.130 and adds an "access device" [defined in AS 11.81.900(b)(1)] to the crime of theft in the second degree which will increase the criminal classification for theft of an "access device" from a Class A Misdemeanor to a Class C Felony. The bill also increases the criminal classification for fraudulent use of an access device in AS 11.46.285. It will increase the penalty to a Class C Felony if the theft of property or services obtained is \$50 or more, but less than \$25,000. The present value for a Class C Felony is \$500 or more, but less than \$25,000.

No fiscal impact on the Department of Public Safety is anticipated.

Prepared by: Lieutenant Todd Sharp Phone 907-465-3223
 Division: Alaska State Troopers Date/Time 2/22/05 5:37 PM
 Approved by: Commissioner William Tandeske Date 2/22/2005
 Agency: Department of Public Safety



Detailed State Information

(one page per state and the District of Columbia)

Fraud Complaints

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

Identity Theft Complaints

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

ALABAMA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Alabama Consumers = 6,359

Consumer Sentinel

Fraud Complaints from Alabama Consumers = 4,143

Top Fraud Complaint Categories for Alabama Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	1,001	24%
2	Ship-at-Home/Catalog Sales	469	11%
3	Foreign Money Offers	390	9%
4	Prizes/Sweepstakes and Lotteries	389	9%
5	Internet Services and Computer Complaints	381	9%

¹Percentages are based on the total number of fraud complaints from Alabama consumers (4,143).

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 ¹
4,143	\$3,896,301	3,284	79%	\$1,186

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Alabama consumers (3,284).

Top Alabama Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Birmingham	435
Mobile	236
Huntsville	224
Montgomery	209
Tuscaloosa	92



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Alabama Victims = 2,216

Identity Theft Types Reported by Alabama Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	628	28%
2	Phone or Utilities Fraud	422	19%
3	Bank Fraud ²	398	18%
4	Government Documents or Benefits Fraud	235	11%
5	Employment-Related Fraud	152	7%
6	Loan Fraud	133	6%
	Other	520	23%
	Attempted Identity Theft	131	6%

¹Percentages are based on the 2,216 victims reporting from Alabama. Percentages add to more than 100 because approximately 19% of victims from Alabama reported experiencing more than one type of identity theft.

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

*Top Alabama
Identity Theft Victim Locations*

Victim City	No. of Victims
Birmingham	332
Mobile	124
Montgomery	124
Huntsville	89
Dothan	47

ARIZONA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Arizona Consumers = 18,552



Fraud Complaints from Arizona Consumers = 10,366

Top Fraud Complaint Categories for Arizona Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,819	18%
2	Shop-at-Home/Catalog Sales	947	9%
3	Prizes/Sweepstakes and Lotteries	852	8%
4	Foreign Money Offers	800	8%
5	Internet Services and Computer Complaints	723	7%

¹Percentages are based on the total number of fraud complaints from Arizona consumers (10,366).

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
10,366	\$13,469,514	6,333	61%	\$2,127

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arizona consumers (6,333). Three consumers reported an amount paid of \$1 million or more (\$1, \$1.2, and \$1.6 million).

Top Arizona Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Phoenix	1,567
Tucson	1,088
Mesa	765
Scottsdale	650
Glendale	387



Identity Theft Complaints from Arizona Victims = 8,186

Identity Theft Types Reported by Arizona Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Employment-Related Fraud	2,557	31%
2	Credit Card Fraud	1,602	20%
3	Bank Fraud ²	1,318	16%
4	Phone or Utilities Fraud	1,135	14%
5	Government Documents or Benefits Fraud	543	7%
6	Loan Fraud	346	4%
	Other	1,729	21%
	Attempted Identity Theft	406	5%

¹Percentages are based on the 8,186 victims reporting from Arizona. Percentages add to more than 100 because approximately 17% of victims from Arizona reported experiencing more than one type of identity theft.

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

***Top Arizona
Identity Theft Victim Locations***

Victim City	No. of Victims
Phoenix	2,363
Tucson	1,115
Mesa	623
Glendale	622
Scottsdale	353

ARKANSAS
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Arkansas Consumers = 3,482



Consumer Sentinel

Fraud Complaints from Arkansas Consumers = 2,085

Top Fraud Complaint Categories for Arkansas Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	602	29%
2	Shop-at-Home/Catalog Sales	285	14%
3	Foreign Money Offers	230	11%
4	Internet Services and Computer Complaints	162	8%
5	Advance-Fee Loans and Credit Protection/Repair	131	6%

¹Percentages are based on the total number of fraud complaints from Arkansas consumers (2,085).

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 ¹
2,085	\$1,605,519	1,599	77%	\$1,004

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Arkansas consumers (1,599).

Top Arkansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Little Rock	265
Fayetteville	95
Hot Springs	85
Conway	66
Springdale	64



IDENTITY THEFT
 Data Clearinghouse

Identity Theft Complaints from Arkansas Victims = 1,397

Identity Theft Types Reported by Arkansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	343	25%
2	Bank Fraud ²	302	22%
3	Phone or Utilities Fraud	246	18%
4	Employment-Related Fraud	167	12%
5	Government Documents or Benefits Fraud	137	10%
6	Loan Fraud	101	7%
	Other	295	21%
	Attempted Identity Theft	69	5%

¹Percentages are based on the 1,397 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.

*Top Arkansas
 Identity Theft Victim Locations*

Victim City	No. of Victims
Little Rock	258
Hot Springs	53
Fort Smith	37
Conway	36
Springdale	36

CALIFORNIA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from California Consumers = 90,706

Consumer Sentinel

Fraud Complaints from California Consumers = 46,867

Top Fraud Complaint Categories for California Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	11,942	25%
2	Shop-at-Home/Catalog Sales	6,383	14%
3	Internet Services and Computer Complaints	4,630	10%
4	Foreign Money Offers	4,453	10%
5	Prizes/Sweepstakes and Lotteries	3,509	7%

¹Percentages are based on the total number of fraud complaints from California consumers (46,867).

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
46,867	\$53,412,587	36,698	78%	\$1,455

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by California consumers (36,698). Two consumers reported an amount paid of \$1 million or more (\$1 and \$1.6 million).

Top California Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Los Angeles	2,651
San Diego	1,984
San Francisco	1,648
San Jose	1,387
Sacramento	1,089

IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from California Victims = 43,839

Identity Theft Types Reported by California Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	11,923	27%
2	Bank Fraud ²	8,133	19%
3	Phone or Utilities Fraud	7,833	18%
4	Employment-Related Fraud	6,588	15%
5	Government Documents or Benefits Fraud	3,796	9%
6	Loan Fraud	2,264	5%
	Other	9,903	23%
	Attempted Identity Theft	2,578	6%

¹Percentages are based on the 43,839 victims reporting from California. Percentages add to more than 100 because approximately 20% of victims from California reported experiencing more than one type of identity theft.

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

Top California Identity Theft Victim Locations

Victim City	No. of Victims
Los Angeles	3,655
San Diego	1,582
San Francisco	1,155
Sacramento	944
San Jose	848

COLORADO
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Colorado Consumers = 10,967

Consumer Sentinel

Fraud Complaints from Colorado Consumers = 6,558

Top Fraud Complaint Categories for Colorado Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,626	25%
2	Foreign Money Offers	792	12%
3	Shop-at-Home/Catalog Sales	760	12%
4	Internet Services and Computer Complaints	593	9%
5	Prizes/Sweepstakes and Lotteries	532	8%

¹Percentages are based on the total number of fraud complaints from Colorado consumers (6,558).

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
6,558	\$35,028,904	4,933	75%	\$7,101

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Colorado consumers (4,933). Two consumers reported an amount paid of over \$1 million (\$1.6 and \$26.4 million).

Top Colorado Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Denver	913
Colorado Springs	759
Aurora	407
Littleton	242
Fort Collins	212



IDENTITY THEFT
 Data Clearinghouse



Identity Theft Complaints from Colorado Victims = 4,409

Identity Theft Types Reported by Colorado Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	987	22%
2	Bank Fraud ²	974	22%
3	Employment-Related Fraud	668	15%
4	Phone or Utilities Fraud	641	15%
5	Government Documents or Benefits Fraud	282	6%
6	Loan Fraud	268	6%
	Other	1,126	26%
	Attempted Identity Theft	272	6%

¹Percentages are based on the 4,409 victims reporting from Colorado. Percentages add to more than 100 because approximately 19% of victims from Colorado reported experiencing more than one type of identity theft.

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

Top Colorado Identity Theft Victim Locations

Victim City	No. of Victims
Denver	859
Colorado Springs	527
Aurora	313
Littleton	168
Pueblo	151

CONNECTICUT
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Connecticut Consumers = 6,170



Fraud Complaints from Connecticut Consumers = 4,170

Top Fraud Complaint Categories for Connecticut Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	1,169	28%
2	Shop-at-Home/Catalog Sales	587	14%
3	Foreign Money Offers	489	12%
4	Internet Services and Computer Complaints	377	9%
5	Advance-Fee Loans and Credit Protection/Repair	212	5%

¹Percentages are based on the total number of fraud complaints from Connecticut consumers (4,170).

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
4,170	\$2,736,671	3,212	77%	\$852

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Connecticut consumers (3,212).

Top Connecticut Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Hartford	213
Groton	176
Stamford	173
New Haven	130
Windsor	104



Identity Theft Complaints from Connecticut Victims = 2,000

Identity Theft Types Reported by Connecticut Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	689	34%
2	Phone or Utilities Fraud	418	21%
3	Bank Fraud ²	276	14%
4	Employment-Related Fraud	164	8%
5	Government Documents or Benefits Fraud	132	7%
6	Loan Fraud	98	5%
	Other	440	22%
	Attempted Identity Theft	140	7%

¹Percentages are based on the 2,000 victims reporting from Connecticut. Percentages add to more than 100 because approximately 18% of victims from Connecticut reported experiencing more than one type of identity theft.

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

**Top Connecticut
Identity Theft Victim Locations**

Victim City	No. of Victims
Hartford	170
Bridgeport	112
New Haven	90
Stamford	82
Waterbury	79

DELAWARE
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Delaware Consumers = 1,604



Consumer Sentinel

Fraud Complaints from Delaware Consumers = 1,051

Top Fraud Complaint Categories for Delaware Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	238	23%
2	Prizes/Sweepstakes and Lotteries	147	14%
3	Shop-at-Home/Catalog Sales	124	12%
4	Internet Services and Computer Complaints	107	10%
5	Foreign Money Offers	59	6%

¹Percentages are based on the total number of fraud complaints from Delaware consumers (1,051).

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
1,051	\$2,541,275	866	82%	\$2,934

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

Top Delaware Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wilmington	231
Newark	202
New Castle	73
Dover	67
Bear	49



IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from Delaware Victims = 553

Identity Theft Types Reported by Delaware Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	198	36%
2	Phone or Utilities Fraud	88	16%
3	Bank Fraud ²	79	14%
4	Loan Fraud	49	9%
5	Government Documents or Benefits Fraud	47	8%
6	Employment-Related Fraud	44	8%
	Other	114	21%
	Attempted Identity Theft	40	7%

¹Percentages are based on the 553 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.

***Top Delaware
Identity Theft Victim Locations***

Victim City	No. of Victims
Wilmington	169
Newark	75
New Castle	48
Dover	43
Bear	34

DISTRICT OF COLUMBIA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from District of Columbia Consumers = 2,118



Fraud Complaints from District of Columbia Consumers = 1,196

*Top Fraud Complaint Categories for
District of Columbia Consumers*

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Services and Computer Complaints	272	23%
2	Internet Auctions	155	13%
3	Shop-at-Home/Catalog Sales	128	11%
4	Foreign Money Offers	116	10%
5	Prizes/Sweepstakes and Lotteries	102	9%

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

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 ¹
1,196	\$1,056,948	819	68%	\$1,291

¹Average amount paid is based on the total number of fraud complaints where amount paid was reported by District of Columbia consumers (819).



**Identity Theft Complaints from
District of Columbia Victims = 922**

Identity Theft Types Reported by District of Columbia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	301	33%
2	Bank Fraud ²	194	21%
3	Phone or Utilities Fraud	150	17%
4	Government Documents or Benefits Fraud	101	11%
5	Employment-Related Fraud	59	6%
6	Loan Fraud	45	5%
	Other	195	21%
	Attempted Identity Theft	62	7%

¹Percentages are based on the 922 victims reporting from the District of Columbia. Percentages add to more than 100 because approximately 21% of victims from the District of Columbia reported experiencing more than one type of identity theft.

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

FLORIDA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Florida Consumers = 38,325


Consumer Sentinel

Fraud Complaints from Florida Consumers = 22,263

Top Fraud Complaint Categories for Florida Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	5,206	23%
2	Shop-at-Home/Catalog Sales	2,786	13%
3	Internet Services and Computer Complaints	2,354	11%
4	Foreign Money Offers	2,186	10%
5	Prizes/Sweepstakes and Lotteries	1,420	6%

¹Percentages are based on the total number of fraud complaints from Florida consumers (22,263).

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
22,263	\$25,976,616	16,924	76%	\$1,535

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Florida consumers (16,924). One consumer reported an amount paid of \$1.7 million.

Top Florida Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Miami	1,714
Tampa	1,009
Jacksonville	988
Orlando	972
St. Petersburg	490


IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from Florida Victims = 16,062

Identity Theft Types Reported by Florida Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	4,917	31%
2	Bank Fraud ²	2,968	18%
3	Phone or Utilities Fraud	2,774	17%
4	Employment-Related Fraud	1,389	9%
5	Government Documents or Benefits Fraud	1,278	8%
6	Loan Fraud	1,021	6%
	Other	3,612	22%
	Attempted Identity Theft	1,174	7%

¹Percentages are based on the 16,062 victims reporting from Florida. Percentages add to more than 100 because approximately 20% of victims from Florida reported experiencing more than one type of identity theft.

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

***Top Florida
Identity Theft Victim Locations***

Victim City	No. of Victims
Miami	2,327
Orlando	957
Tampa	719
Jacksonville	709
Fort Lauderdale	367

GEORGIA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Georgia Consumers = 15,989



Fraud Complaints from Georgia Consumers = 8,549

Top Fraud Complaint Categories for Georgia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,001	23%
2	Shop-at-Home/Catalog Sales	1,019	12%
3	Internet Services and Computer Complaints	890	10%
4	Foreign Money Offers	807	9%
5	Advance-Fee Loans and Credit Protection/Repair	623	7%

¹Percentages are based on the total number of fraud complaints from Georgia consumers (8,549).

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
8,549	\$17,532,654	6,711	79%	\$2,613

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Georgia consumers (6,711). One consumer reported an amount paid of \$10.2 million.

Top Georgia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Atlanta	968
Marietta	403
Lawrenceville	241
Savannah	240
Alpharetta	190



Identity Theft Complaints from Georgia Victims = 7,440

Identity Theft Types Reported by Georgia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,068	28%
2	Bank Fraud ²	1,609	22%
3	Phone or Utilities Fraud	1,317	18%
4	Government Documents or Benefits Fraud	754	10%
5	Employment-Related Fraud	556	7%
6	Loan Fraud	444	6%
	Other	1,723	23%
	Attempted Identity Theft	472	6%

¹Percentages based on the 7,440 victims reporting from Georgia. Percentages add to more than 100 because approximately 20% of victims from Georgia reported experiencing more than one type of identity theft.

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

Top Georgia Identity Theft Victim Locations

Victim City	No. of Victims
Atlanta	1,199
Marietta	301
Decatur	226
Lawrenceville	189
Stone Mountain	172

HAWAII
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Hawaii Consumers = 2,447

Consumer Sentinel

Fraud Complaints from Hawaii Consumers = 1,807

Top Fraud Complaint Categories for Hawaii Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	567	31%
2	Shop-at-Home/Catalog Sales	271	15%
3	Prizes/Sweepstakes and Lotteries	177	10%
4	Internet Services and Computer Complaints	152	8%
5	Foreign Money Offers	134	7%

¹Percentages are based on the total number of fraud complaints from Hawaii consumers (1,807).

Amount Paid Reported by Hawaii Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,807	\$2,758,876	1,443	80%	\$1,912

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Hawaii consumers (1,443).

Top Hawaii Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Honolulu	671
Mililani	86
Waipahu	75
Kailua	70
Kaneohe	70
Hilo	64



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Hawaii Victims = 640

Identity Theft Types Reported by Hawaii Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	267	42%
2	Phone or Utilities Fraud	130	20%
3	Bank Fraud ²	121	19%
4	Government Documents or Benefits Fraud	28	4%
5	Loan Fraud	27	4%
6	Employment-Related Fraud	21	3%
	Other	125	20%
	Attempted Identity Theft	48	8%

¹Percentages are based on the 640 victims reporting from Hawaii. Percentages add to more than 100 because approximately 19% of victims from Hawaii reported experiencing more than one type of identity theft.

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

Top Hawaii

Identity Theft Victim Locations

Victim City	No. of Victims
Honolulu	220
Kailua	44
Waipahu	33
Mililani	31
Ewa Beach	29

IDAHO
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Idaho Consumers = 2,165



Fraud Complaints from Idaho Consumers = 1,565

Top Fraud Complaint Categories for Idaho Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	454	29%
2	Shop-at-Home/Catalog Sales	176	11%
3	Prizes/Sweepstakes and Lotteries	152	10%
4	Foreign Money Offers	142	9%
5	Internet Services and Computer Complaints	131	8%

¹Percentages are based on the total number of fraud complaints from Idaho consumers (1,565).

Amount Paid Reported by Idaho Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,565	\$7,484,752	1,252	80%	\$5,978

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Idaho consumers (1,252). One consumer reported an amount paid of \$6.2 million.

Top Idaho Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Boise	296
Idaho Falls	95
Nampa	82
Pocatello	80
Coeur d'Alene	58



Identity Theft Complaints from Idaho Victims = 600

Identity Theft Types Reported by Idaho Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	170	28%
2	Phone or Utilities Fraud	117	20%
3	Bank Fraud ²	101	17%
4	Employment-Related Fraud	63	11%
5	Loan Fraud	41	7%
6	Government Documents or Benefits Fraud	38	6%
	Other	152	25%
	Attempted Identity Theft	37	6%

¹Percentages are based on the 600 victims reporting from Idaho. Percentages add to more than 100 because approximately 22% of victims from Idaho reported experiencing more than one type of identity theft.

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

*Top Idaho
Identity Theft Victim Locations*

Victim City	No. of Victims
Boise	117
Nampa	39
Idaho Falls	37
Caldwell	24
Coeur d'Alene	23
Meridian	23

ILLINOIS
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Illinois Consumers = 25,904

Consumer Sentinel

Fraud Complaints from Illinois Consumers = 14,766

Top Fraud Complaint Categories for Illinois Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	3,791	26%
2	Shop-at-Home/Catalog Sales	1,847	13%
3	Internet Services and Computer Complaints	1,380	9%
4	Prizes/Sweepstakes and Lotteries	1,001	7%
5	Foreign Money Offers	996	7%

¹Percentages are based on the total number of fraud complaints from Illinois consumers (14,766).

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
14,766	\$15,165,485	10,700	72%	\$1,417

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Illinois consumers (10,700). Two consumers reported an amount paid of over \$1 million (\$1.2 and \$1.3 million).

Top Illinois Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Chicago	2,778
Naperville	206
Rockford	197
Springfield	180
Aurora	174



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Illinois Victims = 11,138

Identity Theft Types Reported by Illinois Victims

Rank	Identity Theft Type	No. of Victims	Percentage
1	Credit Card Fraud	3,043	27%
2	Phone or Utilities Fraud	2,440	22%
3	Bank Fraud ²	1,698	15%
4	Employment-Related Fraud	1,536	14%
5	Government Documents or Benefits Fraud	961	9%
6	Loan Fraud	607	5%
	Other	2,360	21%
	Attempted Identity Theft	721	6%

¹Percentages are based on the 11,138 victims reporting from Illinois. Percentages add to more than 100 because approximately 20% of victims from Illinois reported experiencing more than one type of identity theft.

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

Top Illinois Identity Theft Victim Locations

Victim City	No. of Victims
Chicago	4,099
Rockford	152
Aurora	149
Cicero	128
Naperville	127

INDIANA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Indiana Consumers = 11,442

Consumer Sentinel

Fraud Complaints from Indiana Consumers = 7,168

Top Fraud Complaint Categories for Indiana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,807	25%
2	Shop-at-Home/Catalog Sales	854	12%
3	Foreign Money Offers	749	10%
4	Internet Services and Computer Complaints	711	10%
5	Prizes/Sweepstakes and Lotteries	637	9%

¹Percentages are based on the total number of fraud complaints from Indiana consumers (7,168).

Amount Paid Reported by Indiana Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Average Amount Paid
7,168	\$7,720,970	5,550	77%	\$1,391

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Indiana consumers (5,550).

Top Indiana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Indianapolis	1,225
Fort Wayne	453
Evansville	184
Lafayette	183
Bloomington	175

IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from Indiana Victims = 4,274

Identity Theft Types Reported by Indiana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	1,286	30%
2	Credit Card Fraud	927	22%
3	Bank Fraud ²	615	14%
4	Employment-Related Fraud	439	10%
5	Government Documents or Benefits Fraud	296	7%
6	Loan Fraud	172	4%
	Other	990	23%
	Attempted Identity Theft	261	6%

¹Percentages are based on the 4,274 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.

**Top Indiana
Identity Theft Victim Locations**

Victim City	No. of Victims
Indianapolis	929
Fort Wayne	282
South Bend	197
Gary	161
Elkhart	82
Evansville	82

IOWA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Iowa Consumers = 3,673



Fraud Complaints from Iowa Consumers = 2,645

Top Fraud Complaint Categories for Iowa Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	842	32%
2	Shop-at-Home/Catalog Sales	420	16%
3	Internet Services and Computer Complaints	213	8%
4	Foreign Money Offers	203	8%
5	Prizes/Sweepstakes and Lotteries	164	6%

¹Percentages are based on the total number of fraud complaints from Iowa consumers (2,645).

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
2,645	\$3,252,449	2,080	79%	\$1,564

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Iowa consumers (2,080). One consumer reported an amount paid of \$1 million.

Top Iowa Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Des Moines	258
Cedar Rapids	148
Iowa City	107
Davenport	98
Council Bluffs	81



IDENTITY THEFT
 Data Clearinghouse



Identity Theft Complaints from Iowa Victims = 1,028

Identity Theft Types Reported by Iowa Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	326	32%
2	Bank Fraud ²	197	19%
3	Phone or Utilities Fraud	184	18%
4	Employment-Related Fraud	91	9%
5	Government Documents or Benefits Fraud	60	6%
6	Loan Fraud	41	4%
	Other	226	22%
	Attempted Identity Theft	83	8%

¹Percentages are based on the 1,028 victims reporting from Iowa. Percentages add to more than 100 because approximately 18% of victims from Iowa reported experiencing more than one type of identity theft.

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

Top Iowa

Identity Theft Victim Locations

Victim City	No. of Victims
Des Moines	161
Cedar Rapids	48
Davenport	46
Iowa City	34
Council Bluffs	29

KANSAS
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Kansas Consumers = 4,736



Fraud Complaints from Kansas Consumers = 3,059

Top Fraud Complaint Categories for Kansas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	879	29%
2	Shop-at-Home/Catalog Sales	350	11%
3	Foreign Money Offers	334	11%
4	Internet Services and Computer Complaints	276	9%
5	Prizes/Sweepstakes and Lotteries	209	7%

¹Percentages are based on the total number of fraud complaints from Kansas consumers (3,059).

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 ¹
3,059	\$3,514,967	2,332	76%	\$1,507

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kansas consumers (2,332). One consumer reported an amount paid of over \$1.4 million.

Top Kansas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Wichita	457
Overland Park	236
Topeka	168
Olathe	164
Kansas City	125



Identity Theft Complaints from Kansas Victims = 1,677

Identity Theft Types Reported by Kansas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	407	24%
2	Bank Fraud ²	367	22%
3	Phone or Utilities Fraud	266	16%
4	Employment-Related Fraud	171	10%
5	Government Documents or Benefits Fraud	128	8%
6	Loan Fraud	109	6%
	Other	444	26%
	Attempted Identity Theft	110	7%

¹Percentages are based on the 1,677 victims reporting from Kansas. Percentages add to more than 100 because approximately 19% of victims from Kansas reported experiencing more than one type of identity theft.

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

Top Kansas Identity Theft Victim Locations

Victim City	No. of Victims
Wichita	278
Kansas City	152
Overland Park	134
Topeka	109
Olathe	67

KENTUCKY
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Kentucky Consumers = 5,329

Consumer Sentinel

Fraud Complaints from Kentucky Consumers = 3,667

Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,067	29%
2	Shop-at-Home/Catalog Sales	510	14%
3	Foreign Money Offers	339	9%
4	Internet Services and Computer Complaints	295	8%
5	Prizes/Sweepstakes and Lotteries	293	8%

¹Percentages are based on the total number of fraud complaints from Kentucky consumers (3,667).

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
3,667	\$4,787,444	2,930	80%	\$1,634

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (2,930). One consumer reported an amount paid of \$1 million.

Top Kentucky Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Louisville	673
Lexington	318
Murray	87
Bowling Green	81
Elizabethtown	74



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Kentucky Victims = 1,662

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	491	30%
2	Bank Fraud ²	315	19%
3	Phone or Utilities Fraud	287	17%
4	Government Documents or Benefits Fraud	136	8%
5	Employment-Related Fraud	109	7%
6	Loan Fraud	94	6%
	Other	430	26%
	Attempted Identity Theft	115	7%

¹Percentages are based on the 1,662 victims reporting from Kentucky. Percentages add to more than 100 because approximately 19% of victims from Kentucky reported experiencing more than one type of identity theft.

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

***Top Kentucky
Identity Theft Victim Locations***

Victim City	No. of Victims
Louisville	385
Lexington	147
Bowling Green	36
Owensboro	33
Covington	25

LOUISIANA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Louisiana Consumers = 5,879



Fraud Complaints from Louisiana Consumers = 3,625

Top Fraud Complaint Categories for Louisiana Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	901	25%
2	Shop-at-Home/Catalog Sales	471	13%
3	Internet Services and Computer Complaints	340	9%
4	Foreign Money Offers	326	9%
5	Advance-Fee Loans and Credit Protection/Repair	305	8%

¹Percentages are based on the total number of fraud complaints from Louisiana consumers (3,625).

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 ¹
3,625	\$3,034,733	2,926	81%	\$1,037

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Louisiana consumers (2,926).

Top Louisiana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New Orleans	386
Baton Rouge	317
Metairie	206
Shreveport	192
Lafayette	147



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Louisiana Victims = 2,254

Identity Theft Types Reported by Louisiana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	705	31%
2	Phone or Utilities Fraud	466	21%
3	Bank Fraud ²	373	17%
4	Government Documents or Benefits Fraud	247	11%
5	Employment-Related Fraud	147	7%
6	Loan Fraud	118	5%
	Other	468	21%
	Attempted Identity Theft	140	6%

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

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

***Top Louisiana
Identity Theft Victim Locations***

Victim City	No. of Victims
New Orleans	356
Baton Rouge	207
Shreveport	112
Metairie	100
Monroe	74

MAINE
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Maine Consumers = 1,769



Fraud Complaints from Maine Consumers = 1,345

Top Fraud Complaint Categories for Maine Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	299	22%
2	Shop-at-Home/Catalog Sales	203	15%
3	Internet Services and Computer Complaints	191	14%
4	Foreign Money Offers	127	9%
5	Prizes/Sweepstakes and Lotteries	100	7%

¹Percentages are based on the total number of fraud complaints from Maine consumers (1,345).

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
1,345	\$1,131,974	1,003	75%	\$1,129

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maine consumers (1,003).

Top Maine Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Portland	105
Augusta	41
Bangor	36
Berwick	30
Saco	30



Identity Theft Complaints from Maine Victims = 424

Identity Theft Types Reported by Maine Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	170	40%
2	Phone or Utilities Fraud	86	20%
3	Bank Fraud ²	64	15%
4	Loan Fraud	27	6%
5	Government Documents or Benefits Fraud	21	5%
6	Employment-Related Fraud	12	3%
	Other	87	21%
	Attempted Identity Theft	32	8%

¹Percentages are based on the 424 victims reporting from Maine. Percentages add to more than 100 because approximately 18% of victims from Maine reported experiencing more than one type of identity theft.

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

*Top Maine
Identity Theft Victim Locations*

Victim City	No. of Victims
Portland	42
Bangor	16
Biddeford	13
Lewiston	12
Scarborough	9

MARYLAND
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Maryland Consumers = 11,910



Fraud Complaints from Maryland Consumers = 7,298

Top Fraud Complaint Categories for Maryland Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,731	24%
2	Shop-at-Home/Catalog Sales	943	13%
3	Internet Services and Computer Complaints	929	13%
4	Foreign Money Offers	577	8%
5	Advance-Fee Loans and Credit Protection/Repair	458	6%

¹Percentages are based on the total number of fraud complaints from Maryland consumers (7,298)

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
7,298	\$5,461,154	5,744	79%	\$951

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Maryland consumers (5,744).

Top Maryland Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Baltimore	1,007
Silver Spring	427
Rockville	235
Gaithersburg	214
Bethesda	199



Identity Theft Complaints from Maryland Victims = 4,612

Identity Theft Types Reported by Maryland Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,482	32%
2	Phone or Utilities Fraud	960	21%
3	Bank Fraud ²	804	17%
4	Government Documents or Benefits Fraud	322	7%
5	Employment-Related Fraud	259	6%
6	Loan Fraud	258	6%
	Other	1,064	23%
	Attempted Identity Theft	363	8%

¹Percentages are based on the 4,612 victims reporting from Maryland. Percentages add to more than 100 because approximately 19% of victims from Maryland reported experiencing more than one type of identity theft.

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

**Top Maryland
Identity Theft Victim Locations**

Victim City	No. of Victims
Baltimore	879
Silver Spring	261
Laurel	114
Columbia	112
Rockville	111

MASSACHUSETTS
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Massachusetts Consumers = 10,897



Fraud Complaints from Massachusetts Consumers = 6,976

Top Fraud Complaint Categories for Massachusetts Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,955	28%
2	Shop-at-Home/Catalog Sales	961	14%
3	Internet Services and Computer Complaints	764	11%
4	Foreign Money Offers	577	8%
5	Prizes/Sweepstakes and Lotteries	475	7%

¹Percentages are based on the total number of fraud complaints from Massachusetts consumers (6,976).

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 ¹
6,976	\$4,729,052	5,431	78%	\$871

¹Average amount paid is based on the total number of fraud complaints where amount paid was reported by Massachusetts consumers (5,431).

Top Massachusetts Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Boston	411
Springfield	169
Worcester	168
Cambridge	165
Somerville	122



Identity Theft Complaints from Massachusetts Victims = 3,921

Identity Theft Types Reported by Massachusetts Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,394	36%
2	Phone or Utilities Fraud	781	20%
3	Bank Fraud ²	555	14%
4	Employment-Related Fraud	290	7%
5	Government Documents or Benefits Fraud	262	7%
6	Loan Fraud	210	5%
	Other	809	21%
	Attempted Identity Theft	353	9%

¹Percentages are based on the 3,921 victims reporting from Massachusetts. Percentages add to more than 100 because approximately 18% of victims from Massachusetts reported experiencing more than one type of identity theft.

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

**Top Massachusetts
Identity Theft Victim Locations**

Victim City	No. of Victims
Boston	230
Springfield	155
Dorchester	118
Worcester	103
Cambridge	76

MICHIGAN
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Michigan Consumers = 18,305



Fraud Complaints from Michigan Consumers = 10,998

Top Fraud Complaint Categories for Michigan Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	3,001	27%
2	Shop-at-Home/Catalog Sales	1,253	13%
3	Prizes/Sweepstakes and Lotteries	1,156	11%
4	Foreign Money Offers	912	8%
5	Internet Services and Computer Complaints	886	8%

¹Percentages are based on the total number of fraud complaints from Michigan consumers (10,998).

Amount Paid Reported by Michigan Consumers

Total No. of Complaints	Total Amount Paid ¹ Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
10,998	\$10,704,507	8,734	79%	\$1,226

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Michigan consumers (8,734).

Top Michigan Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Detroit	598
Grand Rapids	346
Lansing	306
Ann Arbor	235
Flint	157



Identity Theft Complaints from Michigan Victims = 7,307

Identity Theft Types Reported by Michigan Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	2,152	29%
2	Credit Card Fraud	1,969	27%
3	Bank Fraud ²	1,093	15%
4	Government Documents or Benefits Fraud	490	7%
5	Loan Fraud	408	6%
6	Employment-Related Fraud	367	5%
	Other	1,371	19%
	Attempted Identity Theft	699	10%

¹Percentages are based on the 7,307 victims reporting from Michigan. Percentages add to more than 100 because approximately 19% of victims from Michigan reported experiencing more than one type of identity theft.

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

*Top Michigan
Identity Theft Victim Locations*

Victim City	No. of Victims
Detroit	1,221
Grand Rapids	201
Flint	143
Lansing	119
Warren	119

MINNESOTA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Minnesota Consumers = 8,189



Consumer Sentinel

Fraud Complaints from Minnesota Consumers = 5,284

Top Fraud Complaint Categories for Minnesota Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	1,393	26%
2	Shop-at-Home/Catalog Sales	641	12%
3	Foreign Money Offers	525	10%
4	Prizes/Sweepstakes and Lotteries	481	9%
5	Internet Services and Computer Complaints	412	8%

¹Percentages are based on the total number of fraud complaints from Minnesota consumers (5,284).

Amount Paid Reported by Minnesota Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
5,284	\$7,186,896	4,100	78%	\$1,753

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Minnesota consumers (4,100). One consumer reported an amount paid of \$1 million.

Top Minnesota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Minneapolis	561
St. Paul	420
Rochester	137
Bloomington	112
Duluth	110



IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from Minnesota Victims = 2,905

Identity Theft Types Reported by Minnesota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	843	29%
2	Bank Fraud ²	791	27%
3	Phone or Utilities Fraud	484	17%
4	Employment-Related Fraud	247	9%
5	Government Documents or Benefits Fraud	175	6%
6	Loan Fraud	130	4%
	Other	537	18%
	Attempted Identity Theft	214	7%

¹Percentages are based on the 2,905 victims reporting from Minnesota. Percentages add to more than 100 because approximately 19% of victims from Minnesota reported experiencing more than one type of identity theft.


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

**Top Minnesota
Identity Theft Victim Locations**

Victim City	No. of Victims
Minneapolis	344
St. Paul	318
Brooklyn Park	57
Coon Rapids	55
Rochester	53

MISSISSIPPI
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Mississippi Consumers = 3,289



Fraud Complaints from Mississippi Consumers = 1,939

Top Fraud Complaint Categories for Mississippi Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	494	25%
2	Shop-at-Home/Catalog Sales	245	13%
3	Prizes/Sweepstakes and Lotteries	177	9%
4	Internet Services and Computer Complaints	173	9%
5	Advance-Fee Loans and Credit Protection/Repair	166	9%

¹Percentages are based on the total number of fraud complaints from Mississippi consumers (1,939).

Amount Paid Reported by Mississippi Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,939	\$13,318,510	1,606	83%	\$8,293

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Mississippi consumers (1,606). One consumer reported an amount paid of \$12 million.

Top Mississippi Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Jackson	120
Gulfport	99
Biloxi	82
Hattiesburg	74
Starkville	59



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Mississippi Victims = 1,350

Identity Theft Types Reported by Mississippi Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	378	28%
2	Phone or Utilities Fraud	279	21%
3	Bank Fraud ²	251	19%
4	Government Documents or Benefits Fraud	157	12%
5	Loan Fraud	93	7%
6	Employment-Related Fraud	91	7%
	Other	295	22%
	Attempted Identity Theft	82	6%

¹Percentages are based on the 1,350 victims reporting from Mississippi. Percentages add to more than 100 because approximately 20% of victims from Mississippi reported experiencing more than one type of identity theft.

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

Top Mississippi Identity Theft Victim Locations

Victim City	No. of Victims
Jackson	124
Biloxi	41
Hattiesburg	37
Gulfport	36
Southaven	36
Vicksburg	36

MISSOURI
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Missouri Consumers = 10,303



Fraud Complaints from Missouri Consumers = 6,398

Top Fraud Complaint Categories for Missouri Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,622	25%
2	Shop-at-Home/Catalog Sales	714	11%
3	Internet Services and Computer Complaints	599	9%
4	Foreign Money Offers	539	8%
5	Prizes/Sweepstakes and Lotteries	477	7%

¹Percentages are based on the total number of fraud complaints from Missouri consumers (6,398).

Amount Paid Reported by Missouri Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Am. Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
6,398	\$7,100,808	5,227	82%	\$1,358

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Missouri consumers (5,227). One consumer reported an amount paid of over \$2.1 million.

Top Missouri Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
St. Louis	1,048
Kansas City	596
Springfield	266
Columbia	171
Independence	167



Identity Theft Complaints from Missouri Victims = 3,905

Identity Theft Types Reported by Missouri Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,055	27%
2	Phone or Utilities Fraud	915	23%
3	Bank Fraud ²	771	20%
4	Government Documents or Benefits Fraud	261	7%
5	Employment-Related Fraud	237	6%
6	Loan Fraud	212	5%
	Other	916	23%
	Attempted Identity Theft	281	7%

¹Percentages are based on the 3,905 victims reporting from Missouri. Percentages add to more than 100 because approximately 20% of victims from Missouri reported experiencing more than one type of identity theft.

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

Top Missouri Identity Theft Victim Locations

Victim City	No. of Victims
St. Louis	856
Kansas City	489
Independence	135
Springfield	105
St. Charles	92

MONTANA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Montana Consumers = 1,465



Consumer Sentinel

Fraud Complaints from Montana Consumers = 1,101

Top Fraud Complaint Categories for Montana Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	257	23%
2	Shop-at-Home/Catalog Sales	157	14%
3	Prizes/Sweepstakes and Lotteries	124	11%
4	Internet Services and Computer Complaints	105	10%
5	Foreign Money Offers	104	9%

¹Percentages are based on the total number of fraud complaints from Montana consumers (1,101).

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
1,101	\$2,111,363	877	80%	\$2,407

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Montana consumers (877).

Top Montana Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Missoula	137
Billings	119
Great Falls	88
Helena	60
Bozeman	57



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Montana Victims = 364

Identity Theft Types Reported by Montana Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	110	30%
2	Phone or Utilities Fraud	63	17%
3	Bank Fraud ²	62	17%
4	Employment-Related Fraud	29	8%
5	Government Documents or Benefits Fraud	21	6%
6	Loan Fraud	21	6%
	Other	107	29%
	Attempted Identity Theft	28	8%

¹Percentages are based on the 364 victims reporting from Montana. Percentages add to more than 100 because approximately 22% of victims from Montana reported experiencing more than one type of identity theft.

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

***Top Montana
Identity Theft Victim Locations***

Victim City	No. of Victims
Billings	58
Missoula	42
Bozeman	35
Great Falls	30
Helena	24

NEBRASKA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Nebraska Consumers = 2,790



Fraud Complaints from Nebraska Consumers = 2,002

Top Fraud Complaint Categories for Nebraska Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	482	24%
2	Prizes/Sweepstakes and Lotteries	309	15%
3	Shop-at-Home/Catalog Sales	265	13%
4	Foreign Money Offers	149	7%
5	Internet Services and Computer Complaints	141	7%

¹Percentages are based on the total number of fraud complaints from Nebraska consumers (2,002).

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
2,002	\$2,072,733	1,438	72%	\$1,441

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nebraska consumers (1,438).

Top Nebraska Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Omaha	642
Lincoln	316
Bellevue	91
Grand Island	36
Fremont	35
North Platte	35



Identity Theft Complaints from Nebraska Victims = 788

Identity Theft Types Reported by Nebraska Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	205	26%
2	Bank Fraud ²	165	21%
3	Phone or Utilities Fraud	121	15%
4	Employment-Related Fraud	111	14%
5	Government Documents or Benefits Fraud	53	7%
6	Loan Fraud	32	4%
	Other	175	22%
	Attempted Identity Theft	60	8%

¹Percentages are based on the 788 victims reporting from Nebraska. Percentages add to more than 100 because approximately 18% of victims from Nebraska reported experiencing more than one type of identity theft.

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

Top Nebraska Identity Theft Victim Locations

Victim City	No. of Victims
Omaha	344
Lincoln	82
Bellevue	33
Grand Island	27
Norfolk	16

NEVADA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Nevada Consumers = 6,467

Consumer Sentinel

Fraud Complaints from Nevada Consumers = 3,532

Top Fraud Complaint Categories for Nevada Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	843	24%
2	Shop-at-Home/Catalog Sales	494	14%
3	Internet Services and Computer Complaints	350	10%
4	Business Opps and Work-at-Home Plans	302	9%
5	Prizes/Sweepstakes and Lotteries	267	8%

¹Percentages are based on the total number of fraud complaints from Nevada consumers (3,532).

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
3,532	\$7,079,741	2,797	79%	\$2,531

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Nevada consumers (2,797). One consumer reported an amount paid of \$1 million.

Top Nevada Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Las Vegas	1,987
Reno	405
Henderson	357
Carson City	134
Sparks	124

IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from Nevada Victims = 2,935

Identity Theft Types Reported by Nevada Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	737	25%
2	Phone or Utilities Fraud	604	21%
3	Bank Fraud ²	580	20%
4	Employment-Related Fraud	362	12%
5	Government Documents or Benefits Fraud	199	7%
6	Loan Fraud	188	6%
	Other	749	26%
	Attempted Identity Theft	159	6%

¹Percentages are based on the 2,935 victims reporting from Nevada. Percentages add to more than 100 because approximately 23% of victims from Nevada reported experiencing more than one type of identity theft.

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

Top Nevada Identity Theft Victim Locations

Victim City	No. of Victims
Las Vegas	1,971
Reno	279
Henderson	271
Sparks	94
Carson City	65

NEW HAMPSHIRE
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from New Hampshire Consumers = 2,277

 **Consumer Sentinel**

Fraud Complaints from New Hampshire Consumers = 1,734

Top Fraud Complaint Categories for New Hampshire Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	431	25%
2	Shop-at-Home/Catalog Sales	258	15%
3	Internet Services and Computer Complaints	194	11%
4	Foreign Money Offers	168	10%
5	Prizes/Sweepstakes and Lotteries	161	9%

¹Percentages are based on the total number of fraud complaints from New Hampshire consumers (1,734).

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
1,734	\$3,344,590	1,398	81%	\$2,392

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Hampshire consumers (1,398). One consumer reported an amount paid of \$2 million.

Top New Hampshire Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Manchester	142
Nashua	106
Dover	59
Salem	51
Concord	49

 **IDENTITY THEFT**
 Data Clearinghouse

Identity Theft Complaints from New Hampshire Victims = 543

Identity Theft Types Reported by New Hampshire Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	191	35%
2	Phone or Utilities Fraud	100	18%
3	Bank Fraud ²	93	17%
4	Loan Fraud	33	6%
5	Government Documents or Benefits Fraud	29	5%
6	Employment-Related Fraud	23	4%
	Other	117	22%
	Attempted Identity Theft	41	8%

¹Percentages are based on the 543 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.

Top New Hampshire Identity Theft Victim Locations

Victim City	No. of Victims
Manchester	49
Nashua	45
Concord	16
Dover	16
Salem	16

NEW JERSEY
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from New Jersey Consumers = 16,447



Consumer Sentinel

Fraud Complaints from New Jersey Consumers = 9,917

Top Fraud Complaint Categories for New Jersey Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	2,795	28%
2	Shop-at-Home/Catalog Sales	1,530	15%
3	Internet Services and Computer Complaints	889	9%
4	Prizes/Sweepstakes and Lotteries	772	8%
5	Foreign Money Offers	746	8%

¹Percentages are based on the total number of fraud complaints from New Jersey consumers (9,917).

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 ¹
9,917	\$8,912,708	7,977	80%	\$1,117

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Jersey consumers (7,977).

Top New Jersey Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Jersey City	244
Toms River	156
Newark	155
Edison	140
Trenton	122



IDENTITY THEFT
 Data Clearinghouse

Identity Theft Complaints from New Jersey Victims = 6,530

Identity Theft Types Reported by New Jersey Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,299	35%
2	Phone or Utilities Fraud	1,073	16%
3	Bank Fraud ²	849	13%
4	Employment-Related Fraud	607	9%
5	Government Documents or Benefits Fraud	463	7%
6	Loan Fraud	408	6%
	Other	1,484	23%
	Attempted Identity Theft	578	9%

¹Percentages are based on the 6,530 victims reporting from New Jersey. Percentages add to more than 100 because approximately 18% of victims from New Jersey reported experiencing more than one type of identity theft.

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

**Top New Jersey
 Identity Theft Victim Locations**

Victim City	No. of Victims
Newark	269
Jersey City	254
Paterson	113
Elizabeth	93
Trenton	93

NEW MEXICO
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from New Mexico Consumers = 3,953

Consumer Sentinel

Fraud Complaints from New Mexico Consumers = 2,365

Top Fraud Complaint Categories for New Mexico Consumers

Rank	Top Categories	Complaints	Percentage¹
1	Internet Auctions	477	20%
2	Prizes/Sweepstakes and Lotteries	248	10%
3	Shop-at-Home/Catalog Sales	204	9%
4	Internet Services and Computer Complaints	186	8%
5	Foreign Money Offers	174	7%

¹Percentages are based on the total number of fraud complaints from New Mexico consumers (2,365).

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 Paid²
2,365	\$6,759,533	1,589	67%	\$4,254

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New Mexico consumers (1,589). Two consumers reported an amount paid of over \$2.5 million.

Top New Mexico Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Albuquerque	713
Deming	385
Santa Fe	159
Las Cruces	125
Rio Rancho	86

IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from New Mexico Victims = 1,588

Identity Theft Types Reported by New Mexico Victims

Rank	Identity Theft Type	No. of Victims	Percentage¹
1	Credit Card Fraud	342	22%
2	Phone or Utilities Fraud	314	20%
3	Employment-Related Fraud	296	19%
4	Bank Fraud ²	284	18%
5	Government Documents or Benefits Fraud	132	8%
6	Loan Fraud	106	7%
	Other	411	26%
	Attempted Identity Theft	64	4%

¹Percentages are based on the 1,588 victims reporting from New Mexico. Percentages add to more than 100 because approximately 22% of victims from New Mexico reported experiencing more than one type of identity theft.

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

***Top New Mexico
Identity Theft Victim Locations***

Victim City	No. of Victims
Albuquerque	663
Las Cruces	102
Santa Fe	93
Rio Rancho	69
Los Lunas	36

NEW YORK
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from New York Consumers = 38,379

Consumer Sentinel

Fraud Complaints from New York Consumers = 20,699

Top Fraud Complaint Categories for New York Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	5,811	28%
2	Shop-at-Home/Catalog Sales	2,832	14%
3	Internet Services and Computer Complaints	2,116	10%
4	Prizes/Sweepstakes and Lotteries	1,569	8%
5	Foreign Money Offers	1,508	7%

¹Percentages are based on the total number of fraud complaints from New York consumers (20,699).

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
20,699	\$20,256,516	16,801	81%	\$1,206

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by New York consumers (16,801). One consumer reported an amount paid of \$1 million.

Top New York Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
New York City ³	7,238
Rochester	654
Buffalo	316
Syracuse	247
Yonkers	183

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



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from New York Victims = 17,680

Identity Theft Types Reported by New York Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	5,312	36%
2	Phone or Utilities Fraud	3,973	22%
3	Bank Fraud ²	2,147	12%
4	Government Documents or Benefits Fraud	1,624	9%
5	Employment-Related Fraud	1,279	7%
6	Loan Fraud	926	5%
	Other	3,258	18%
	Attempted Identity Theft	1,402	8%

¹Percentages are based on the 17,680 victims reporting from New York. Percentages add to more than 100 because approximately 19% of victims from New York reported experiencing more than one type of identity theft.

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

**Top New York
Identity Theft Victim Locations**

Victim City	No. of Victims
New York City ³	9,951
Rochester	394
Buffalo	232
Yonkers	195
Syracuse	113

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

NORTH CAROLINA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from North Carolina Consumers = 13,914

Consumer Sentinel

Fraud Complaints from North Carolina Consumers = 8,291

Top Fraud Complaint Categories for North Carolina Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,101	25%
2	Shop-at-Home/Catalog Sales	1,075	13%
3	Internet Services and Computer Complaints	871	11%
4	Foreign Money Offers	669	8%
5	Prizes/Sweepstakes and Lotteries	582	7%

¹Percentages are based on the total number of fraud complaints from North Carolina consumers (8,291).

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
8,291	\$8,879,773	6,596	80%	\$1,346

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Carolina consumers (6,596).

Top North Carolina Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Charlotte	770
Raleigh	543
Durham	321
Greensboro	317
Fayetteville	243

IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from North Carolina Victims = 5,623

Identity Theft Types Reported by North Carolina Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,491	27%
2	Phone or Utilities Fraud	1,070	19%
3	Bank Fraud ²	930	17%
4	Employment-Related Fraud	561	10%
5	Government Documents or Benefits Fraud	495	9%
6	Loan Fraud	359	6%
	Other	1,448	26%
	Attempted Identity Theft	306	5%

¹Percentages are based on the 5,623 victims reporting from North Carolina. Percentages add to more than 100 because approximately 18% of victims from North Carolina reported experiencing more than one type of identity theft.


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

**Top North Carolina
Identity Theft Victim Locations**

Victim City	No. of Victims
Charlotte	723
Raleigh	354
Fayetteville	213
Greensboro	212
Durham	206

NORTH DAKOTA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from North Dakota Consumers = 759



Consumer Sentinel

Fraud Complaints from North Dakota Consumers = 571

Top Fraud Complaint Categories for North Dakota Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	180	32%
2	Shop-at-Home/Catalog Sales	71	12%
3	Foreign Money Offers	56	10%
4	Prizes/Sweepstakes and Lotteries	49	9%
5	Internet Services and Computer Complaints	33	6%

¹Percentages are based on the total number of fraud complaints from North Dakota consumers (571).

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
571	\$471,184	459	80%	\$1,027

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by North Dakota consumers (459)

Top North Dakota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Fargo	129
Bismarck	55
Grand Forks	48
Minot	48
Dickinson	15



IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from North Dakota Victims = 188

Identity Theft Types Reported by North Dakota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	53	28%
2	Phone or Utilities Fraud	42	22%
3	Bank Fraud ²	27	14%
4	Employment-Related Fraud	12	6%
5	Government Documents or Benefits Fraud	11	6%
6	Loan Fraud	9	5%
	Other	52	28%
	Attempted Identity Theft	11	6%

¹Percentages are based on the 188 victims reporting from North Dakota. Percentages add to more than 100 because approximately 15% of victims from North Dakota reported experiencing more than one type of identity theft.

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

***Top North Dakota
Identity Theft Victim Locations***

Victim City	No. of Victims
Fargo	42
Grand Forks	22
Bismarck	17
Minot	17
Cavalier	6
Dickinson	6
Mandan	6
Minot AFB	6

OHIO
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Ohio Consumers = 20,022



Fraud Complaints from Ohio Consumers = 13,066

Top Fraud Complaint Categories for Ohio Consumers

Rank	Top Category	Complaints	Percentage ¹
1	Internet Auctions	3,123	24%
2	Shop-at-Home/Catalog Sales	1,591	12%
3	Internet Services and Computer Complaints	1,198	9%
4	Prizes/Sweepstakes and Lotteries	1,145	9%
5	Foreign Money Offers	973	7%

¹Percentages are based on the total number of fraud complaints from Ohio consumers (13,066).

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 ¹
13,066	\$12,765,255	10,120	77%	\$1,261

¹Average amount paid is based on the total number of fraud complaints where amount paid was reported by Ohio consumers (10,120).

Top Ohio Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Columbus	944
Cincinnati	810
Westerville	679
Cleveland	599
Dayton	303



Identity Theft Complaints from Ohio Victims = 6,956

Identity Theft Types Reported by Ohio Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Phone or Utilities Fraud	1,911	27%
2	Credit Card Fraud	1,828	26%
3	Bank Fraud ²	1,164	17%
4	Government Documents or Benefits Fraud	445	6%
5	Employment-Related Fraud	368	5%
6	Loan Fraud	314	5%
	Other	1,733	25%
	Attempted Identity Theft	446	6%

¹Percentages are based on the 6,956 victims reporting from Ohio. Percentages add to more than 100 because approximately 20% of victims from Ohio reported experiencing more than one type of identity theft.


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

**Top Ohio
Identity Theft Victim Locations**

Victim City	No. of Victims
Cleveland	697
Columbus	620
Cincinnati	469
Toledo	305
Dayton	214

OKLAHOMA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Oklahoma Consumers = 5,417



Fraud Complaints from Oklahoma Consumers = 3,444

Top Fraud Complaint Categories for Oklahoma Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	900	26%
2	Shop-at-Home/Catalog Sales	407	12%
3	Foreign Money Offers	349	10%
4	Internet Services and Computer Complaints	328	10%
5	Prizes/Sweepstakes and Lotteries	292	8%

¹Percentages are based on the total number of fraud complaints from Oklahoma consumers (3,444).

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
3,444	\$5,786,088	2,686	78%	\$2,154

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

Top Oklahoma Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Oklahoma City	614
Tulsa	415
Norman	165
Edmond	163
Broken Arrow	91



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Oklahoma Victims = 1,973

Identity Theft Types Reported by Oklahoma Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	478	24%
2	Bank Fraud ²	414	21%
3	Phone or Utilities Fraud	392	20%
4	Employment-Related Fraud	200	10%
5	Government Documents or Benefits Fraud	149	8%
6	Loan Fraud	106	5%
	Other	514	26%
	Attempted Identity Theft	91	5%

¹Percentages are based on the 1,973 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.

***Top Oklahoma
Identity Theft Victim Locations***

Victim City	No. of Victims
Oklahoma City	418
Tulsa	298
Edmond	63
Norman	60
Broken Arrow	59

OREGON
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Oregon Consumers = 7,912



Fraud Complaints from Oregon Consumers = 4,756

Top Fraud Complaint Categories for Oregon Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,146	24%
2	Shop-at-Home/Catalog Sale	588	12%
3	Internet Services and Computer Complaints	575	12%
4	Foreign Money Offers	551	12%
5	Prizes/Sweepstakes and Lotteries	273	6%

¹Percentages are based on the total number of fraud complaints from Oregon consumers (4,756).

Amount Paid Reported by Oregon Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
4,756	\$2,793,274	3,530	74%	\$791

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Oregon consumers (3,530).

Top Oregon Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Portland	1,057
Eugene	255
Salem	248
Beaverton	210
Bend	152



Identity Theft Complaints from Oregon Victims = 3,156

Identity Theft Types Reported by Oregon Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Bank Fraud ²	815	26%
2	Credit Card Fraud	814	26%
3	Phone or Utilities Fraud	568	18%
4	Employment-Related Fraud	242	8%
5	Government Documents or Benefits Fraud	185	6%
6	Loan Fraud	136	4%
	Other	705	22%
	Attempted Identity Theft	264	8%

¹Percentages are based on the 3,156 victims reporting from Oregon. Percentages add to more than 100 because approximately 19% of victims from Oregon reported experiencing more than one type of identity theft.

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

Top Oregon Identity Theft Victim Locations

Victim City	No. of Victims
Portland	851
Salem	169
Eugene	158
Beaverton	145
Gresham	84

PENNSYLVANIA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Pennsylvania Consumers = 22,349



Fraud Complaints from Pennsylvania Consumers = 14,786

Top Fraud Complaint Categories for Pennsylvania Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	3,858	26%
2	Shop-at-Home/Catalog Sales	1,967	13%
3	Prizes/Sweepstakes and Lotteries	1,519	10%
4	Internet Services and Computer Complaints	1,387	9%
5	Foreign Money Offers	1,020	7%

¹Percentages are based on the total number of fraud complaints from Pennsylvania consumers (14,786).

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
14,786	\$19,044,634	11,876	80%	\$1,604

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Pennsylvania consumers (11,876). Two consumers reported an amount paid of over \$1 million (\$1.3 and \$2.5 million).

Top Pennsylvania Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Philadelphia	1,353
Pittsburgh	1,036
York	249
Harrisburg	231
Erie	198



Identity Theft Complaints from Pennsylvania Victims = 7,563

Identity Theft Types Reported by Pennsylvania Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	2,403	32%
2	Phone or Utilities Fraud	1,435	19%
3	Bank Fraud ²	1,129	15%
4	Government Documents or Benefits Fraud	609	8%
5	Employment-Related Fraud	516	7%
6	Loan Fraud	456	6%
	Other	1,768	23%
	Attempted Identity Theft	638	8%

¹Percentages are based on the 7,563 victims reporting from Pennsylvania. Percentages add to more than 100 because approximately 19% of victims from Pennsylvania reported experiencing more than one type of identity theft.

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

**Top Pennsylvania
Identity Theft Victim Locations**

Victim City	No. of Victims
Philadelphia	1,871
Pittsburgh	453
Allentown	124
Reading	112
York	112

RHODE ISLAND
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Rhode Island Consumers = 1,636

Consumer Sentinel

Fraud Complaints from Rhode Island Consumers = 1,089

Top Fraud Complaint Categories for Rhode Island Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	337	31%
2	Shop-at-Home/Catalog Sales	141	13%
3	Internet Services and Computer Complaints	94	9%
4	Prizes/Sweepstakes and Lotteries	85	8%
5	Foreign Money Offers	72	7%

¹Percentages are based on the total number of fraud complaints from Rhode Island consumers (1,089).

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
1,089	\$1,049,409	875	80%	\$1,199

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Rhode Island consumers (875).

Top Rhode Island Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Providence	225
Warwick	119
Cranston	77
Pawtucket	57
Newport	52

IDENTITY THEFT
Data Clearinghouse

Identity Theft Complaints from Rhode Island Victims = 547

Identity Theft Types Reported by Rhode Island Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	171	31%
2	Phone or Utilities Fraud	107	20%
3	Bank Fraud ²	73	13%
4	Employment-Related Fraud	54	10%
5	Government Documents or Benefits Fraud	42	8%
6	Loan Fraud	35	6%
	Other	121	22%
	Attempted Identity Theft	43	8%

¹Percentages are based on the 547 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.

**Top Rhode Island
Identity Theft Victim Locations**

Victim City	No. of Victims
Providence	161
Warwick	61
Pawtucket	42
Cranston	41
Woonsocket	27

SOUTH CAROLINA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from South Carolina Consumers = 6,736



Fraud Complaints from South Carolina Consumers = 4,588

Top Fraud Complaint Categories for South Carolina Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	1,057	23%
2	Shop-at-Home/Catalog Sales	442	10%
3	Foreign Money Offers	416	9%
4	Prizes/Sweepstakes and Lotteries	393	9%
5	Internet Services and Computer Complaints	366	8%

¹Percentages are based on the total number of fraud complaints from South Carolina consumers (4,588).

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
4,588	\$3,968,913	3,126	68%	\$1,270

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Carolina consumers (3,126).

Top South Carolina Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Chapin	689
Columbia	351
Charleston	281
Greenville	219
Myrtle Beach	129



Identity Theft Complaints from South Carolina Victims = 2,148

Identity Theft Types Reported by South Carolina Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	561	26%
2	Phone or Utilities Fraud	449	21%
3	Bank Fraud ²	409	19%
4	Government Documents or Benefits Fraud	177	8%
5	Loan Fraud	151	7%
6	Employment-Related Fraud	143	7%
	Other	528	25%
	Attempted Identity Theft	140	7%

¹Percentages are based on the 2,148 victims reporting from South Carolina. Percentages add to more than 100 because approximately 19% of victims from South Carolina reported experiencing more than one type of identity theft.


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

**Top South Carolina
Identity Theft Victim Locations**

Victim City	No. of Victims
Columbia	225
Charleston	133
Rock Hill	110
Greenville	108
Summerville	56

SOUTH DAKOTA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from South Dakota Consumers = 842



Fraud Complaints from South Dakota Consumers = 663

Top Fraud Complaint Categories for South Dakota Consumers

Rank	Top Categories	Complaints	Percentage
1	Internet Auctions	236	36%
2	Shop-at-Home/Catalog Sales	100	15%
3	Prizes/Sweepstakes and Lotteries	81	12%
4	Foreign Money Offers	48	7%
5	Internet Services and Computer Complaints	38	6%

¹Percentages are based on the total number of fraud complaints from South Dakota consumers (663).

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
663	\$482,559	518	78%	\$932

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by South Dakota consumers (518).

Top South Dakota Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Sioux Falls	128
Rapid City	115
Aberdeen	28
Brookings	21
Pierre	21



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from South Dakota Victims = 179

Identity Theft Types Reported by South Dakota Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	50	28%
2	Bank Fraud ²	31	17%
3	Phone or Utilities Fraud	26	15%
4	Employment-Related Fraud	13	7%
5	Government Documents or Benefits Fraud	12	7%
6	Loan Fraud	8	4%
	Other	50	28%
	Attempted Identity Theft	17	9%

¹Percentages are based on the 179 victims reporting from South Dakota. Percentages add to more than 100 because approximately 15% of victims from South Dakota reported experiencing more than one type of identity theft.

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

***Top South Dakota
Identity Theft Victim Locations***

Victim City	No. of Victims
Sioux Falls	50
Rapid City	39
Watertown	6
Yankton	5
Brandenburg	4
Huron	4
Spearfish	4
Sturgis	4

TENNESSEE
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Tennessee Consumers = 8,652



Fraud Complaints from Tennessee Consumers = 5,406

Top Fraud Complaint Categories for Tennessee Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,512	28%
2	Shop-at-Home/Catalog Sales	698	13%
3	Internet Services and Computer Complaints	535	10%
4	Foreign Money Offers	467	9%
5	Prizes/Sweepstakes and Lotteries	369	7%

¹Percentages are based on the total number of fraud complaints from Tennessee consumers (5,406).

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 ¹
5,406	\$4,232,494	4,347	80%	\$974

¹Average amount paid is based on the total number of fraud complaints where amount paid was reported by Tennessee consumers (4,347).

Top Tennessee Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Memphis	511
Nashville	461
Knoxville	457
Chattanooga	185
Murfreesboro	135



Identity Theft Complaints from Tennessee Victims = 3,246

Identity Theft Types Reported by Tennessee Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	919	28%
2	Bank Fraud ²	682	21%
3	Phone or Utilities Fraud	524	16%
4	Government Documents or Benefits Fraud	294	9%
5	Employment-Related Fraud	229	7%
6	Loan Fraud	170	5%
	Other	770	24%
	Attempted Identity Theft	236	7%

¹Percentages are based on the 3,246 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.

**Top Tennessee
Identity Theft Victim Locations**

Victim City	No. of Victims
Memphis	635
Nashville	301
Knoxville	179
Chattanooga	108
Clarksville	67

TEXAS
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Texas Consumers = 47,889



Consumer Sentinel

Fraud Complaints from Texas Consumers = 21,435

Top Fraud Complaint Categories for Texas Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	5,350	25%
2	Shop-at-Home/Catalog Sales	2,584	12%
3	Internet Services and Computer Complaints	2,208	10%
4	Foreign Money Offers	1,938	9%
5	Advance-Fee Loans and Credit Protection/Repair	1,531	7%

¹Percentages are based on the total number of fraud complaints from Texas consumers (21,435).

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
21,435	\$23,590,903	16,930	79%	\$1,393

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Texas consumers (16,930). One consumer reported an amount paid of \$5 million.

Top Texas Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Houston	2,501
Dallas	1,410
Austin	1,325
San Antonio	1,228
Fort Worth	694



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Texas Victims = 26,454

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Employment-Related Fraud	6,976	26%
2	Bank Fraud ²	5,640	21%
3	Credit Card Fraud	5,607	21%
4	Phone or Utilities Fraud	3,982	15%
5	Government Documents or Benefits Fraud	2,353	9%
6	Loan Fraud	1,300	5%
	Other	4,900	19%
	Attempted Identity Theft	1,129	4%

¹Percentages are based on the 26,454 victims reporting from Texas. Percentages add to more than 100 because approximately 20% of victims from Texas reported experiencing more than one type of identity theft.

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

Top Texas

Identity Theft Victim Locations

Victim City	No. of Victims
Houston	3,850
Dallas	1,848
San Antonio	1,826
Fort Worth	970
Austin	927

UTAH
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Utah Consumers = 4,758



Consumer Sentinel

Fraud Complaints from Utah Consumers = 2,927

Top Fraud Complaint Categories for Utah Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	806	28%
2	Shop-at-Home/Catalog Sales	349	12%
3	Foreign Money Offers	307	10%
4	Prizes/Sweepstakes and Lotteries	294	10%
5	Internet Services and Computer Complaints	253	9%

¹Percentages are based on the total number of fraud complaints from Utah consumers (2,927).

Amount Paid Reported by Utah Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,927	\$4,354,258	2,248	77%	\$1,937

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

Top Utah Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Salt Lake City	567
Ogden	152
Sandy	138
Provo	130
Layton	107



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Utah Victims = 1,831

Identity Theft Types Reported by Utah Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Bank Fraud ²	465	25%
2	Credit Card Fraud	452	25%
3	Phone or Utilities Fraud	322	18%
4	Employment-Related Fraud	239	13%
5	Government Documents or Benefits Fraud	95	5%
6	Loan Fraud	93	5%
	Other	374	20%
	Attempted Identity Theft	110	6%

¹Percentages are based on the 1,831 victims reporting from Utah. Percentages add to more than 100 because approximately 18% of victims from Utah reported experiencing more than one type of identity theft.

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

Top Utah Identity Theft Victim Locations

Victim City	No. of Victims
Salt Lake City	391
West Valley City	105
Sandy	102
Ogden	96
West Jordan	78

VERMONT
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Vermont Consumers = 887



Fraud Complaints from Vermont Consumers = 679

Top Fraud Complaint Categories for Vermont Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	201	30%
2	Shop-at-Home/Catalog Sales	94	14%
3	Internet Services and Computer Complaints	66	10%
4	Prizes/Sweepstakes and Lotteries	55	8%
5	Foreign Money Offers	51	8%

¹Percentages are based on the total number of fraud complaints from Vermont consumers (679).

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
679	\$318,656	529	78%	\$602

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

Top Vermont Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Burlington	77
Rutland	24
Milton	18
Essex Junction	16
St. Albans	15



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Vermont Victims = 208

Identity Theft Types Reported by Vermont Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	70	34%
2	Phone or Utilities Fraud	36	18%
3	Bank Fraud ²	34	16%
4	Loan Fraud	14	7%
5	Government Documents or Benefits Fraud	12	6%
6	Employment-Related Fraud	4	2%
	Other	60	29%
	Attempted Identity Theft	18	9%

¹Percentages are based on the 208 victims reporting from Vermont. Percentages add to more than 100 because approximately 18% of victims from Vermont reported experiencing more than one type of identity theft.

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

Top Vermont Identity Theft Victim Locations

Victim City	No. of Victims
Burlington	15
Barre	10
St. Albans	8
Essex Junction	7
Bennington	5
Rutland	5
Shelburne	5

VIRGINIA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Virginia Consumers = 14,765



Fraud Complaints from Virginia Consumers = 10,023

Top Fraud Complaint Categories for Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,366	24%
2	Shop-at-Home/Catalog Sales	1,290	13%
3	Internet Services and Computer Complaints	1,129	11%
4	Foreign Money Offers	826	8%
5	Prizes/Sweepstakes and Lotteries	726	7%

¹Percentages are based on the total number of fraud complaints from Virginia consumers (10,023).

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
10,023	\$9,203,277	7,704	77%	\$1,195

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Virginia consumers (7,704).

Top Virginia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Virginia Beach	642
Richmond	601
Alexandria	553
Arlington	423
Norfolk	283



Identity Theft Complaints from Virginia Victims = 4,742

Identity Theft Types Reported by Virginia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,597	34%
2	Phone or Utilities Fraud	916	19%
3	Bank Fraud ²	802	17%
4	Government Documents or Benefits Fraud	303	6%
5	Loan Fraud	269	6%
6	Employment-Related Fraud	253	5%
	Other	1,097	23%
	Attempted Identity Theft	340	7%

¹Percentages are based on the 4,742 victims reporting from Virginia. Percentages add to more than 100 because approximately 18% of victims from Virginia reported experiencing more than one type of identity theft.

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

**Top Virginia
Identity Theft Victim Locations**

Victim City	No. of Victims
Richmond	373
Alexandria	318
Virginia Beach	292
Arlington	235
Norfolk	150

WASHINGTON
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Washington Consumers = 15,032



Fraud Complaints from Washington Consumers = 9,378

Top Fraud Complaint Categories for Washington Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	2,333	25%
2	Shop-at-Home/Catalog Sales	1,117	12%
3	Internet Services and Computer Complaints	951	10%
4	Foreign Money Offers	940	10%
5	Prizes/Sweepstakes and Lotteries	928	10%

¹Percentages are based on the total number of fraud complaints from Washington consumers (9,378).

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
9,378	\$7,657,680	7,168	76%	\$1,068

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Washington consumers (7,168).

Top Washington Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Seattle	1,214
Vancouver	507
Spokane	460
Tacoma	355
Everett	226



Identity Theft Complaints from Washington Victims = 5,654

Identity Theft Types Reported by Washington Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	1,604	28%
2	Bank Fraud ²	1,377	24%
3	Phone or Utilities Fraud	1,030	18%
4	Employment-Related Fraud	438	8%
5	Government Documents or Benefits Fraud	369	7%
6	Loan Fraud	214	4%
	Other	1,230	22%
	Attempted Identity Theft	413	7%

¹Percentages are based on the 5,654 victims reporting from Washington. Percentages add to more than 100 because approximately 19% of victims from Washington reported experiencing more than one type of identity theft.

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

**Top Washington
Identity Theft Victim Locations**

Victim City	No. of Victims
Seattle	753
Vancouver	329
Tacoma	326
Spokane	240
Bellevue	141

WEST VIRGINIA
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from West Virginia Consumers = 2,456

Consumer Sentinel

Fraud Complaints from West Virginia Consumers = 1,835

Top Fraud Complaint Categories for West Virginia Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	459	25%
2	Shop-at-Home/Catalog Sales	258	14%
3	Foreign Money Offers	238	13%
4	Internet Services and Computer Complaints	137	7%
5	Advance-Fee Loans and Credit Protection/Repair	123	7%

¹Percentages are based on the total number of fraud complaints from West Virginia consumers (1,835).

Amount Paid Reported by West Virginia Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
1,835	\$1,882,418	1,398	76%	\$1,347

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by West Virginia consumers (1,398).

Top West Virginia Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Martinsburg	176
Charleston	128
Huntington	75
Morgantown	74
Parkersburg	57



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from West Virginia Victims = 621

Identity Theft Types Reported by West Virginia Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	175	28%
2	Bank Fraud ²	125	20%
3	Phone or Utilities Fraud	115	19%
4	Loan Fraud	46	7%
5	Employment-Related Fraud	33	5%
6	Government Documents or Benefits Fraud	33	5%
	Other	163	26%
	Attempted Identity Theft	39	6%

¹Percentages are based on the 621 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.

**Top West Virginia
Identity Theft Victim Locations**

Victim City	No. of Victims
Charleston	47
Huntington	33
Morgantown	22
Martinsburg	18
Wheeling	17

WISCONSIN
Consumer Sentinel Complaint Statistics and Trends
January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Wisconsin Consumers = 9,289

Consumer Sentinel

Fraud Complaints from Wisconsin Consumers = 6,643

Top Fraud Complaint Categories for Wisconsin Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	1,793	27%
2	Shop-at-Home/Catalog Sales	897	14%
3	Internet Services and Computer Complaints	865	13%
4	Foreign Money Offers	559	8%
5	Prizes/Sweepstakes and Lotteries	546	8%

¹Percentages are based on the total number of fraud complaints from Wisconsin consumers (6,643).

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
6,643	\$5,654,072	5,180	78%	\$1,092

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wisconsin consumers (5,180).

Top Wisconsin Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Milwaukee	778
Madison	449
Kenosha	338
Green Bay	182
Racine	136



IDENTITY THEFT
Data Clearinghouse



Identity Theft Complaints from Wisconsin Victims = 2,646

Identity Theft Types Reported by Wisconsin Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	725	27%
2	Phone or Utilities Fraud	644	24%
3	Bank Fraud ²	402	15%
4	Employment-Related Fraud	262	10%
5	Government Documents or Benefits Fraud	169	6%
6	Loan Fraud	110	4%
	Other	578	22%
	Attempted Identity Theft	183	7%

¹Percentages are based on the 2,646 victims reporting from Wisconsin. Percentages add to more than 100 because approximately 18% of victims from Wisconsin reported experiencing more than one type of identity theft.

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

**Top Wisconsin
Identity Theft Victim Locations**

Victim City	No. of Victims
Milwaukee	700
Madison	127
Racine	83
Green Bay	79
Kenosha	59

WYOMING

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2004

Total Number of Fraud and Identity Theft Complaints from Wyoming Consumers = 862



Fraud Complaints from Wyoming Consumers = 648

Top Fraud Complaint Categories for Wyoming Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	182	28%
2	Prizes/Sweepstakes and Lotteries	79	12%
3	Shop-at-Home/Catalog Sales	66	10%
4	Foreign Money Offers	60	9%
5	Internet Services and Computer Complaints	47	7%

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

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
648	\$1,420,307	519	80%	\$2,737

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Wyoming consumers (519).

Top Wyoming Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Cheyenne	101
Casper	75
Laramie	40
Cody	33
Gillette	29



Identity Theft Complaints from Wyoming Victims = 214

Identity Theft Types Reported by Wyoming Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	68	32%
2	Phone or Utilities Fraud	38	18%
3	Bank Fraud ²	34	16%
4	Employment-Related Fraud	17	8%
5	Loan Fraud	15	7%
6	Government Documents or Benefits Fraud	11	5%
	Other	60	28%
	Attempted Identity Theft	14	7%

¹Percentages are based on the 214 victims reporting from Wyoming. Percentages add to more than 100 because approximately 19% of victims from Wyoming reported experiencing more than one type of identity theft.

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

Top Wyoming Identity Theft Victim Locations

Victim City	No. of Victims
Cheyenne	37
Casper	25
Gillette	21
Cody	14
Laramie	11

Appendix A: The Sentinel Network



The Identity Theft Data Clearinghouse was launched in November 1999 and is the sole national repository of consumer complaints about identity theft. The Clearinghouse provides specific investigative material for law enforcement and larger, trend-based information providing insight to both private and public sector partners on ways to reduce the incidence of identity theft. Information in the Clearinghouse is available to law enforcement members via Consumer Sentinel, the secured, password-protected government Web site. This access enables law enforcers to readily 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 (formerly called the International Marketing Supervision Network), contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, Korean, 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.



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 government password-protected 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 B: Sentinel Complaint Categories

<p>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.</p>
<p>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.</p>
<p>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.</p>
<p>Foreign Money Offers: Letters or e-mails offer the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers or other identifying information from the victim.</p>
<p>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.</p>
<p>Identity Theft: When someone appropriates your personally identifying information (like your Social Security number or credit card account number) to commit fraud or theft.</p>
<p>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.</p>
<p>Internet Services and Computers: Trial offers from ISPs; difficulty canceling an ISP account, undisclosed Web site charges; problems with computer software and equipment purchases; and spyware.</p>
<p>Investments: Promises of riches in day trading, oil and gas leases, gold and gems, FCC licenses, etc. that don't pan out.</p>
<p>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.).</p>
<p>Multi-Level Marketing/Pyramids/Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit.</p>
<p>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.</p>
<p>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.</p>
<p>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.</p>
<p>Telephone Services: Charges for calls to "toll-free" numbers; unauthorized charges such as charges for calls you didn't make; unauthorized switching of your phone service provider; misleading pre-paid phone card offers, etc.</p>
<p>Travel, Vacation and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers, etc.</p>
<p>"Other" complaint categories are: Employment agencies/job counseling, charitable solicitations, government services, real estate, scholarships/educational grants, modeling agencies/services, green card application services, dating services, property/inheritance tracers, water purifiers, living trusts and viaticals.</p>

Appendix C: Sentinel Top Complaint Categories¹ Three-Year Trends *Calendar Years 2002 through 2004*

Sentinel Categories	CY 2002		CY 2003		CY 2004	
	No. of Complaints	(Percentage)	No. of Complaints	(Percentage)	No. of Complaints	(Percentage)
1 Advance-Fee Loans and Credit Protection/Repair	20,878	(5%)	19,195	(4%)	19,103	(3%)
2 Business Opps and Work-at-Home Plans	13,376	(3%)	13,990	(3%)	14,311	(2%)
3 Debt Management/Credit Counseling ²	—	—	—	—	4,142	(1%)
4 Foreign Money Offers	16,862	(4%)	21,616	(4%)	35,371	(6%)
5 Health Care	7,158	(2%)	5,123	(1%)	5,960	(1%)
6 Identity Theft	161,896	(40%)	215,093	(40%)	246,570	(39%)
7 Internet Auctions	51,003	(13%)	83,161	(15%)	98,653	(16%)
8 Internet Services and Computer Complaints	25,705	(6%)	34,455	(6%)	37,094	(6%)
9 Investments	2,515	(1%)	2,663	(<1%)	2,622	(<1%)
10 Magazines and Buyers Clubs	7,658	(2%)	8,704	(2%)	7,455	(1%)
11 Multi-Level Mktg/Pyramids/Chain Letters	2,296	(1%)	2,458	(<1%)	2,680	(<1%)
12 Office Supplies and Services	5,925	(1%)	6,953	(1%)	7,549	(1%)
13 Prizes/Sweepstakes and Lotteries	18,785	(5%)	25,789	(5%)	30,064	(5%)
14 Shop-at-Home/Catalog Sales	31,356	(8%)	52,722	(10%)	49,539	(8%)
15 Telephone Services	9,191	(2%)	13,339	(2%)	14,276	(2%)
16 Travel, Vacations and Timeshare	4,533	(1%)	5,069	(1%)	4,621	(1%)

¹Percentages are based on the total number of Sentinel complaints for each calendar year:
CY 2002 = 403,688; CY 2003 = 542,378; CY 2004 = 635,173.

²Fraud category added for CY 2004.

Appendix D: Other Sentiuel Data Contributors

Calendar Year 2004

Federal Agencies

Federal Bureau of Investigation
U.S. Attorneys Office for the Eastern District
of New York
U.S. Social Security Administration

Attorneys General Offices

Alabama
Arkansas
District of Columbia
Indiana
Kansas
Louisiana
Maine
New Mexico
North Carolina
North Dakota
Ohio
Oklahoma
Texas
Vermont

Other State & Local Agencies

California, Stanislaus County District Attorney
California, Monterey County District Attorney
Georgia Governor's Office of Consumer Affairs
Kansas, Johnson County District Attorney
Tennessee Regulatory Authority
Washington Securities Division
Wisconsin Department of Financial Institutions
Wisconsin Department of Agriculture

Others

Better Business Bureaus
National Fraud Information Center
Xerox Corporation

Local Police/Sheriff Departments

Arizona, Phoenix Police Department
California, Roseville Police Department
Connecticut, West Haven Police Department
Florida, Pasco Sheriff's Office
Illinois, Lincolnshire Police Department
Iowa, Clinton Police Department
Idaho, Chubbuck Police Department
Indiana, White County Sheriff's Office
Kansas, Pottawatomie County Sheriff's Office
Michigan, Genesee County Sheriff's Office
Michigan, Port Huron Police Department
Minnesota, Morris Police Department
Missouri, Taney County Sheriff's Office
Montana, Lake County Sheriff's Office
New Jersey, Moorestown Township Police Department
New York, Newark Police Department
North Carolina, Wilson County Sheriff's Office
Pennsylvania, Dallas Township Police Department
Texas, Dalhart Police Department
Virginia, Front Royal Police Department
Washington, Mount Vernon Police Department
Washington, Washougal Police Department