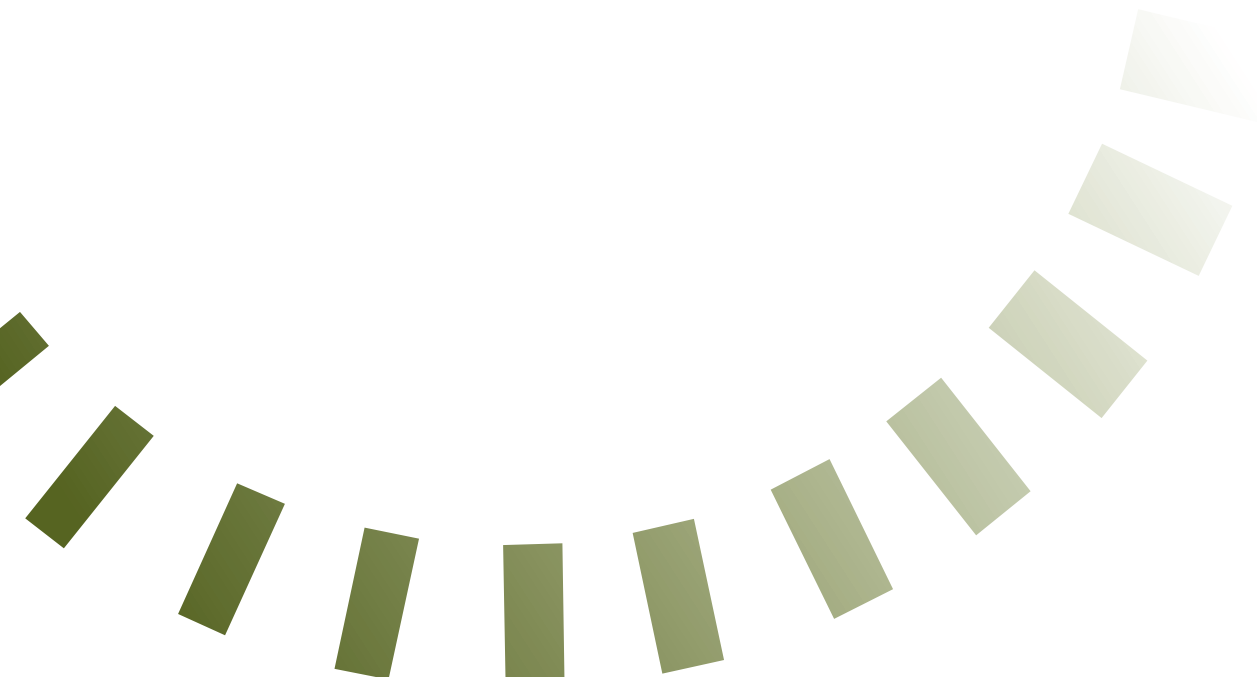




CONSUMER  
**SENTINEL** NETWORK  
**DATA BOOK**  
for January – December 2014

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**Federal Trade Commission**  
**February 2015**

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## INTRODUCTION

The Consumer Sentinel Network (CSN) is a secure online database of millions of consumer complaints available only to law enforcement. In addition to storing complaints received by the FTC, the CSN also includes complaints filed with state law enforcement organizations such as the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington. Federal agencies, including the Consumer Financial Protection Bureau and the FBI's Internet Crime Complaint Center, contribute data. In 2014, the U.S. Departments of Defense, Education and Veterans Affairs began contributing educational institution and student lending complaints from military members and their dependents. The Commission also receives complaints from the Canadian Anti-Fraud Centre. Non-governmental organizations also provide complaint data to the FTC. The Council of Better Business Bureaus, consisting of all North American BBBs, is a major contributor of complaint data. Other organizations include the following: Green Dot, the Lawyers' Committee for Civil Rights Under Law, MoneyGram International, the National Fraud Information Center, PrivacyStar and Western Union.










Law enforcement partners - whether they are down the street, across the nation, or around the world - can use information in the database to enhance and coordinate investigations.

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 10 million complaints, including those about credit reports, debt collection and mortgage assistance scams, among other subjects. The CSN has a five-year data retention policy; complaints older than five years are purged biannually. Between January and December 2014, the CSN received more than 2.5 million consumer complaints, which the FTC has sorted into 30 complaint categories. Some organizations transfer their complaints to the CSN after the end of the calendar year, and new data providers, added to the system each year, are contributing complaints from prior years. As a result, the total number of complaints for 2014 will increase during the next few months, and totals from previous years may differ from prior CSN annual reports.

The 2014 Consumer Sentinel Network Data Book is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

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

### Leading Data Contributors

 <b>Better Business Bureaus</b>	 <b>Internet Crime Complaint Center</b>
 <b>Consumer Financial Protection Bureau</b>	 <b>PrivacyStar</b>
 <b>Green Dot</b>	 <b>Publishers Clearing House</b>
 <b>Canadian Anti-Fraud Centre</b>	 <b>Ohio Attorney General</b>
 <b>Washington Attorney General</b>	 <b>California Attorney General</b>
 <b>North Carolina Department of Justice</b>	 <b>Massachusetts Attorney General</b>
 <b>Maine Attorney General</b>	 <b>Indiana Attorney General</b>

*For a detailed description of the CSN and a complete list of our data contributors, see Appendices A1 through A4.*



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**Executive Summary**  
**Consumer Sentinel Network Data Book**  
*January – December 2014*

- The Consumer Sentinel Network (CSN) contains over 10 million complaints dating from calendar year 2010 through calendar year 2014. (In addition, the CSN contains over 15 million do-not-call complaints from this same time period. We report on do-not-call complaints after the end of each fiscal year. See <http://www.ftc.gov/system/files/documents/reports/national-do-not-call-registry-data-book-fiscal-year-2014/dncdatabookfy2014.pdf> for the 2014 National Do Not Call Registry Data Book.)
- The CSN received over 2.5 million complaints (excluding do-not-call) during calendar year 2014: 60% fraud complaints; 13% identity theft complaints; and 27% other types of complaints.
- Identity Theft was the number one complaint category in the CSN for calendar year 2014 with 13% of the overall complaints, followed by Debt Collection (11%); Impostor Scams (11%); Telephone and Mobile Services (7%); Banks and Lenders (5%); Prizes, Sweepstakes and Lotteries (4%); Auto-Related Complaints (3%); Shop-at-Home and Catalog Sales (3%); Television and Electronic Media (2%); and Internet Services (2%). The complete ranking of all 30 complaint categories is listed on page six of this report.
- For military consumers, Identity Theft was the number one complaint category in the CSN, followed by Impostor Scams at number two. Education complaints ranked as the seventh highest category for military members, in contrast to twenty-seventh highest for the population as a whole.

***Fraud***

- Over 1.5 million complaints were fraud-related. Consumers reported paying over \$1.7 billion in those fraud complaints; the median amount paid was \$498. Fifty-five percent of the consumers who reported a fraud-related complaint also reported an amount paid.
- Forty-six percent of all fraud-related complaints reported the method of initial contact. Of those complaints, 54% said the telephone, while another 23% said e-mail. Only 4% of those consumers reported mail as the initial point of contact.
- Florida is the state with the highest per capita rate of reported fraud and other types of complaints, followed by Georgia and Nevada.

***Identity Theft***

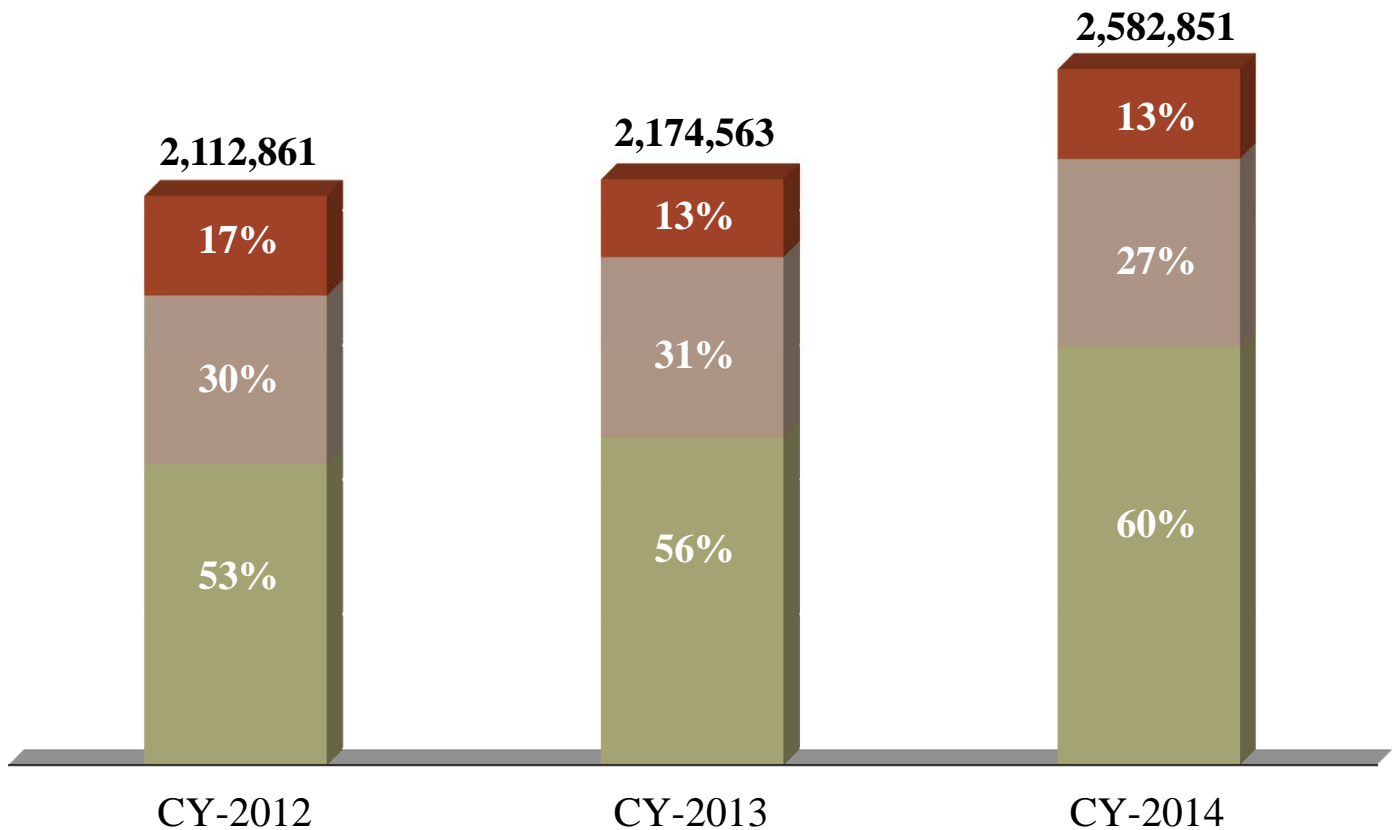
- Government documents\benefits fraud (39%) was the most common form of reported identity theft, followed by credit card fraud (17%), phone or utilities fraud (13%), and bank fraud (8%). Other significant categories of identity theft reported by victims were employment-related fraud (5%) and loan fraud (4%).
- Thirty-two percent of identity theft complainants reported they contacted law enforcement. Of those victims, 88% indicated a report was taken.
- Florida is the state with the highest per capita rate of reported identity theft complaints, followed by Washington and Oregon.

# Consumer Sentinel Network Complaint Type Percentages<sup>1</sup>

*Calendar Years 2012 through 2014*

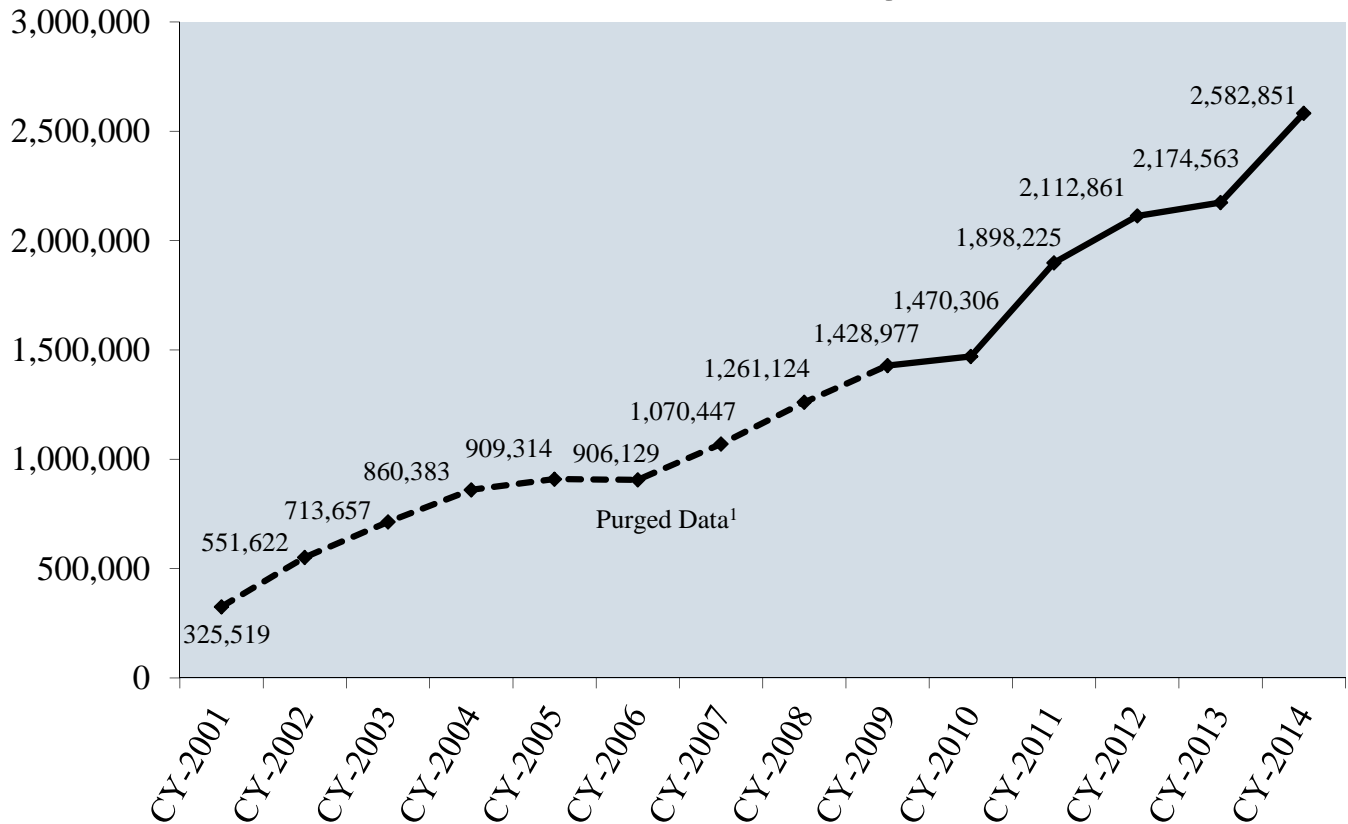
*Complaint Types*

- Identity Theft Complaints
- Other Complaints
- Fraud Complaints



<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network complaints by calendar year.

## Consumer Sentinel Network Complaint Count<sup>1</sup> *Calendar Years 2001 through 2014*



## Consumer Sentinel Network Complaint Type Count<sup>1</sup> *Calendar Years 2001 through 2014*

Calendar Year	Consumer Sentinel Network Complaint Count			Total Complaints
	Fraud	Identity Theft	Other	
2001	137,306	86,250	101,963	325,519
2002	242,783	161,977	146,862	551,622
2003	331,366	215,240	167,051	713,657
2004	410,298	246,909	203,176	860,383
2005	437,585	255,687	216,042	909,314
2006	423,672	246,214	236,243	906,129
2007	505,563	259,314	305,570	1,070,447
2008	620,832	314,587	325,705	1,261,124
2009	708,781	278,360	441,836	1,428,977
2010	820,072	251,074	399,160	1,470,306
2011	1,041,228	279,193	577,804	1,898,225
2012	1,113,298	369,143	630,420	2,112,861
2013	1,215,503	290,099	668,961	2,174,563
2014	1,554,860	332,646	695,345	2,582,851

<sup>1</sup> Complaint counts from CY-2001 to CY-2009 represent historical figures as per the Consumer Sentinel Network's five-year data retention policy. These complaint figures exclude National Do Not Call Registry complaints.



# Consumer Sentinel Network Complaint Categories<sup>1</sup>

*January 1 – December 31, 2014*

Rank	Category	No. of Complaints	Percentages <sup>1</sup>
1	Identity Theft	332,646	13%
2	Debt Collection	280,998	11%
3	Impostor Scams	276,622	11%
4	Telephone and Mobile Services	171,809	7%
5	Banks and Lenders	128,107	5%
6	Prizes, Sweepstakes and Lotteries	103,579	4%
7	Auto-Related Complaints	88,334	3%
8	Shop-at-Home and Catalog Sales	71,377	3%
9	Television and Electronic Media	48,640	2%
10	Internet Services	46,039	2%
11	Health Care	37,824	1%
12	Advance Payments for Credit Services	37,017	1%
13	Credit Bureaus, Information Furnishers and Report Users	35,904	1%
14	Credit Cards	32,032	1%
15	Travel, Vacations and Timeshare Plans	25,751	1%
16	Foreign Money Offers and Counterfeit Check Scams	21,020	1%
17	Business and Job Opportunities	20,550	1%
18	Internet Auction	19,671	1%
19	Mortgage Foreclosure Relief and Debt Management	12,747	<1%
20	Computer Equipment and Software	12,702	<1%
21	Office Supplies and Services	12,324	<1%
22	Magazines and Books	11,856	<1%
23	Investment-Related Complaints	10,135	<1%
24	Home Repair, Improvement and Products	8,327	<1%
25	Grants	8,032	<1%
26	Tax Preparers	6,418	<1%
27	Education	5,628	<1%
28	Real Estate	4,952	<1%
29	Charitable Solicitations	2,620	<1%
30	Buyers' Clubs	1,324	<1%

<sup>1</sup>Percentages are based on the total number of CSN complaints (2,582,851) received by the FTC between January 1 and December 31, 2014. Thirteen percent (333,739) of the total CSN complaints received by the FTC were coded “Other (Note in Comments)”. For CSN category descriptions, three-year figures, and category details, see Appendices B1 through B3.





## Consumer Sentinel Network Total Number of Fraud Complaints & Amount Paid *Calendar Years 2012 through 2014*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average <sup>1</sup>	Median <sup>2</sup>
2012	1,113,298	658,910	59%	\$1,416,382,713	\$2,150	\$500
2013	1,215,503	731,433	60%	\$1,651,217,429	\$2,258	\$388
2014	1,554,860	852,117	55%	\$1,708,127,329	\$2,005	\$498

<sup>1</sup>Average is based on the total number of consumers who reported an amount paid for each calendar year: CY-2012 = 658,910; CY-2013 = 731,433; and CY-2014 = 852,117. The amount paid is based on complaints with reported values from \$0 to \$999,999.

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

Note: See Appendix C for fraud complaints and amount paid figures by State and the District of Columbia.

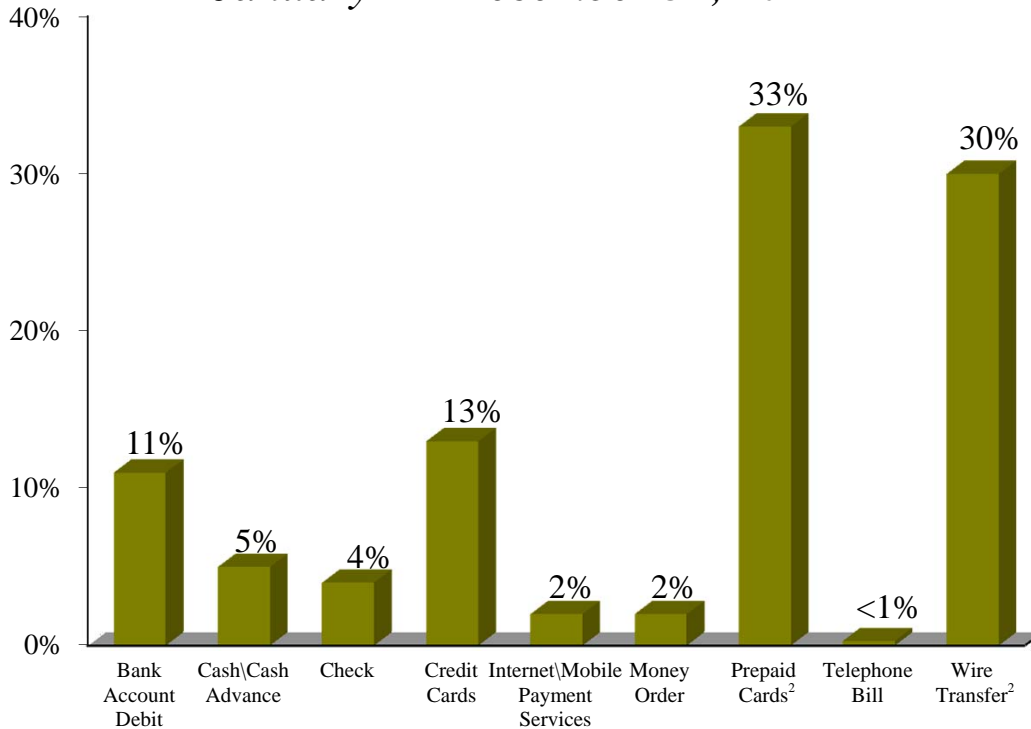
## Consumer Sentinel Network Distribution of Fraud Complaints by Amount Paid *Calendar Years 2012 through 2014*

Amount Paid	CY - 2012		CY - 2013		CY - 2014	
	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>
\$0	344,714	52%	314,747	43%	420,387	49%
\$1 - 25	15,559	2%	15,488	2%	14,622	2%
\$26 - 50	17,640	3%	21,254	3%	19,652	2%
\$51 - 75	10,865	2%	13,970	2%	13,245	2%
\$76 - 100	15,311	2%	24,442	3%	22,921	3%
\$101 - 250	53,377	8%	86,141	12%	80,979	10%
\$251 - 500	48,760	7%	91,224	12%	117,489	14%
\$501 - 1,000	42,758	6%	53,230	7%	53,836	6%
\$1,001 - 5,000	82,500	13%	81,920	11%	79,613	9%
More than \$5,000	27,426	4%	29,017	4%	29,373	3%

<sup>3</sup>Percentages are based on the total number of consumers who reported amount paid for each calendar year: CY-2012 = 658,910; CY-2013 = 731,433; and CY-2014 = 852,117.



## Consumer Sentinel Network Fraud Complaints by Method of Consumer Payment<sup>1</sup> *January 1 – December 31, 2014*



## Consumer Sentinel Network Fraud Complaints by Method of Consumer Payment *Calendar Years 2012 through 2014*

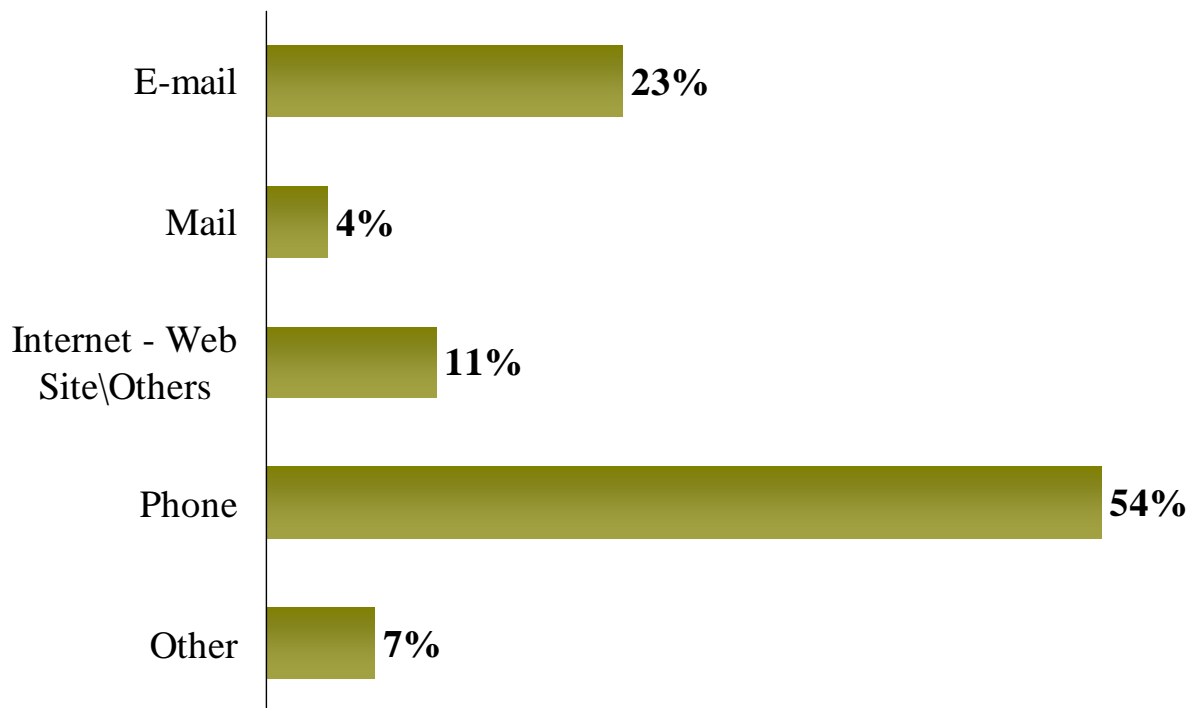
Payment Method	CY - 2012			CY - 2013			CY - 2014		
	Complaints	Percentages <sup>1</sup>	Amount Paid <sup>3</sup>	Complaints	Percentages <sup>1</sup>	Amount Paid <sup>3</sup>	Complaints	Percentages <sup>1</sup>	Amount Paid <sup>3</sup>
Bank Account Debit	31,274	13%	\$80,711,174	35,377	11%	\$94,673,728	38,527	11%	\$85,433,040
Cash/Cash Advance	15,928	7%	\$124,582,680	16,388	5%	\$170,591,441	17,332	5%	\$168,972,138
Check	17,153	7%	\$92,246,113	12,904	4%	\$73,092,617	12,917	4%	\$88,603,695
Credit Cards	36,868	15%	\$95,908,250	38,418	12%	\$89,843,322	46,736	13%	\$96,440,695
Internet/Mobile	939	<1%	\$777,494	4,506	1%	\$4,110,480	5,734	2%	\$9,651,081
Money Order	13,316	5%	\$56,959,005	9,307	3%	\$57,989,810	8,707	2%	\$55,898,113
Prepaid Cards <sup>2</sup>	16,925	7%	\$6,951,318	98,212	30%	\$47,184,062	119,100	33%	\$80,860,327
Telephone Bill	1,512	1%	\$903,210	733	<1%	\$342,137	1,028	<1%	\$870,511
Wire Transfer <sup>2</sup>	109,154	45%	\$457,110,936	107,224	33%	\$510,831,705	106,472	30%	\$500,705,082
Total Reporting Payment Method	243,069		\$916,150,180	323,069		\$1,048,659,302	356,553		\$1,087,434,682

<sup>1</sup>Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the method of payment: CY-2012 = 243,069; CY-2013 = 323,069; and CY-2014 = 356,553. Of the total, 23% reported this information during CY-2014, 27% in CY-2013 and 22% in CY-2012.

<sup>2</sup>Prepaid Cards includes a significant number of complaints from data contributor Green Dot and Wire Transfer includes a significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer. This may affect the distribution of the reported methods of payment.

<sup>3</sup>The amount paid is based on complaints reporting values from \$0 to \$999,999.

## Consumer Sentinel Network Fraud Complaints by Company’s Method of Contacting Consumers<sup>1</sup> *January 1 – December 31, 2014*



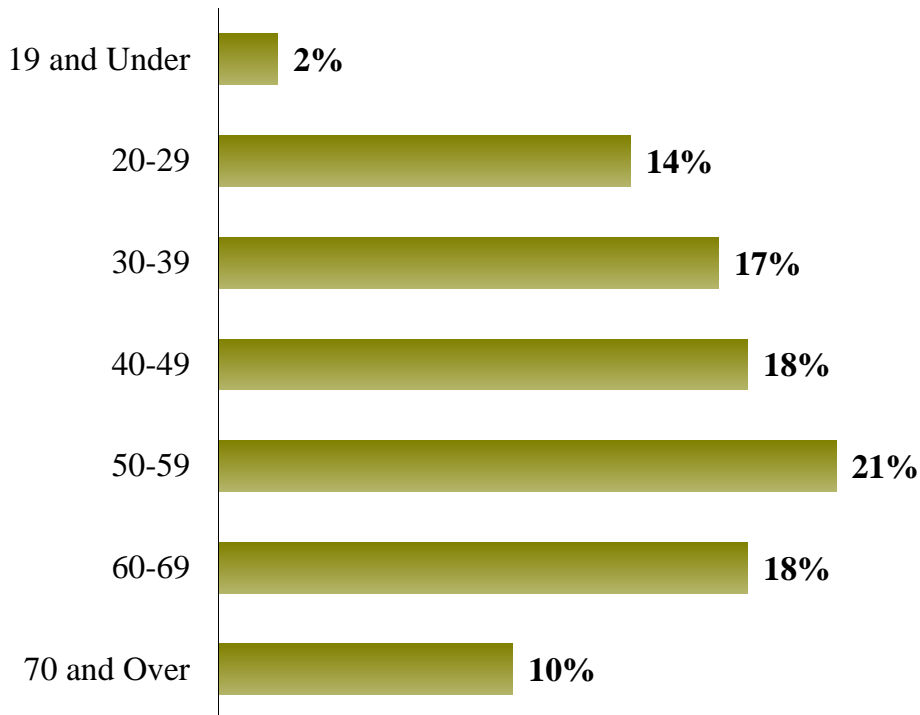
## Consumer Sentinel Network Fraud Complaints by Company’s Method of Contacting Consumers *Calendar Years 2012 through 2014*

Contact Method	CY - 2012		CY - 2013		CY - 2014	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
E-mail	229,423	37%	184,468	32%	166,537	23%
Mail	52,879	9%	29,088	5%	29,103	4%
Internet - Web Site\Others	76,185	12%	82,757	15%	79,872	11%
Phone	208,377	34%	230,443	41%	386,706	54%
Other	45,096	7%	41,875	7%	48,148	7%
Total Reporting Contact Method	611,960		568,631		710,366	

<sup>1</sup>Percentages are based on the total number of CSN fraud complaints for each calendar year where consumers reported the company’s method of initial contact: CY-2012 = 611,960; CY-2013 = 568,631; and CY-2014 = 710,366. Of the total, 46% reported this information during CY-2014, 47% in CY-2013 and 55% for CY-2012.

## Consumer Sentinel Network Fraud Complaints by Consumer Age<sup>1</sup>

*January 1 – December 31, 2014*



## Consumer Sentinel Network Fraud Complaints by Consumer Age<sup>1</sup>

*Calendar Years 2012 through 2014*

Consumer Age	CY - 2012		CY - 2013		CY - 2014	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
19 and Under	10,522	2%	11,104	2%	12,668	2%
20-29	66,228	15%	67,699	15%	83,545	14%
30-39	74,784	16%	77,357	17%	102,314	17%
40-49	84,774	19%	86,919	19%	111,377	18%
50-59	103,275	23%	94,851	20%	128,050	21%
60-69	75,906	17%	74,912	16%	111,226	18%
70 and Over	40,333	9%	50,138	11%	60,004	10%
Total Reporting Age	455,822		462,980		609,184	

<sup>1</sup>Percentages are based on the total number of consumers reporting their age for CSN fraud complaints each calendar year: CY-2012 = 455,822; CY-2013 = 462,980; and CY-2014 = 609,184. Of the total, 39% of consumers reported this information during CY-2014, 38% in CY-2013, and 41% for CY-2012.



## Consumer Sentinel Network Top 10 Reported Company Countries for Fraud Complaints<sup>1</sup> *January 1 – December 31, 2014*

Rank	Company Country	Complaints	Percentages <sup>1</sup>
1	United States	1,319,847	96%
2	Canada	19,653	1%
3	Nigeria	9,860	1%
4	United Kingdom	9,092	1%
5	China	6,539	<1%
6	Jamaica	6,129	<1%
7	India	5,444	<1%
8	Mexico	4,727	<1%
9	Ghana	2,815	<1%
10	Dominican Republic	2,547	<1%

<sup>1</sup>Percentages are based on the number of fraud complaints received by the FTC between January 1 and December 31, 2014, where consumers reported a company country name (1,380,419). Eighty-nine percent of CSN fraud complaints received by the FTC during this time period reported the company country name.

Note: Company country names appear as reported by consumers and may not reflect where the company is actually located.

## Company’s Method of Contacting Consumers for Fraud Complaints Against Foreign Companies<sup>2</sup> *January 1 – December 31, 2014*

Contact Method	Complaints	Percentages <sup>2</sup>
E-mail	18,044	40%
Phone	10,723	24%
Internet - Web Site\Others	9,969	22%
Mail	2,963	7%
Other	3,801	8%

<sup>2</sup>Percentages are based on the 45,500 fraud complaints against foreign companies received by the FTC between January 1 and December 31, 2014, where consumers reported how companies initially contacted them. Complaints which reported a company country other than the United States were considered foreign for these figures.

# Consumer Sentinel Network Identity Theft Complaints

## How Victims' Information is Misused<sup>1</sup>

### Calendar Years 2012 through 2014

#### Government Documents or Benefits Fraud

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
Tax- or Wage-Related Fraud	43.4%	30.0%	32.8%
Government Benefits Applied For \ Received	1.6%	2.4%	4.1%
Other Government Documents Issued \ Forged	0.8%	1.0%	1.3%
Driver's License Issued \ Forged	0.6%	0.6%	0.5%
<b>Total</b>	<b>46.4%</b>	<b>34.0%</b>	<b>38.7%</b>

#### Credit Card Fraud

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
New Accounts	8.9%	11.2%	12.5%
Existing Account	4.7%	5.7%	4.9%
<b>Total</b>	<b>13.6%</b>	<b>16.9%</b>	<b>17.4%</b>

#### Phone or Utilities Fraud

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
Utilities - New Accounts	6.2%	8.9%	7.6%
Wireless - New Accounts	2.5%	3.5%	3.5%
Unauthorized Charges to Existing Accounts	0.4%	0.6%	0.7%
Telephone - New Accounts	0.6%	0.6%	0.7%
<b>Total</b>	<b>9.7%</b>	<b>13.6%</b>	<b>12.5%</b>

#### Bank Fraud

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
Electronic Fund Transfer	3.0%	3.7%	3.3%
New Accounts	1.9%	2.2%	2.8%
Existing Accounts	1.5%	1.8%	1.5%
Other Deposit Accounts <sup>2</sup>	-	-	0.6%
<b>Total</b>	<b>6.4%</b>	<b>7.7%</b>	<b>8.2%</b>

#### Employment-Related Fraud

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
Employment-Related Fraud	<b>5.4%</b>	<b>5.6%</b>	<b>4.8%</b>

#### Loan Fraud

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
Business \ Personal \ Student Loan	1.3%	2.1%	2.6%
Auto Loan \ Lease	0.6%	1.1%	1.1%
Real Estate Loan	0.5%	0.8%	0.7%
<b>Total</b>	<b>2.4%</b>	<b>4.0%</b>	<b>4.4%</b>

#### Other Identity Theft

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
Uncertain	6.1%	8.5%	11.2%
Miscellaneous	7.6%	8.7%	3.3%
Data Breach	1.1%	1.3%	2.1%
Internet \ Email	1.2%	1.7%	1.5%
Medical	0.7%	1.0%	1.0%
Evading the Law	0.8%	1.0%	0.9%
Apartment or House Rented	0.4%	0.5%	0.6%
Insurance	0.2%	0.3%	0.4%
Prepaid Debit Cards <sup>3</sup>	-	-	0.3%
Bankruptcy	0.1%	0.1%	0.2%
Securities \ Other Investments	0.1%	0.2%	0.1%
Property Rental Fraud	0.1%	0.1%	0.1%
Child Support	0.1%	0.1%	0.1%
Magazines	0.1%	0.1%	<0.1%
<b>Total</b>	<b>18.6%</b>	<b>23.6%</b>	<b>21.8%</b>

#### Attempted Identity Theft

Theft Subtype	Percentages		
	CY-2012	CY-2013	CY-2014
Attempted Identity Theft	<b>6.6%</b>	<b>7.2%</b>	<b>4.8%</b>

<sup>1</sup>Percentages are based on the total number of CSN identity theft complaints for each calendar year: CY-2012 = 369,143; CY-2013 = 290,099; and CY-2014 = 332,646. Note that 17% of identity theft complaints include more than one type of identity theft in CY-2014, 16% in CY-2013; and 11% in CY-2012.

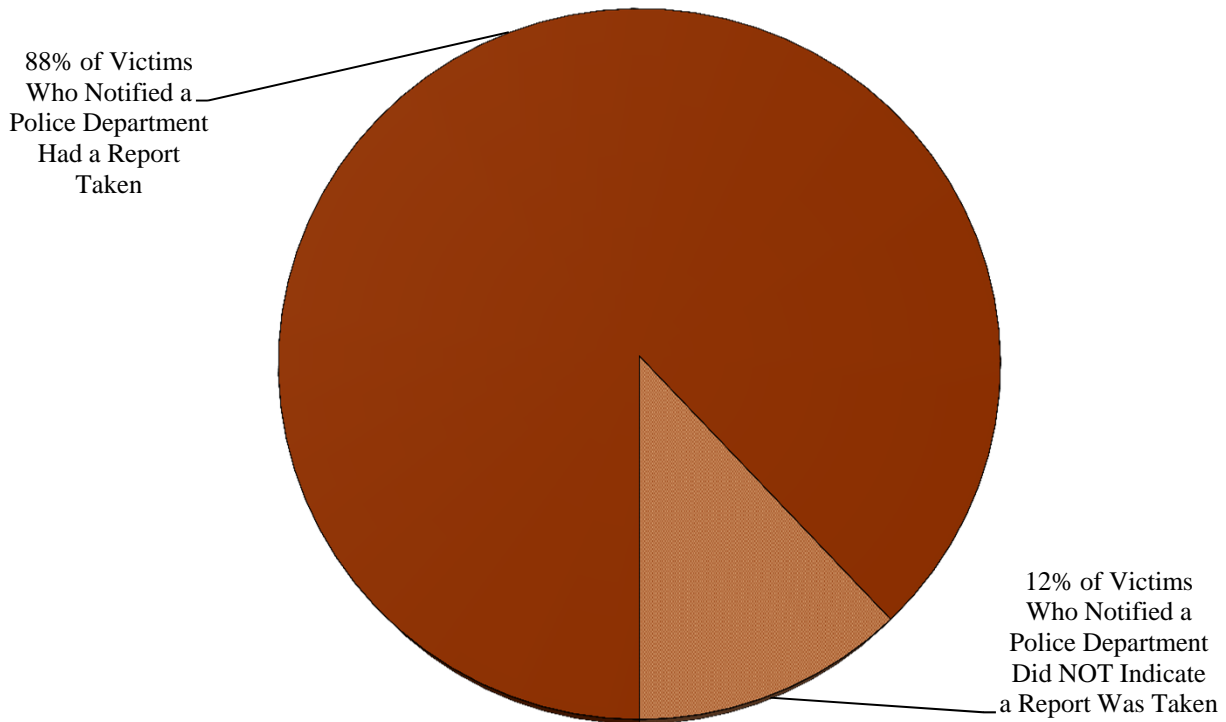
<sup>2</sup>Theft Subtype "Other Deposit Accounts" was added to the database in CY-2014.

<sup>3</sup>Theft Subtype "Prepaid Debit Cards" was added to the database in CY-2014.

# Consumer Sentinel Network Identity Theft Complaints

## Law Enforcement Contact<sup>1</sup>

*January 1 – December 31, 2014*



<sup>1</sup>Percentages are based on the total number of identity theft complaints where victims indicated they had notified a police department (107,584). Thirty-two percent of identity theft victims reported law enforcement contact information.

## Law Enforcement Contact

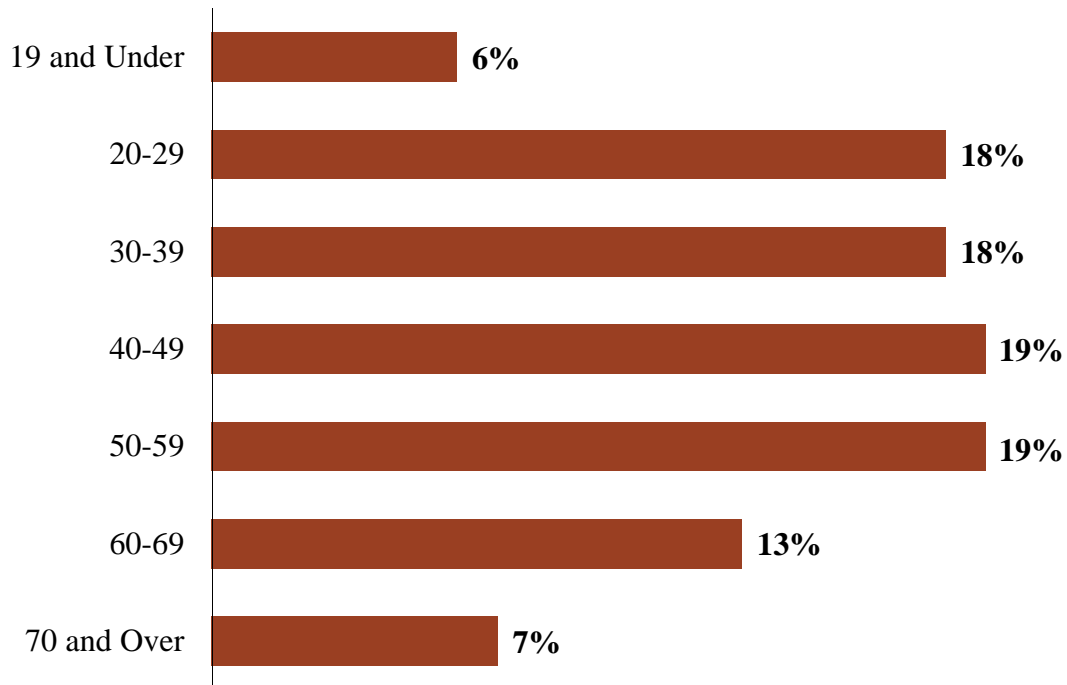
### *Calendar Years 2012 through 2014*

If the victim notified a police department, was a report taken?	CY-2012		CY-2013		CY-2014	
	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>
Yes	83,396	80%	70,755	82%	94,253	88%
No/Not Reported	20,683	20%	15,259	18%	13,331	12%
Total Who Notified a Police Department	104,079		86,014		107,584	

<sup>2</sup>Percentages are based on the total number of identity theft complaints where victims indicated they had notified a police department: CY-2012 = 104,079; CY-2013 = 86,014; and CY-2014 = 107,584. Of the total, 32% of identity theft victims reported law enforcement contact information in CY-2014, 30% in CY-2013 and 28% in CY-2012.

## Consumer Sentinel Network Identity Theft Complaints by Victims' Age<sup>1</sup>

*January 1 – December 31, 2014*



## Consumer Sentinel Network Identity Theft Complaints by Victims' Age

*Calendar Years 2012 through 2014*

Consumer Age	CY - 2012		CY - 2013		CY - 2014	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
19 and Under	16,045	6%	11,875	6%	12,062	6%
20-29	57,178	21%	39,058	20%	37,568	18%
30-39	52,312	19%	37,777	19%	38,714	18%
40-49	49,002	18%	35,241	18%	39,649	19%
50-59	45,121	17%	33,823	17%	41,020	19%
60-69	30,287	11%	24,156	12%	27,799	13%
70 and Over	21,873	8%	16,869	8%	15,886	7%
Total Reporting Age	271,818		198,799		212,698	

<sup>1</sup>Percentages are based on the total number of victims reporting their age in CSN identity theft complaints for each calendar year: CY-2012 = 271,818; CY-2013 = 198,799; and CY-2014 = 212,698. Of the consumers who contacted the FTC, 64% reported their age in CY-2014, 69% in CY-2013 and 74% in CY-2012.





# Consumer Sentinel Network State Complaint Rates

January 1 – December 31, 2014

## Fraud & Other Complaints

Rank	Consumer State	Complaints Per 100,000	
		Population <sup>1</sup>	Complaints
1	Florida	1,007.3	200,392
2	Georgia	777.7	78,526
3	Nevada	773.2	21,952
4	Delaware	769.2	7,197
5	Michigan	749.2	74,244
6	Maryland	675.5	40,369
7	Texas	647.2	174,468
8	California	644.6	250,138
9	New Jersey	598.9	53,535
10	Colorado	598.6	32,060
11	Virginia	594.9	49,537
12	Rhode Island	589.4	6,219
13	Alabama	574.2	27,847
14	Tennessee	570.2	37,347
15	New Hampshire	562.6	7,464
16	Arizona	562.1	37,836
17	Massachusetts	554.8	37,422
18	Pennsylvania	544.7	69,655
19	Louisiana	538.9	25,059
20	South Carolina	534.2	25,816
21	Missouri	516.3	31,304
22	New York	514.0	101,497
23	Washington	511.6	36,127
24	Connecticut	509.1	18,312
25	Wyoming	508.1	2,968
26	North Carolina	507.9	50,504
27	Ohio	506.3	58,704
28	New Mexico	506.1	10,556
29	Oregon	505.5	20,069
30	Illinois	473.9	61,038
31	West Virginia	466.6	8,634
32	Arkansas	465.2	13,800
33	Indiana	464.7	30,656
34	Idaho	456.8	7,466
35	Kentucky	451.1	19,907
36	Montana	444.5	4,550
37	Maine	444.3	5,909
38	Mississippi	443.4	13,276
39	Oklahoma	436.5	16,926
40	Kansas	432.8	12,569
41	Minnesota	423.0	23,083
42	Wisconsin	422.4	24,321
43	Hawaii	419.6	5,957
44	Nebraska	414.9	7,807
45	Alaska	408.7	3,011
46	Utah	389.8	11,471
47	Vermont	389.7	2,442
48	Iowa	365.4	11,354
49	South Dakota	348.6	2,974
50	North Dakota	334.4	2,473

## Identity Theft Complaints

Rank	Victim State	Complaints Per 100,000	
		Population <sup>1</sup>	Complaints
1	Florida	186.3	37,059
2	Washington	154.8	10,930
3	Oregon	124.6	4,946
4	Missouri	118.7	7,195
5	Georgia	112.7	11,384
6	Michigan	104.3	10,338
7	California	100.5	38,982
8	Nevada	100.2	2,846
9	Arizona	96.0	6,460
10	Maryland	95.9	5,734
10	Texas	95.9	25,843
12	Illinois	95.6	12,317
13	Colorado	85.5	4,579
14	Connecticut	85.4	3,071
15	Arkansas	83.6	2,481
16	Pennsylvania	81.7	10,446
17	New York	80.8	15,959
18	Mississippi	80.5	2,409
19	New Jersey	79.9	7,144
20	Ohio	79.0	9,161
21	Delaware	78.1	731
22	Alabama	77.7	3,770
23	New Mexico	77.2	1,611
24	Tennessee	76.2	4,993
25	Massachusetts	75.8	5,116
26	Wisconsin	74.4	4,283
27	Louisiana	73.8	3,430
27	North Carolina	73.8	7,334
29	Alaska	73.6	542
30	South Carolina	73.3	3,540
31	Virginia	71.1	5,921
32	Oklahoma	68.5	2,656
33	Indiana	68.2	4,498
34	Rhode Island	66.2	699
35	Kansas	65.2	1,892
36	Vermont	64.2	402
37	West Virginia	61.4	1,136
38	Minnesota	59.2	3,229
39	Idaho	58.9	962
40	Montana	57.2	585
41	New Hampshire	54.7	726
42	Utah	53.9	1,586
43	Kentucky	53.4	2,358
44	Maine	52.1	693
45	Wyoming	49.1	287
46	Nebraska	48.6	914
47	Iowa	48.5	1,506
48	North Dakota	43.1	319
49	Hawaii	40.9	580
50	South Dakota	36.3	310

<sup>1</sup>Per 100,000 unit of population estimates are based on the 2014 U.S. Census population estimates (Table NST-EST2014-01 -- Annual Estimates of the Resident Population for the United States, Regions, States, and Puerto Rico: April 1, 2010 to July 1, 2014). Numbers for the District of Columbia are: Fraud and Other = 6,605 complaints and 1,002.4 complaints per 100,000 population; Identity Theft = 941 victims and 142.8 victims per 100,000 population.

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).



# Consumer Sentinel Network

## Largest Metropolitan Areas Ranking for Fraud and Other – Related Consumer Complaints<sup>1</sup>

*January 1 – December 31, 2014*

Rank	Metropolitan Area	Complaints Per	
		Complaints	100,000 Population <sup>1</sup>
1	Sierra Vista-Douglas, AZ Metropolitan Statistical Area	1,200	926.8
2	Homosassa Springs, FL Metropolitan Statistical Area	1,196	858.8
3	Colorado Springs, CO Metropolitan Statistical Area	5,204	767.2
4	Weirton-Steubenville, WV-OH Metropolitan Statistical Area	796	652.5
5	Bellingham, WA Metropolitan Statistical Area	1,312	635.8
6	Santa Fe, NM Metropolitan Statistical Area	925	627.4
7	Dover, DE Metropolitan Statistical Area	1,062	626.9
8	Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	35,864	602.8
9	Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	11,934	588.5
10	Prescott, AZ Metropolitan Statistical Area	1,219	566.6
11	Jacksonville, FL Metropolitan Statistical Area	7,799	559.2
12	Richmond, VA Metropolitan Statistical Area	6,838	548.9
13	Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	14,844	535.7
14	Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	31,010	532.1
15	Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	2,923	530.7
16	Kingston, NY Metropolitan Statistical Area	957	528.7
17	North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	3,832	523.1
18	Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	14,966	521.4
19	Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	3,113	518.2
20	Denver-Aurora-Lakewood, CO Metropolitan Statistical Area	13,848	513.4
21	Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	2,072	511.7
22	Punta Gorda, FL Metropolitan Statistical Area	828	502.6
23	Hilo, HI Micropolitan Statistical Area	952	498.9
24	Gainesville, FL Metropolitan Statistical Area	1,345	497.4
25	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	21,698	493.3
26	Sebastian-Vero Beach, FL Metropolitan Statistical Area	700	493.0
27	Albuquerque, NM Metropolitan Statistical Area	4,402	487.6
28	Port St. Lucie, FL Metropolitan Statistical Area	2,124	484.8
29	Spokane-Spokane Valley, WA Metropolitan Statistical Area	2,595	484.4
30	Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	10,934	482.1
31	Mobile, AL Metropolitan Statistical Area	1,995	481.8
32	Trenton, NJ Metropolitan Statistical Area	1,772	478.4
33	Winchester, VA-WV Metropolitan Statistical Area	625	473.6
34	Olympia-Tumwater, WA Metropolitan Statistical Area	1,240	472.6
35	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	32,064	470.8
36	Cleveland-Elyria, OH Metropolitan Statistical Area	9,712	470.4
37	Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	2,194	469.9
38	East Stroudsburg, PA Metropolitan Statistical Area	785	469.6
39	Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	10,945	468.7
40	San Diego-Carlsbad, CA Metropolitan Statistical Area	15,025	467.9
41	Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	16,884	467.7
42	Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	25,593	463.4
43	Vallejo-Fairfield, CA Metropolitan Statistical Area	1,964	462.3
44	Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	7,890	462.1
45	Pueblo, CO Metropolitan Statistical Area	744	460.8
46	Tucson, AZ Metropolitan Statistical Area	4,574	459.0
47	Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	10,161	458.6
48	Killeen-Temple, TX Metropolitan Statistical Area	1,937	457.6
49	Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,179	456.5
49	Ocala, FL Metropolitan Statistical Area	1,540	456.5

<sup>1</sup>Ranking is based on the number of fraud and other types of complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See fraud and other types of complaints figures for all Metropolitan Areas with a population of 100,000 or more in Appendix D1. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).



# Consumer Sentinel Network

## Largest Metropolitan Areas Ranking for Identity Theft – Related Consumer Complaints<sup>1</sup>

*January 1 – December 31, 2014*

Rank	Metropolitan Area	Complaints Per	
		Complaints	100,000 Population <sup>1</sup>
1	Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	18,428	316.2
2	Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	7,473	207.0
3	St. Louis, MO-IL Metropolitan Statistical Area	5,724	204.4
4	Tallahassee, FL Metropolitan Statistical Area	706	189.1
5	Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area	586	172.5
6	Olympia-Tumwater, WA Metropolitan Statistical Area	418	159.3
7	Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	3,685	159.2
8	Pueblo, CO Metropolitan Statistical Area	252	156.1
9	Jacksonville, FL Metropolitan Statistical Area	2,156	154.6
10	Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	6,522	151.9
11	Cape Coral-Fort Myers, FL Metropolitan Statistical Area	988	149.4
12	Port St. Lucie, FL Metropolitan Statistical Area	650	148.4
13	Lakeland-Winter Haven, FL Metropolitan Statistical Area	908	145.7
14	Salem, OR Metropolitan Statistical Area	567	141.6
15	Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	7,809	141.4
15	Beckley, WV Metropolitan Statistical Area	176	141.4
17	Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	3,124	137.8
17	Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	3,956	137.8
19	Stockton-Lodi, CA Metropolitan Statistical Area	915	129.9
20	Vallejo-Fairfield, CA Metropolitan Statistical Area	549	129.2
21	Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	769	128.0
22	Columbus, GA-AL Metropolitan Statistical Area	404	127.6
23	Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	2,002	127.5
24	Memphis, TN-MS-AR Metropolitan Statistical Area	1,650	123.0
25	Longview, WA Metropolitan Statistical Area	124	121.7
26	The Villages, FL Metropolitan Statistical Area	130	121.4
27	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	8,158	119.8
28	Sebastian-Vero Beach, FL Metropolitan Statistical Area	170	119.7
29	Mount Vernon-Anacortes, WA Metropolitan Statistical Area	140	117.8
30	Fresno, CA Metropolitan Statistical Area	1,121	117.3
31	Flint, MI Metropolitan Statistical Area	482	116.0
32	Gainesville, FL Metropolitan Statistical Area	312	115.4
33	Ocala, FL Metropolitan Statistical Area	389	115.3
34	Montgomery, AL Metropolitan Statistical Area	425	113.8
35	Dothan, AL Metropolitan Statistical Area	167	113.1
36	Bremerton-Silverdale, WA Metropolitan Statistical Area	287	113.0
37	Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	7,076	112.1
38	San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	5,060	112.0
39	North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	817	111.5
40	Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	14,397	109.6
41	Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	602	109.3
42	Modesto, CA Metropolitan Statistical Area	568	108.1
43	Jackson, MS Metropolitan Statistical Area	621	107.7
44	Laredo, TX Metropolitan Statistical Area	282	107.4
45	Waterloo-Cedar Falls, IA Metropolitan Statistical Area	181	106.8
46	Racine, WI Metropolitan Statistical Area	206	105.6
47	Pittsburgh, PA Metropolitan Statistical Area	2,479	105.0
48	Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	9,992	104.8
49	Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	489	104.7
50	Cleveland-Elyria, OH Metropolitan Statistical Area	2,155	104.4

<sup>1</sup>Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. See identity theft figures for all Metropolitan Areas with a population of 100,000 or more in Appendix D2. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).



## Consumer Sentinel Network Military Complaints by Consumer Military Branch *January 1 – December 31, 2014*

<b>Military Branch</b>	<b>Complaints</b>	<b>Percentages<sup>1</sup></b>
U.S. Army	42,315	48%
U.S. Navy	18,268	21%
U.S. Air Force	16,691	19%
U.S. Marines	8,568	10%
U.S. Coast Guard	1,558	2%
<b>Total</b>	<b>87,400</b>	

<sup>1</sup>Percentages are based on the total number of CSN complaints from military consumers reporting their branch of service (87,400) between January 1 and December 31, 2014. Of the 98,087 military consumers, 89% reported this information during CY-2014.

### Consumer Sentinel Network Military Complaints by Consumer Military Status *January 1 – December 31, 2014*

<b>Military Status</b>	<b>Complaints</b>	<b>Percentages<sup>2</sup></b>
Active Duty Service Member	6,221	7%
Dependent Child\Other - DoD Civilian	1,390	2%
Dependent Child\Other - Service Member	3,096	3%
Dependent Spouse - DoD Civilian	3,132	4%
Dependent Spouse - Service Member	11,528	13%
DoD Civilian	541	1%
Inactive Reserve\National Guard	4,439	5%
Military Retiree\Veteran	58,175	66%
<b>Total</b>	<b>88,522</b>	

<sup>2</sup>Percentages are based on the total number of CSN complaints from military consumers reporting their military status (88,522) between January 1 and December 31, 2014. Of the 98,087 military consumers, 90% reported this information during CY-2014.

### Consumer Sentinel Network Military Complaints by Consumer Military Pay Grade *January 1 – December 31, 2014*

<b>Military Pay Grade</b>	<b>Complaints</b>	<b>Percentages<sup>3</sup></b>
DoD Civilian	508	2%
E1-E3	7,610	28%
E4	3,361	12%
E5-E6	8,702	32%
E7-E9	2,830	10%
O1-O3	1,571	6%
O4-O6	2,240	8%
O7 and Above	150	1%
W1-W5	378	1%
<b>Total</b>	<b>27,350</b>	

<sup>3</sup>Percentages are based on the total number of CSN complaints from military consumers reporting their pay grade (27,350) between January 1 and December 31, 2014. Of the 98,087 military consumers, 28% reported this information during CY-2014.



## Consumer Sentinel Network Military Complaints by Top Category *January 1 – December 31, 2014*

Rank	Category Description	Complaint Count	Percentages <sup>1</sup>
1	Identity Theft	26,349	27%
2	Impostor Scams	25,292	26%
3	Debt Collection	8,273	8%
4	Banks and Lenders	5,321	5%
5	Prizes, Sweepstakes and Lotteries	2,460	3%
6	Shop-at-Home and Catalog Sales	1,943	2%
7	Education	1,926	2%
8	Telephone and Mobile Services	1,855	2%
9	Auto-Related Complaints	1,788	2%
10	Credit Bureaus, Information Furnishers and Report Users	1,384	1%
11	Foreign Money Offers and Counterfeit Check Scams	1,240	1%
12	Internet Services	1,048	1%
13	Credit Cards	943	1%
14	Health Care	851	1%
15	Grants	741	1%
16	Computer Equipment and Software	731	1%
17	Mortgage Foreclosure Relief and Debt Management	571	1%
18	Business and Job Opportunities	565	1%
19	Television and Electronic Media	514	1%
20	Advance Payments for Credit Services	474	<1%

<sup>1</sup>Percentages are based on the total number of CSN Military complaints (98,087) received between January 1 and December 31, 2014. Fourteen percent of these complaints were coded in the Other category.

### Top Categories for Complaints from Enlisted Military Consumers

*January 1 – December 31, 2014*

Rank	Category Description	Complaint Count	Percentages <sup>2</sup>
1	Debt Collection	5,231	23%
2	Identity Theft	5,127	23%
3	Impostor Scams	2,680	12%
4	Banks and Lenders	2,591	12%
5	Credit Bureaus, Information Furnishers and Report Users	785	3%
6	Auto-Related Complaints	584	3%
7	Shop-at-Home and Catalog Sales	557	2%
8	Credit Cards	455	2%
8	Telephone and Mobile Services	455	2%
10	Internet Services	298	1%

<sup>2</sup>Percentages are based on the total number of CSN complaints (22,503) from military consumers reporting an enlisted rank received between January 1 and December 31, 2014. Nine percent of these complaints were coded in the Other category.

### Top Categories for Complaints from Officer Military Consumers

*January 1 – December 31, 2014*

Rank	Category Description	Complaint Count	Percentages <sup>3</sup>
1	Identity Theft	1,186	27%
2	Impostor Scams	742	17%
3	Debt Collection	513	12%
4	Banks and Lenders	401	9%
5	Shop-at-Home and Catalog Sales	147	3%
6	Telephone and Mobile Services	144	3%
7	Credit Bureaus, Information Furnishers and Report Users	142	3%
8	Internet Services	94	2%
9	Credit Cards	90	2%
10	Auto-Related Complaints	72	2%

<sup>3</sup>Percentages are based on the total number of CSN complaints (4,339) from military consumers reporting an officer rank received between January 1 and December 31, 2014. Eleven percent of these complaints were coded in the Other category.



# Consumer Sentinel Network

## Military Identity Theft Complaints

### How Victims' Information is Misused

*January 1 – December 31, 2014*

Identity Theft Types \ Theft Subtypes	Complaints	Percentages <sup>1</sup>
<b>Government Documents or Benefits Fraud</b>		<b>44.7%</b>
Tax- or Wage-Related Fraud	10,065	38.2%
Government Benefits Applied For \ Received	1,157	4.4%
Other Government Documents Issued \ Forged	440	1.7%
Driver's License Issued \ Forged	100	0.4%
<b>Credit Card Fraud</b>		<b>16.7%</b>
New Accounts	3,048	11.6%
Existing Account	1,335	5.1%
<b>Phone or Utilities Fraud</b>		<b>12.8%</b>
Utilities - New Accounts	2,191	8.3%
Wireless - New Accounts	797	3.0%
Unauthorized Charges to Existing Accounts	234	0.9%
Telephone - New Accounts	165	0.6%
<b>Bank Fraud</b>		<b>10.2%</b>
Electronic Fund Transfer	1,239	4.7%
New Accounts	798	3.0%
Existing Accounts	419	1.6%
Other Deposit Accounts	246	0.9%
<b>Loan Fraud</b>		<b>3.5%</b>
Business \ Personal \ Student Loan	537	2.0%
Auto Loan \ Lease	227	0.9%
Real Estate Loan	160	0.6%
<b>Employment-Related Fraud</b>		<b>2.7%</b>
Employment-Related Fraud	706	2.7%
<b>Other Identity Theft</b>		<b>16.1%</b>
Uncertain	1,606	6.1%
Miscellaneous	640	2.4%
Data Breach	592	2.2%
Internet \ Email	420	1.6%
Medical	285	1.1%
Evading the Law	181	0.7%
Apartment or House Rented	152	0.6%
Insurance	138	0.5%
Prepaid Debit Cards	70	0.3%
Securities \ Other Investments	54	0.2%
Property Rental Fraud	40	0.2%
Bankruptcy	24	0.1%
Magazines	16	0.1%
Child Support	11	<0.1%
<b>Attempted Identity Theft</b>		<b>7.0%</b>
Attempted Identity Theft	1,837	7.0%

<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network (CSN) Military identity theft complaints (26,349) received between January 1 and December 31, 2014. Note that 11% of CSN Military identity theft complaints included more than one type of identity theft.



# Consumer Sentinel Network Detailed State Complaint Information

(One Page per State and the District of Columbia)

## Fraud & Other Complaints

- ▶ Top Fraud & Other Complaint Categories

## Identity Theft Complaints

- ▶ Identity Theft Types Reported by Victims





**ALABAMA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 31,617**

**Fraud and Other Complaints Count from Alabama Consumers = 27,847**

*Top 10 Fraud and Other Complaint Categories Reported by Alabama Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	3,679	13%
2	Prizes, Sweepstakes and Lotteries	2,810	10%
3	Impostor Scams	2,678	10%
4	Telephone and Mobile Services	2,027	7%
5	Banks and Lenders	1,316	5%
6	Auto-Related Complaints	975	4%
7	Television and Electronic Media	761	3%
8	Shop-at-Home and Catalog Sales	685	2%
9	Internet Services	435	2%
10	Health Care	401	1%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Alabama consumers (27,847).

**Identity Theft Complaints Count from Alabama Victims = 3,770**

*Identity Theft Types Reported by Alabama Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,764	47%
2	Credit Card Fraud	462	12%
3	Phone or Utilities Fraud	443	12%
4	Bank Fraud	310	8%
5	Loan Fraud	185	5%
6	Employment-Related Fraud	118	3%
	Other	682	18%
	Attempted Identity Theft	133	4%

<sup>1</sup>Percentages are based on the 3,770 victims reporting from Alabama. Note that CSN identity theft complaints may be coded under multiple theft types.



**ALASKA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,553**

**Fraud and Other Complaints Count from Alaska Consumers = 3,011**

*Top 10 Fraud and Other Complaint Categories Reported by Alaska Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes, Sweepstakes and Lotteries	458	15%
2	Impostor Scams	326	11%
3	Debt Collection	236	8%
4	Banks and Lenders	163	5%
5	Shop-at-Home and Catalog Sales	131	4%
6	Auto-Related Complaints	122	4%
7	Telephone and Mobile Services	115	4%
8	Health Care	91	3%
9	Internet Services	72	2%
10	Credit Bureaus, Information Furnishers and Report Users	44	1%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Alaska consumers (3,011).  
 Note: These figures exclude complaints provided by the Alaska Office of Attorney General.

**Identity Theft Complaints Count from Alaska Victims = 542**

*Identity Theft Types Reported by Alaska Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	296	55%
2	Credit Card Fraud	64	12%
3	Phone or Utilities Fraud	40	7%
4	Bank Fraud	34	6%
5	Employment-Related Fraud	12	2%
6	Loan Fraud	11	2%
	Other	118	22%
	Attempted Identity Theft	18	3%

<sup>1</sup>Percentages are based on the 542 victims reporting from Alaska. Note that CSN identity theft complaints may be coded under multiple theft types.



**ARIZONA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 44,296**

**Fraud and Other Complaints Count from Arizona Consumers = 37,836**

*Top 10 Fraud and Other Complaint Categories Reported by Arizona Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	5,613	15%
2	Debt Collection	3,744	10%
3	Banks and Lenders	2,656	7%
4	Telephone and Mobile Services	2,249	6%
5	Auto-Related Complaints	1,866	5%
6	Prizes, Sweepstakes and Lotteries	1,862	5%
7	Shop-at-Home and Catalog Sales	1,115	3%
8	Television and Electronic Media	1,104	3%
9	Internet Services	886	2%
10	Health Care	842	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Arizona consumers (37,836).

**Identity Theft Complaints Count from Arizona Victims = 6,460**

*Identity Theft Types Reported by Arizona Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	2,011	31%
2	Credit Card Fraud	927	14%
3	Employment-Related Fraud	855	13%
4	Phone or Utilities Fraud	679	11%
5	Bank Fraud	497	8%
6	Loan Fraud	236	4%
	Other	1,674	26%
	Attempted Identity Theft	236	4%

<sup>1</sup>Percentages are based on the 6,460 victims reporting from Arizona. Note that CSN identity theft complaints may be coded under multiple theft types.



**ARKANSAS**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 16,281**

**Fraud and Other Complaints Count from Arkansas Consumers = 13,800**

*Top 10 Fraud and Other Complaint Categories Reported by Arkansas Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	1,481	11%
2	Prizes, Sweepstakes and Lotteries	1,377	10%
3	Impostor Scams	1,195	9%
4	Telephone and Mobile Services	748	5%
5	Banks and Lenders	531	4%
6	Auto-Related Complaints	523	4%
7	Television and Electronic Media	336	2%
8	Shop-at-Home and Catalog Sales	330	2%
9	Internet Services	251	2%
10	Health Care	209	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Arkansas consumers (13,800).

**Identity Theft Complaints Count from Arkansas Victims = 2,481**

*Identity Theft Types Reported by Arkansas Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	663	27%
2	Phone or Utilities Fraud	373	15%
3	Credit Card Fraud	275	11%
4	Bank Fraud	147	6%
5	Employment-Related Fraud	93	4%
6	Loan Fraud	67	3%
	Other	992	40%
	Attempted Identity Theft	71	3%

<sup>1</sup>Percentages are based on the 2,481 victims reporting from Arkansas. Note that CSN identity theft complaints may be coded under multiple theft types.



**CALIFORNIA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 289,120**

**Fraud and Other Complaints Count from California Consumers = 250,138**

*Top 10 Fraud and Other Complaint Categories Reported by California Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	36,387	15%
2	Telephone and Mobile Services	26,552	11%
3	Impostor Scams	24,650	10%
4	Banks and Lenders	16,192	6%
5	Auto-Related Complaints	7,107	3%
6	Prizes, Sweepstakes and Lotteries	6,562	3%
7	Shop-at-Home and Catalog Sales	6,386	3%
8	Internet Services	4,983	2%
9	Credit Bureaus, Information Furnishers and Report Users	4,131	2%
10	Credit Cards	3,889	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from California consumers (250,138).  
 Note: These figures exclude complaints provided by the California Office of Attorney General.

**Identity Theft Complaints Count from California Victims = 38,982**

*Identity Theft Types Reported by California Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	9,639	25%
2	Credit Card Fraud	9,589	25%
3	Phone or Utilities Fraud	4,514	12%
4	Bank Fraud	4,043	10%
5	Employment-Related Fraud	3,177	8%
6	Loan Fraud	1,760	5%
	Other	9,130	23%
	Attempted Identity Theft	2,437	6%

<sup>1</sup>Percentages are based on the 38,982 victims reporting from California. Note that CSN identity theft complaints may be coded under multiple theft types.



**COLORADO**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 36,639**

**Fraud and Other Complaints Count from Colorado Consumers = 32,060**

*Top 10 Fraud and Other Complaint Categories Reported by Colorado Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	4,111	13%
2	Debt Collection	2,932	9%
3	Banks and Lenders	2,206	7%
4	Telephone and Mobile Services	1,769	6%
5	Auto-Related Complaints	1,512	5%
6	Prizes, Sweepstakes and Lotteries	1,189	4%
7	Television and Electronic Media	1,058	3%
8	Shop-at-Home and Catalog Sales	1,011	3%
9	Internet Services	873	3%
10	Credit Bureaus, Information Furnishers and Report Users	627	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Colorado consumers (32,060).  
 Note: These figures exclude complaints provided by the Colorado Office of Attorney General.

**Identity Theft Complaints Count from Colorado Victims = 4,579**

*Identity Theft Types Reported by Colorado Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,654	36%
2	Credit Card Fraud	673	15%
3	Phone or Utilities Fraud	487	11%
4	Bank Fraud	465	10%
5	Employment-Related Fraud	432	9%
6	Loan Fraud	131	3%
	Other	963	21%
	Attempted Identity Theft	217	5%

<sup>1</sup>Percentages are based on the 4,579 victims reporting from Colorado. Note that CSN identity theft complaints may be coded under multiple theft types.



**CONNECTICUT**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 21,383**

**Fraud and Other Complaints Count from Connecticut Consumers = 18,312**

*Top 10 Fraud and Other Complaint Categories Reported by Connecticut Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	2,575	14%
2	Debt Collection	1,925	11%
3	Banks and Lenders	1,334	7%
4	Telephone and Mobile Services	1,212	7%
5	Auto-Related Complaints	1,078	6%
6	Shop-at-Home and Catalog Sales	623	3%
7	Prizes, Sweepstakes and Lotteries	551	3%
8	Credit Cards	425	2%
9	Internet Services	419	2%
10	Health Care	384	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Connecticut consumers (18,312).

**Identity Theft Complaints Count from Connecticut Victims = 3,071**

*Identity Theft Types Reported by Connecticut Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,337	44%
2	Credit Card Fraud	578	19%
3	Phone or Utilities Fraud	381	12%
4	Bank Fraud	235	8%
5	Employment-Related Fraud	138	4%
6	Loan Fraud	90	3%
	Other	486	16%
	Attempted Identity Theft	162	5%

<sup>1</sup>Percentages are based on the 3,071 victims reporting from Connecticut. Note that CSN identity theft complaints may be coded under multiple theft types.





**DELAWARE**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,928**

**Fraud and Other Complaints Count from Delaware Consumers = 7,197**

*Top 10 Fraud and Other Complaint Categories Reported by Delaware Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	992	14%
2	Debt Collection	899	12%
3	Banks and Lenders	602	8%
4	Telephone and Mobile Services	442	6%
5	Prizes, Sweepstakes and Lotteries	337	5%
6	Auto-Related Complaints	317	4%
7	Shop-at-Home and Catalog Sales	203	3%
8	Credit Cards	168	2%
9	Credit Bureaus, Information Furnishers and Report Users	158	2%
10	Television and Electronic Media	154	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Delaware consumers (7,197).

**Identity Theft Complaints Count from Delaware Victims = 731**

*Identity Theft Types Reported by Delaware Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	270	37%
2	Credit Card Fraud	120	16%
3	Phone or Utilities Fraud	108	15%
4	Bank Fraud	70	10%
5	Loan Fraud	33	5%
6	Employment-Related Fraud	25	3%
	Other	155	21%
	Attempted Identity Theft	25	3%

<sup>1</sup>Percentages are based on the 731 victims reporting from Delaware. Note that CSN identity theft complaints may be coded under multiple theft types.



**DISTRICT OF COLUMBIA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 7,546**

**Fraud and Other Complaints Count from District of Columbia Consumers = 6,605**

*Top 10 Fraud and Other Complaint Categories Reported by District of Columbia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	986	15%
2	Banks and Lenders	630	10%
3	Impostor Scams	624	9%
4	Telephone and Mobile Services	496	8%
5	Auto-Related Complaints	205	3%
6	Prizes, Sweepstakes and Lotteries	189	3%
7	Shop-at-Home and Catalog Sales	187	3%
8	Credit Cards	169	3%
9	Television and Electronic Media	158	2%
10	Credit Bureaus, Information Furnishers and Report Users	146	2%
10	Internet Services	146	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from District of Columbia consumers (6,605).

**Identity Theft Complaints Count from District of Columbia Victims = 941**

*Identity Theft Types Reported by District of Columbia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	313	33%
2	Credit Card Fraud	165	18%
3	Phone or Utilities Fraud	147	16%
4	Bank Fraud	79	8%
5	Loan Fraud	57	6%
6	Employment-Related Fraud	38	4%
	Other	210	22%
	Attempted Identity Theft	36	4%

<sup>1</sup>Percentages are based on the 941 victims reporting from District of Columbia. Note that CSN identity theft complaints may be coded under multiple theft types.



**FLORIDA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 237,451**

**Fraud and Other Complaints Count from Florida Consumers = 200,392**

*Top 10 Fraud and Other Complaint Categories Reported by Florida Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	40,396	20%
2	Telephone and Mobile Services	22,291	11%
3	Impostor Scams	14,300	7%
4	Banks and Lenders	11,219	6%
5	Auto-Related Complaints	6,056	3%
6	Prizes, Sweepstakes and Lotteries	4,908	2%
7	Television and Electronic Media	3,700	2%
8	Shop-at-Home and Catalog Sales	3,590	2%
9	Credit Bureaus, Information Furnishers and Report Users	2,849	1%
10	Internet Services	2,642	1%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Florida consumers (200,392).

**Identity Theft Complaints Count from Florida Victims = 37,059**

*Identity Theft Types Reported by Florida Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	19,126	52%
2	Credit Card Fraud	5,593	15%
3	Bank Fraud	3,052	8%
4	Phone or Utilities Fraud	2,976	8%
5	Employment-Related Fraud	1,009	3%
6	Loan Fraud	829	2%
	Other	5,539	15%
	Attempted Identity Theft	2,421	7%

<sup>1</sup>Percentages are based on the 37,059 victims reporting from Florida. Note that CSN identity theft complaints may be coded under multiple theft types.



**GEORGIA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 89,910**

**Fraud and Other Complaints Count from Georgia Consumers = 78,526**

*Top 10 Fraud and Other Complaint Categories Reported by Georgia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	13,816	18%
2	Telephone and Mobile Services	8,848	11%
3	Impostor Scams	5,172	7%
4	Banks and Lenders	4,981	6%
5	Auto-Related Complaints	3,217	4%
6	Prizes, Sweepstakes and Lotteries	2,549	3%
7	Television and Electronic Media	2,406	3%
8	Shop-at-Home and Catalog Sales	1,646	2%
9	Credit Bureaus, Information Furnishers and Report Users	1,386	2%
10	Health Care	1,201	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Georgia consumers (78,526).

**Identity Theft Complaints Count from Georgia Victims = 11,384**

*Identity Theft Types Reported by Georgia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	4,635	41%
2	Credit Card Fraud	1,723	15%
3	Phone or Utilities Fraud	1,630	14%
4	Bank Fraud	922	8%
5	Loan Fraud	607	5%
6	Employment-Related Fraud	346	3%
	Other	2,459	22%
	Attempted Identity Theft	444	4%

<sup>1</sup>Percentages are based on the 11,384 victims reporting from Georgia. Note that CSN identity theft complaints may be coded under multiple theft types.



**HAWAII**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 6,537**

**Fraud and Other Complaints Count from Hawaii Consumers = 5,957**

*Top 10 Fraud and Other Complaint Categories Reported by Hawaii Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	757	13%
2	Prizes, Sweepstakes and Lotteries	674	11%
3	Debt Collection	484	8%
4	Banks and Lenders	464	8%
5	Telephone and Mobile Services	281	5%
6	Shop-at-Home and Catalog Sales	250	4%
7	Auto-Related Complaints	234	4%
8	Internet Services	159	3%
9	Credit Bureaus, Information Furnishers and Report Users	145	2%
10	Credit Cards	125	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Hawaii consumers (5,957).  
 Note: These figures exclude complaints provided by the Hawaii Office of Consumer Protection.

**Identity Theft Complaints Count from Hawaii Victims = 580**

*Identity Theft Types Reported by Hawaii Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	199	34%
2	Credit Card Fraud	125	22%
3	Bank Fraud	59	10%
4	Phone or Utilities Fraud	37	6%
5	Loan Fraud	24	4%
6	Employment-Related Fraud	12	2%
	Other	147	25%
	Attempted Identity Theft	37	6%

<sup>1</sup>Percentages are based on the 580 victims reporting from Hawaii. Note that CSN identity theft complaints may be coded under multiple theft types.



**IDAHO**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 8,428**

**Fraud and Other Complaints Count from Idaho Consumers = 7,466**

*Top 10 Fraud and Other Complaint Categories Reported by Idaho Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	983	13%
2	Debt Collection	907	12%
3	Banks and Lenders	448	6%
4	Telephone and Mobile Services	406	5%
5	Prizes, Sweepstakes and Lotteries	391	5%
6	Auto-Related Complaints	349	5%
7	Health Care	239	3%
8	Internet Services	232	3%
9	Shop-at-Home and Catalog Sales	218	3%
10	Television and Electronic Media	176	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Idaho consumers (7,466).

Note: These figures exclude complaints provided by the Idaho Office of Attorney General.

**Identity Theft Complaints Count from Idaho Victims = 962**

*Identity Theft Types Reported by Idaho Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	361	38%
2	Credit Card Fraud	153	16%
3	Phone or Utilities Fraud	113	12%
4	Bank Fraud	72	7%
5	Loan Fraud	70	7%
6	Employment-Related Fraud	30	3%
	Other	192	20%
	Attempted Identity Theft	57	6%

<sup>1</sup>Percentages are based on the 962 victims reporting from Idaho. Note that CSN identity theft complaints may be coded under multiple theft types.



**ILLINOIS**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 73,355**

**Fraud and Other Complaints Count from Illinois Consumers = 61,038**

*Top 10 Fraud and Other Complaint Categories Reported by Illinois Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	7,359	12%
2	Debt Collection	6,617	11%
3	Banks and Lenders	4,763	8%
4	Telephone and Mobile Services	3,741	6%
5	Auto-Related Complaints	2,812	5%
6	Television and Electronic Media	2,483	4%
7	Prizes, Sweepstakes and Lotteries	2,481	4%
8	Shop-at-Home and Catalog Sales	2,042	3%
9	Internet Services	1,594	3%
10	Health Care	1,318	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Illinois consumers (61,038).

**Identity Theft Complaints Count from Illinois Victims = 12,317**

*Identity Theft Types Reported by Illinois Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	4,549	37%
2	Phone or Utilities Fraud	2,174	18%
3	Credit Card Fraud	1,918	16%
4	Bank Fraud	893	7%
5	Employment-Related Fraud	570	5%
6	Loan Fraud	480	4%
	Other	2,353	19%
	Attempted Identity Theft	590	5%

<sup>1</sup>Percentages are based on the 12,317 victims reporting from Illinois. Note that CSN identity theft complaints may be coded under multiple theft types.



**INDIANA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 35,154**

**Fraud and Other Complaints Count from Indiana Consumers = 30,656**

*Top 10 Fraud and Other Complaint Categories Reported by Indiana Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	4,244	14%
2	Debt Collection	3,184	10%
3	Prizes, Sweepstakes and Lotteries	2,173	7%
4	Telephone and Mobile Services	1,736	6%
5	Banks and Lenders	1,691	6%
6	Auto-Related Complaints	1,461	5%
7	Television and Electronic Media	1,111	4%
8	Shop-at-Home and Catalog Sales	957	3%
9	Health Care	660	2%
10	Internet Services	641	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Indiana consumers (30,656).

Note: These figures exclude complaints provided by the Indiana Office of Attorney General.

**Identity Theft Complaints Count from Indiana Victims = 4,498**

*Identity Theft Types Reported by Indiana Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,776	39%
2	Phone or Utilities Fraud	764	17%
3	Credit Card Fraud	592	13%
4	Bank Fraud	320	7%
5	Employment-Related Fraud	194	4%
6	Loan Fraud	153	3%
	Other	886	20%
	Attempted Identity Theft	181	4%

<sup>1</sup>Percentages are based on the 4,498 victims reporting from Indiana. Note that CSN identity theft complaints may be coded under multiple theft types.





**IOWA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,860**

**Fraud and Other Complaints Count from Iowa Consumers = 11,354**

*Top 10 Fraud and Other Complaint Categories Reported by Iowa Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	1,299	11%
2	Debt Collection	1,206	11%
3	Telephone and Mobile Services	947	8%
4	Prizes, Sweepstakes and Lotteries	839	7%
5	Banks and Lenders	578	5%
6	Auto-Related Complaints	456	4%
7	Shop-at-Home and Catalog Sales	418	4%
8	Television and Electronic Media	325	3%
9	Internet Services	287	3%
10	Health Care	241	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Iowa consumers (11,354).

Note: These figures exclude complaints provided by the Iowa Office of Attorney General.

**Identity Theft Complaints Count from Iowa Victims = 1,506**

*Identity Theft Types Reported by Iowa Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	677	45%
2	Credit Card Fraud	221	15%
3	Phone or Utilities Fraud	166	11%
4	Bank Fraud	106	7%
5	Employment-Related Fraud	55	4%
6	Loan Fraud	53	4%
	Other	311	21%
	Attempted Identity Theft	56	4%

<sup>1</sup>Percentages are based on the 1,506 victims reporting from Iowa. Note that CSN identity theft complaints may be coded under multiple theft types.



**KANSAS**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 14,461**

**Fraud and Other Complaints Count from Kansas Consumers = 12,569**

*Top 10 Fraud and Other Complaint Categories Reported by Kansas Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	1,594	13%
2	Impostor Scams	1,456	12%
3	Prizes, Sweepstakes and Lotteries	780	6%
4	Telephone and Mobile Services	649	5%
5	Banks and Lenders	632	5%
6	Auto-Related Complaints	509	4%
7	Shop-at-Home and Catalog Sales	398	3%
8	Internet Services	303	2%
9	Television and Electronic Media	266	2%
10	Health Care	220	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Kansas consumers (12,569).

**Identity Theft Complaints Count from Kansas Victims = 1,892**

*Identity Theft Types Reported by Kansas Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	647	34%
2	Credit Card Fraud	325	17%
3	Bank Fraud	211	11%
4	Phone or Utilities Fraud	191	10%
5	Loan Fraud	131	7%
6	Employment-Related Fraud	81	4%
	Other	378	20%
	Attempted Identity Theft	109	6%

<sup>1</sup>Percentages are based on the 1,892 victims reporting from Kansas. Note that CSN identity theft complaints may be coded under multiple theft types.



**KENTUCKY**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 22,265**

**Fraud and Other Complaints Count from Kentucky Consumers = 19,907**

*Top 10 Fraud and Other Complaint Categories Reported by Kentucky Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	2,287	11%
2	Impostor Scams	2,285	11%
3	Prizes, Sweepstakes and Lotteries	1,547	8%
4	Telephone and Mobile Services	1,252	6%
5	Auto-Related Complaints	1,135	6%
6	Banks and Lenders	1,107	6%
7	Shop-at-Home and Catalog Sales	654	3%
8	Television and Electronic Media	578	3%
9	Internet Services	478	2%
10	Health Care	401	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Kentucky consumers (19,907).

**Identity Theft Complaints Count from Kentucky Victims = 2,358**

*Identity Theft Types Reported by Kentucky Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,024	43%
2	Credit Card Fraud	407	17%
3	Phone or Utilities Fraud	254	11%
4	Bank Fraud	172	7%
5	Loan Fraud	106	4%
6	Employment-Related Fraud	96	4%
	Other	440	19%
	Attempted Identity Theft	115	5%

<sup>1</sup>Percentages are based on the 2,358 victims reporting from Kentucky. Note that CSN identity theft complaints may be coded under multiple theft types.



**LOUISIANA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 28,489**

**Fraud and Other Complaints Count from Louisiana Consumers = 25,059**

*Top 10 Fraud and Other Complaint Categories Reported by Louisiana Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	3,741	15%
2	Impostor Scams	2,322	9%
3	Telephone and Mobile Services	2,195	9%
4	Prizes, Sweepstakes and Lotteries	1,915	8%
5	Banks and Lenders	1,345	5%
6	Auto-Related Complaints	949	4%
7	Shop-at-Home and Catalog Sales	660	3%
8	Television and Electronic Media	498	2%
9	Credit Bureaus, Information Furnishers and Report Users	457	2%
10	Internet Auction	363	1%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Louisiana consumers (25,059).  
 Note: These figures exclude complaints provided by the Louisiana Office of Attorney General.

**Identity Theft Complaints Count from Louisiana Victims = 3,430**

*Identity Theft Types Reported by Louisiana Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,558	45%
2	Credit Card Fraud	465	14%
3	Phone or Utilities Fraud	401	12%
4	Loan Fraud	293	9%
5	Bank Fraud	250	7%
6	Employment-Related Fraud	89	3%
	Other	559	16%
	Attempted Identity Theft	135	4%

<sup>1</sup>Percentages are based on the 3,430 victims reporting from Louisiana. Note that CSN identity theft complaints may be coded under multiple theft types.



**MAINE**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 6,602**

**Fraud and Other Complaints Count from Maine Consumers = 5,909**

*Top 10 Fraud and Other Complaint Categories Reported by Maine Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	814	14%
2	Debt Collection	568	10%
3	Telephone and Mobile Services	443	7%
4	Banks and Lenders	401	7%
5	Prizes, Sweepstakes and Lotteries	311	5%
6	Auto-Related Complaints	250	4%
7	Shop-at-Home and Catalog Sales	216	4%
8	Internet Services	191	3%
9	Television and Electronic Media	184	3%
10	Credit Cards	126	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Maine consumers (5,909).

Note: These figures exclude complaints provided by the Maine Office of Attorney General.

**Identity Theft Complaints Count from Maine Victims = 693**

*Identity Theft Types Reported by Maine Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	393	57%
2	Credit Card Fraud	100	14%
3	Phone or Utilities Fraud	56	8%
4	Bank Fraud	50	7%
5	Loan Fraud	16	2%
6	Employment-Related Fraud	6	1%
	Other	102	15%
	Attempted Identity Theft	32	5%

<sup>1</sup>Percentages are based on the 693 victims reporting from Maine. Note that CSN identity theft complaints may be coded under multiple theft types.



**MARYLAND**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 46,103**

**Fraud and Other Complaints Count from Maryland Consumers = 40,369**

*Top 10 Fraud and Other Complaint Categories Reported by Maryland Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	4,906	12%
2	Debt Collection	4,335	11%
3	Banks and Lenders	4,043	10%
4	Telephone and Mobile Services	2,576	6%
5	Auto-Related Complaints	1,925	5%
6	Prizes, Sweepstakes and Lotteries	1,625	4%
7	Shop-at-Home and Catalog Sales	1,287	3%
8	Television and Electronic Media	979	2%
9	Internet Services	918	2%
10	Credit Bureaus, Information Furnishers and Report Users	849	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Maryland consumers (40,369).

**Identity Theft Complaints Count from Maryland Victims = 5,734**

*Identity Theft Types Reported by Maryland Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	2,026	35%
2	Credit Card Fraud	1,035	18%
3	Phone or Utilities Fraud	798	14%
4	Bank Fraud	508	9%
5	Loan Fraud	248	4%
6	Employment-Related Fraud	204	4%
	Other	1,295	23%
	Attempted Identity Theft	297	5%

<sup>1</sup>Percentages are based on the 5,734 victims reporting from Maryland. Note that CSN identity theft complaints may be coded under multiple theft types.



**MASSACHUSETTS**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 42,538**

**Fraud and Other Complaints Count from Massachusetts Consumers = 37,422**

*Top 10 Fraud and Other Complaint Categories Reported by Massachusetts Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	5,250	14%
2	Telephone and Mobile Services	3,390	9%
3	Debt Collection	3,359	9%
4	Banks and Lenders	2,409	6%
5	Auto-Related Complaints	1,512	4%
6	Prizes, Sweepstakes and Lotteries	1,171	3%
7	Shop-at-Home and Catalog Sales	1,142	3%
8	Internet Services	841	2%
9	Television and Electronic Media	739	2%
10	Credit Cards	711	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Massachusetts consumers (37,422).

Note: These figures exclude complaints provided by the Massachusetts Office of Attorney General.

**Identity Theft Complaints Count from Massachusetts Victims = 5,116**

*Identity Theft Types Reported by Massachusetts Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	2,199	43%
2	Credit Card Fraud	797	16%
3	Phone or Utilities Fraud	651	13%
4	Bank Fraud	348	7%
5	Employment-Related Fraud	266	5%
6	Loan Fraud	129	3%
	Other	947	19%
	Attempted Identity Theft	289	6%

<sup>1</sup>Percentages are based on the 5,116 victims reporting from Massachusetts. Note that CSN identity theft complaints may be coded under multiple theft types.



**MICHIGAN**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 84,582**

**Fraud and Other Complaints Count from Michigan Consumers = 74,244**

*Top 10 Fraud and Other Complaint Categories Reported by Michigan Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	14,284	19%
2	Telephone and Mobile Services	10,357	14%
3	Impostor Scams	5,538	7%
4	Banks and Lenders	3,566	5%
5	Prizes, Sweepstakes and Lotteries	2,510	3%
6	Auto-Related Complaints	1,637	2%
7	Shop-at-Home and Catalog Sales	1,612	2%
8	Television and Electronic Media	1,547	2%
9	Internet Services	1,056	1%
10	Health Care	971	1%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Michigan consumers (74,244).

Note: These figures exclude complaints provided by the Michigan Office of Attorney General.

**Identity Theft Complaints Count from Michigan Victims = 10,338**

*Identity Theft Types Reported by Michigan Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	4,362	42%
2	Phone or Utilities Fraud	2,301	22%
3	Credit Card Fraud	1,420	14%
4	Bank Fraud	582	6%
5	Loan Fraud	352	3%
6	Employment-Related Fraud	331	3%
	Other	1,496	14%
	Attempted Identity Theft	488	5%

<sup>1</sup>Percentages are based on the 10,338 victims reporting from Michigan. Note that CSN identity theft complaints may be coded under multiple theft types.





**MINNESOTA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 26,312**

**Fraud and Other Complaints Count from Minnesota Consumers = 23,083**

*Top 10 Fraud and Other Complaint Categories Reported by Minnesota Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	3,309	14%
2	Debt Collection	1,874	8%
3	Banks and Lenders	1,744	8%
4	Telephone and Mobile Services	1,310	6%
5	Prizes, Sweepstakes and Lotteries	964	4%
6	Auto-Related Complaints	894	4%
7	Television and Electronic Media	872	4%
8	Shop-at-Home and Catalog Sales	823	4%
9	Internet Services	684	3%
10	Health Care	659	3%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Minnesota consumers (23,083).

**Identity Theft Complaints Count from Minnesota Victims = 3,229**

*Identity Theft Types Reported by Minnesota Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,170	36%
2	Credit Card Fraud	595	18%
3	Phone or Utilities Fraud	364	11%
4	Bank Fraud	285	9%
5	Employment-Related Fraud	106	3%
6	Loan Fraud	80	2%
	Other	764	24%
	Attempted Identity Theft	183	6%

<sup>1</sup>Percentages are based on the 3,229 victims reporting from Minnesota. Note that CSN identity theft complaints may be coded under multiple theft types.



**MISSISSIPPI**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 15,685**

**Fraud and Other Complaints Count from Mississippi Consumers = 13,276**

*Top 10 Fraud and Other Complaint Categories Reported by Mississippi Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes, Sweepstakes and Lotteries	1,778	13%
2	Impostor Scams	1,515	11%
3	Debt Collection	1,513	11%
4	Telephone and Mobile Services	797	6%
5	Banks and Lenders	721	5%
6	Auto-Related Complaints	457	3%
7	Shop-at-Home and Catalog Sales	385	3%
8	Television and Electronic Media	367	3%
9	Internet Services	219	2%
10	Internet Auction	200	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Mississippi consumers (13,276).

Note: These figures exclude complaints provided by the Mississippi Office of Attorney General.

**Identity Theft Complaints Count from Mississippi Victims = 2,409**

*Identity Theft Types Reported by Mississippi Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,122	47%
2	Phone or Utilities Fraud	363	15%
3	Credit Card Fraud	222	9%
4	Bank Fraud	166	7%
5	Loan Fraud	123	5%
6	Employment-Related Fraud	82	3%
	Other	435	18%
	Attempted Identity Theft	102	4%

<sup>1</sup>Percentages are based on the 2,409 victims reporting from Mississippi. Note that CSN identity theft complaints may be coded under multiple theft types.



**MISSOURI**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 38,499**

**Fraud and Other Complaints Count from Missouri Consumers = 31,304**

*Top 10 Fraud and Other Complaint Categories Reported by Missouri Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	3,568	11%
2	Impostor Scams	3,349	11%
3	Banks and Lenders	2,279	7%
4	Auto-Related Complaints	2,138	7%
5	Telephone and Mobile Services	2,033	6%
6	Prizes, Sweepstakes and Lotteries	1,877	6%
7	Television and Electronic Media	1,199	4%
8	Shop-at-Home and Catalog Sales	1,028	3%
9	Health Care	821	3%
10	Internet Services	774	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Missouri consumers (31,304).

**Identity Theft Complaints Count from Missouri Victims = 7,195**

*Identity Theft Types Reported by Missouri Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	4,464	62%
2	Credit Card Fraud	742	10%
3	Phone or Utilities Fraud	572	8%
4	Bank Fraud	357	5%
5	Loan Fraud	232	3%
6	Employment-Related Fraud	161	2%
	Other	898	12%
	Attempted Identity Theft	259	4%

<sup>1</sup>Percentages are based on the 7,195 victims reporting from Missouri. Note that CSN identity theft complaints may be coded under multiple theft types.



**MONTANA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 5,135**

**Fraud and Other Complaints Count from Montana Consumers = 4,550**

*Top 10 Fraud and Other Complaint Categories Reported by Montana Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	589	13%
2	Debt Collection	431	9%
3	Prizes, Sweepstakes and Lotteries	362	8%
4	Telephone and Mobile Services	234	5%
5	Banks and Lenders	182	4%
6	Shop-at-Home and Catalog Sales	164	4%
7	Internet Services	135	3%
8	Television and Electronic Media	127	3%
9	Auto-Related Complaints	124	3%
10	Foreign Money Offers and Counterfeit Check Scams	81	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Montana consumers (4,550).

Note: These figures exclude complaints provided by the Montana Department of Justice.

**Identity Theft Complaints Count from Montana Victims = 585**

*Identity Theft Types Reported by Montana Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	230	39%
2	Credit Card Fraud	85	15%
3	Phone or Utilities Fraud	42	7%
4	Bank Fraud	40	7%
5	Loan Fraud	23	4%
6	Employment-Related Fraud	21	4%
	Other	158	27%
	Attempted Identity Theft	32	5%

<sup>1</sup>Percentages are based on the 585 victims reporting from Montana. Note that CSN identity theft complaints may be coded under multiple theft types.



**NEBRASKA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 8,721**

**Fraud and Other Complaints Count from Nebraska Consumers = 7,807**

*Top 10 Fraud and Other Complaint Categories Reported by Nebraska Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	989	13%
2	Debt Collection	882	11%
3	Telephone and Mobile Services	451	6%
4	Banks and Lenders	413	5%
5	Prizes, Sweepstakes and Lotteries	354	5%
6	Auto-Related Complaints	341	4%
7	Shop-at-Home and Catalog Sales	287	4%
8	Television and Electronic Media	239	3%
9	Health Care	206	3%
10	Internet Services	195	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Nebraska consumers (7,807).

**Identity Theft Complaints Count from Nebraska Victims = 914**

*Identity Theft Types Reported by Nebraska Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	316	35%
2	Credit Card Fraud	140	15%
3	Phone or Utilities Fraud	116	13%
4	Bank Fraud	70	8%
5	Employment-Related Fraud	64	7%
6	Loan Fraud	49	5%
	Other	196	21%
	Attempted Identity Theft	53	6%

<sup>1</sup>Percentages are based on the 914 victims reporting from Nebraska. Note that CSN identity theft complaints may be coded under multiple theft types.



**NEVADA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 24,798**

**Fraud and Other Complaints Count from Nevada Consumers = 21,952**

*Top 10 Fraud and Other Complaint Categories Reported by Nevada Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	2,834	13%
2	Debt Collection	2,716	12%
3	Telephone and Mobile Services	1,611	7%
4	Banks and Lenders	1,338	6%
5	Auto-Related Complaints	835	4%
6	Prizes, Sweepstakes and Lotteries	790	4%
7	Shop-at-Home and Catalog Sales	571	3%
8	Internet Services	489	2%
9	Credit Bureaus, Information Furnishers and Report Users	450	2%
10	Credit Cards	389	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Nevada consumers (21,952).  
 Note: These figures exclude complaints provided by the Nevada Office of Attorney General.

**Identity Theft Complaints Count from Nevada Victims = 2,846**

*Identity Theft Types Reported by Nevada Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	795	28%
2	Credit Card Fraud	634	22%
3	Phone or Utilities Fraud	308	11%
4	Bank Fraud	292	10%
5	Employment-Related Fraud	170	6%
6	Loan Fraud	160	6%
	Other	750	26%
	Attempted Identity Theft	154	5%

<sup>1</sup>Percentages are based on the 2,846 victims reporting from Nevada. Note that CSN identity theft complaints may be coded under multiple theft types.



**NEW HAMPSHIRE**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 8,190**

**Fraud and Other Complaints Count from New Hampshire Consumers = 7,464**

*Top 10 Fraud and Other Complaint Categories Reported by New Hampshire Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	856	11%
2	Debt Collection	842	11%
3	Banks and Lenders	585	8%
4	Telephone and Mobile Services	470	6%
5	Auto-Related Complaints	421	6%
6	Prizes, Sweepstakes and Lotteries	331	4%
7	Shop-at-Home and Catalog Sales	257	3%
8	Health Care	198	3%
9	Internet Services	190	3%
10	Television and Electronic Media	159	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from New Hampshire consumers (7,464).

**Identity Theft Complaints Count from New Hampshire Victims = 726**

*Identity Theft Types Reported by New Hampshire Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	325	45%
2	Credit Card Fraud	115	16%
3	Phone or Utilities Fraud	75	10%
4	Bank Fraud	60	8%
5	Loan Fraud	20	3%
6	Employment-Related Fraud	19	3%
	Other	135	19%
	Attempted Identity Theft	40	6%

<sup>1</sup>Percentages are based on the 726 victims reporting from New Hampshire. Note that CSN identity theft complaints may be coded under multiple theft types.



**NEW JERSEY**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 60,679**

**Fraud and Other Complaints Count from New Jersey Consumers = 53,535**

*Top 10 Fraud and Other Complaint Categories Reported by New Jersey Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	6,305	12%
2	Impostor Scams	6,128	11%
3	Banks and Lenders	4,809	9%
4	Telephone and Mobile Services	4,133	8%
5	Auto-Related Complaints	2,335	4%
6	Prizes, Sweepstakes and Lotteries	1,687	3%
7	Shop-at-Home and Catalog Sales	1,618	3%
8	Credit Cards	1,235	2%
9	Health Care	1,107	2%
10	Internet Services	1,101	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from New Jersey consumers (53,535).

**Identity Theft Complaints Count from New Jersey Victims = 7,144**

*Identity Theft Types Reported by New Jersey Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	2,042	29%
2	Credit Card Fraud	1,522	21%
3	Phone or Utilities Fraud	956	13%
4	Bank Fraud	815	11%
5	Employment-Related Fraud	346	5%
6	Loan Fraud	287	4%
	Other	1,635	23%
	Attempted Identity Theft	440	6%

<sup>1</sup>Percentages are based on the 7,144 victims reporting from New Jersey. Note that CSN identity theft complaints may be coded under multiple theft types.





**NEW MEXICO**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 12,167**

**Fraud and Other Complaints Count from New Mexico Consumers = 10,556**

*Top 10 Fraud and Other Complaint Categories Reported by New Mexico Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	1,536	15%
2	Debt Collection	1,097	10%
3	Prizes, Sweepstakes and Lotteries	838	8%
4	Banks and Lenders	647	6%
5	Telephone and Mobile Services	596	6%
6	Auto-Related Complaints	435	4%
7	Shop-at-Home and Catalog Sales	338	3%
8	Television and Electronic Media	261	2%
9	Internet Services	233	2%
10	Credit Bureaus, Information Furnishers and Report Users	218	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from New Mexico consumers (10,556).

**Identity Theft Complaints Count from New Mexico Victims = 1,611**

*Identity Theft Types Reported by New Mexico Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	548	34%
2	Credit Card Fraud	222	14%
3	Phone or Utilities Fraud	187	12%
4	Employment-Related Fraud	159	10%
5	Bank Fraud	129	8%
6	Loan Fraud	67	4%
	Other	398	25%
	Attempted Identity Theft	78	5%

<sup>1</sup>Percentages are based on the 1,611 victims reporting from New Mexico. Note that CSN identity theft complaints may be coded under multiple theft types.



**NEW YORK**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 117,456**

**Fraud and Other Complaints Count from New York Consumers = 101,497**

*Top 10 Fraud and Other Complaint Categories Reported by New York Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	10,781	11%
2	Debt Collection	10,332	10%
3	Telephone and Mobile Services	8,746	9%
4	Banks and Lenders	7,168	7%
5	Auto-Related Complaints	4,211	4%
6	Shop-at-Home and Catalog Sales	3,626	4%
7	Prizes, Sweepstakes and Lotteries	3,538	3%
8	Health Care	2,303	2%
9	Internet Services	2,252	2%
10	Credit Cards	2,242	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from New York consumers (101,497).

**Identity Theft Complaints Count from New York Victims = 15,959**

*Identity Theft Types Reported by New York Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	5,023	31%
2	Credit Card Fraud	3,875	24%
3	Phone or Utilities Fraud	2,091	13%
4	Bank Fraud	1,565	10%
5	Employment-Related Fraud	684	4%
6	Loan Fraud	629	4%
	Other	3,155	20%
	Attempted Identity Theft	1,011	6%

<sup>1</sup>Percentages are based on the 15,959 victims reporting from New York. Note that CSN identity theft complaints may be coded under multiple theft types.



**NORTH CAROLINA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 57,838**

**Fraud and Other Complaints Count from North Carolina Consumers = 50,504**

*Top 10 Fraud and Other Complaint Categories Reported by North Carolina Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	5,943	12%
2	Debt Collection	5,562	11%
3	Banks and Lenders	3,867	8%
4	Prizes, Sweepstakes and Lotteries	3,210	6%
5	Telephone and Mobile Services	2,849	6%
6	Auto-Related Complaints	2,663	5%
7	Shop-at-Home and Catalog Sales	1,626	3%
8	Television and Electronic Media	1,624	3%
9	Internet Services	1,083	2%
10	Health Care	1,073	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from North Carolina consumers (50,504).

Note: These figures exclude complaints provided by the North Carolina Department of Justice.

**Identity Theft Complaints Count from North Carolina Victims = 7,334**

*Identity Theft Types Reported by North Carolina Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	3,077	42%
2	Credit Card Fraud	1,136	15%
3	Phone or Utilities Fraud	812	11%
4	Bank Fraud	553	8%
5	Loan Fraud	351	5%
6	Employment-Related Fraud	239	3%
	Other	1,537	21%
	Attempted Identity Theft	321	4%

<sup>1</sup>Percentages are based on the 7,334 victims reporting from North Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.

**NORTH DAKOTA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,792**

**Fraud and Other Complaints Count from North Dakota Consumers = 2,473**

*Top 10 Fraud and Other Complaint Categories Reported by North Dakota Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	357	14%
2	Debt Collection	224	9%
3	Telephone and Mobile Services	160	6%
4	Prizes, Sweepstakes and Lotteries	142	6%
5	Shop-at-Home and Catalog Sales	111	4%
6	Banks and Lenders	94	4%
7	Auto-Related Complaints	77	3%
8	Internet Services	60	2%
9	Credit Bureaus, Information Furnishers and Report Users	48	2%
10	Television and Electronic Media	46	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from North Dakota consumers (2,473).

**Identity Theft Complaints Count from North Dakota Victims = 319**

*Identity Theft Types Reported by North Dakota Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	145	45%
2	Credit Card Fraud	44	14%
3	Phone or Utilities Fraud	33	10%
4	Bank Fraud	24	8%
5	Loan Fraud	17	5%
6	Employment-Related Fraud	8	3%
	Other	57	18%
	Attempted Identity Theft	13	4%

<sup>1</sup>Percentages are based on the 319 victims reporting from North Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.



**OHIO**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 67,865**

**Fraud and Other Complaints Count from Ohio Consumers = 58,704**

*Top 10 Fraud and Other Complaint Categories Reported by Ohio Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	7,773	13%
2	Impostor Scams	6,049	10%
3	Telephone and Mobile Services	4,649	8%
4	Banks and Lenders	4,290	7%
5	Auto-Related Complaints	3,444	6%
6	Prizes, Sweepstakes and Lotteries	2,752	5%
7	Television and Electronic Media	2,091	4%
8	Shop-at-Home and Catalog Sales	1,850	3%
9	Health Care	1,426	2%
10	Internet Services	1,327	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Ohio consumers (58,704).  
 Note: These figures exclude complaints provided by the Ohio Office of Attorney General.

**Identity Theft Complaints Count from Ohio Victims = 9,161**

*Identity Theft Types Reported by Ohio Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	4,652	51%
2	Credit Card Fraud	1,204	13%
3	Phone or Utilities Fraud	1,110	12%
4	Bank Fraud	582	6%
5	Loan Fraud	375	4%
6	Employment-Related Fraud	207	2%
	Other	1,400	15%
	Attempted Identity Theft	398	4%

<sup>1</sup>Percentages are based on the 9,161 victims reporting from Ohio. Note that CSN identity theft complaints may be coded under multiple theft types.



**OKLAHOMA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 19,582**

**Fraud and Other Complaints Count from Oklahoma Consumers = 16,926**

*Top 10 Fraud and Other Complaint Categories Reported by Oklahoma Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	2,112	12%
2	Prizes, Sweepstakes and Lotteries	1,938	11%
3	Impostor Scams	1,739	10%
4	Telephone and Mobile Services	1,056	6%
5	Banks and Lenders	917	5%
6	Auto-Related Complaints	808	5%
7	Shop-at-Home and Catalog Sales	475	3%
8	Television and Electronic Media	349	2%
9	Health Care	321	2%
10	Internet Services	320	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Oklahoma consumers (16,926).

**Identity Theft Complaints Count from Oklahoma Victims = 2,656**

*Identity Theft Types Reported by Oklahoma Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,051	40%
2	Credit Card Fraud	359	14%
3	Phone or Utilities Fraud	290	11%
4	Bank Fraud	209	8%
5	Loan Fraud	140	5%
6	Employment-Related Fraud	131	5%
	Other	634	24%
	Attempted Identity Theft	127	5%

<sup>1</sup>Percentages are based on the 2,656 victims reporting from Oklahoma. Note that CSN identity theft complaints may be coded under multiple theft types.



**OREGON**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 25,015**

**Fraud and Other Complaints Count from Oregon Consumers = 20,069**

*Top 10 Fraud and Other Complaint Categories Reported by Oregon Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	3,510	17%
2	Debt Collection	1,905	9%
3	Banks and Lenders	1,387	7%
4	Telephone and Mobile Services	1,142	6%
5	Prizes, Sweepstakes and Lotteries	928	5%
6	Shop-at-Home and Catalog Sales	730	4%
7	Auto-Related Complaints	725	4%
8	Internet Services	656	3%
9	Television and Electronic Media	546	3%
10	Health Care	429	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Oregon consumers (20,069).

Note: These figures exclude complaints provided by the Oregon Department of Justice.

**Identity Theft Complaints Count from Oregon Victims = 4,946**

*Identity Theft Types Reported by Oregon Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	3,041	61%
2	Credit Card Fraud	518	10%
3	Bank Fraud	263	5%
4	Phone or Utilities Fraud	256	5%
5	Employment-Related Fraud	100	2%
6	Loan Fraud	68	1%
	Other	952	19%
	Attempted Identity Theft	154	3%

<sup>1</sup>Percentages are based on the 4,946 victims reporting from Oregon. Note that CSN identity theft complaints may be coded under multiple theft types.



**PENNSYLVANIA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 80,101**

**Fraud and Other Complaints Count from Pennsylvania Consumers = 69,655**

*Top 10 Fraud and Other Complaint Categories Reported by Pennsylvania Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	8,348	12%
2	Impostor Scams	8,173	12%
3	Telephone and Mobile Services	5,540	8%
4	Banks and Lenders	4,727	7%
5	Prizes, Sweepstakes and Lotteries	3,422	5%
6	Auto-Related Complaints	2,695	4%
7	Shop-at-Home and Catalog Sales	2,262	3%
8	Television and Electronic Media	1,689	2%
9	Internet Services	1,552	2%
10	Health Care	1,310	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Pennsylvania consumers (69,655).

**Identity Theft Complaints Count from Pennsylvania Victims = 10,446**

*Identity Theft Types Reported by Pennsylvania Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	3,613	35%
2	Credit Card Fraud	1,713	16%
3	Phone or Utilities Fraud	1,385	13%
4	Bank Fraud	863	8%
5	Employment-Related Fraud	422	4%
6	Loan Fraud	308	3%
	Other	2,734	26%
	Attempted Identity Theft	483	5%

<sup>1</sup>Percentages are based on the 10,446 victims reporting from Pennsylvania. Note that CSN identity theft complaints may be coded under multiple theft types.





**RHODE ISLAND**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 6,918**

**Fraud and Other Complaints Count from Rhode Island Consumers = 6,219**

*Top 10 Fraud and Other Complaint Categories Reported by Rhode Island Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	925	15%
2	Telephone and Mobile Services	711	11%
3	Impostor Scams	578	9%
4	Banks and Lenders	422	7%
5	Auto-Related Complaints	243	4%
6	Prizes, Sweepstakes and Lotteries	200	3%
7	Shop-at-Home and Catalog Sales	159	3%
8	Credit Bureaus, Information Furnishers and Report Users	134	2%
9	Credit Cards	119	2%
10	Internet Services	113	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Rhode Island consumers (6,219).

**Identity Theft Complaints Count from Rhode Island Victims = 699**

*Identity Theft Types Reported by Rhode Island Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	307	44%
2	Credit Card Fraud	126	18%
3	Phone or Utilities Fraud	82	12%
4	Bank Fraud	55	8%
5	Employment-Related Fraud	27	4%
5	Loan Fraud	27	4%
	Other	99	14%
	Attempted Identity Theft	37	5%

<sup>1</sup>Percentages are based on the 699 victims reporting from Rhode Island. Note that CSN identity theft complaints may be coded under multiple theft types.



**SOUTH CAROLINA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 29,356**

**Fraud and Other Complaints Count from South Carolina Consumers = 25,816**

*Top 10 Fraud and Other Complaint Categories Reported by South Carolina Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	3,752	15%
2	Impostor Scams	2,800	11%
3	Banks and Lenders	1,785	7%
4	Prizes, Sweepstakes and Lotteries	1,629	6%
5	Telephone and Mobile Services	1,411	5%
6	Auto-Related Complaints	1,207	5%
7	Television and Electronic Media	710	3%
8	Shop-at-Home and Catalog Sales	688	3%
9	Internet Services	539	2%
10	Credit Bureaus, Information Furnishers and Report Users	445	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from South Carolina consumers (25,816).  
 Note: These figures exclude complaints provided by the South Carolina Department of Consumer Affairs.

**Identity Theft Complaints Count from South Carolina Victims = 3,540**

*Identity Theft Types Reported by South Carolina Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,255	35%
2	Phone or Utilities Fraud	511	14%
3	Credit Card Fraud	508	14%
4	Bank Fraud	265	7%
5	Loan Fraud	209	6%
6	Employment-Related Fraud	102	3%
	Other	898	25%
	Attempted Identity Theft	155	4%

<sup>1</sup>Percentages are based on the 3,540 victims reporting from South Carolina. Note that CSN identity theft complaints may be coded under multiple theft types.



**SOUTH DAKOTA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,284**

**Fraud and Other Complaints Count from South Dakota Consumers = 2,974**

*Top 10 Fraud and Other Complaint Categories Reported by South Dakota Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	415	14%
2	Impostor Scams	308	10%
3	Prizes, Sweepstakes and Lotteries	245	8%
4	Banks and Lenders	168	6%
5	Telephone and Mobile Services	148	5%
6	Auto-Related Complaints	109	4%
7	Shop-at-Home and Catalog Sales	100	3%
8	Credit Cards	65	2%
9	Internet Services	62	2%
10	Health Care	47	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from South Dakota consumers (2,974).

**Identity Theft Complaints Count from South Dakota Victims = 310**

*Identity Theft Types Reported by South Dakota Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	119	38%
2	Credit Card Fraud	44	14%
3	Phone or Utilities Fraud	34	11%
4	Bank Fraud	29	9%
5	Employment-Related Fraud	15	5%
6	Loan Fraud	9	3%
	Other	59	19%
	Attempted Identity Theft	24	8%

<sup>1</sup>Percentages are based on the 310 victims reporting from South Dakota. Note that CSN identity theft complaints may be coded under multiple theft types.



**TENNESSEE**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 42,340**

**Fraud and Other Complaints Count from Tennessee Consumers = 37,347**

*Top 10 Fraud and Other Complaint Categories Reported by Tennessee Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	4,575	12%
2	Impostor Scams	3,757	10%
3	Prizes, Sweepstakes and Lotteries	2,998	8%
4	Telephone and Mobile Services	2,475	7%
5	Banks and Lenders	2,023	5%
6	Television and Electronic Media	1,619	4%
7	Auto-Related Complaints	1,522	4%
8	Shop-at-Home and Catalog Sales	1,086	3%
9	Internet Services	740	2%
10	Health Care	714	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Tennessee consumers (37,347).  
 Note: These figures exclude complaints provided by the Tennessee Division of Consumer Affairs.

**Identity Theft Complaints Count from Tennessee Victims = 4,993**

*Identity Theft Types Reported by Tennessee Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	1,871	37%
2	Phone or Utilities Fraud	906	18%
3	Credit Card Fraud	736	15%
4	Bank Fraud	389	8%
5	Loan Fraud	234	5%
6	Employment-Related Fraud	150	3%
	Other	952	19%
	Attempted Identity Theft	198	4%

<sup>1</sup>Percentages are based on the 4,993 victims reporting from Tennessee. Note that CSN identity theft complaints may be coded under multiple theft types.



**TEXAS**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 200,311**

**Fraud and Other Complaints Count from Texas Consumers = 174,468**

*Top 10 Fraud and Other Complaint Categories Reported by Texas Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Debt Collection	34,876	20%
2	Telephone and Mobile Services	15,876	9%
3	Impostor Scams	13,869	8%
4	Banks and Lenders	7,916	5%
5	Auto-Related Complaints	6,745	4%
6	Prizes, Sweepstakes and Lotteries	5,528	3%
7	Credit Bureaus, Information Furnishers and Report Users	5,137	3%
8	Shop-at-Home and Catalog Sales	3,811	2%
9	Television and Electronic Media	3,006	2%
10	Internet Services	2,672	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Texas consumers (174,468).

**Identity Theft Complaints Count from Texas Victims = 25,843**

*Identity Theft Types Reported by Texas Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	9,422	36%
2	Credit Card Fraud	3,880	15%
3	Phone or Utilities Fraud	2,952	11%
4	Loan Fraud	2,166	8%
5	Employment-Related Fraud	2,071	8%
6	Bank Fraud	2,012	8%
	Other	5,340	21%
	Attempted Identity Theft	1,069	4%

<sup>1</sup>Percentages are based on the 25,843 victims reporting from Texas. Note that CSN identity theft complaints may be coded under multiple theft types.



**UTAH**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 13,057**

**Fraud and Other Complaints Count from Utah Consumers = 11,471**

*Top 10 Fraud and Other Complaint Categories Reported by Utah Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	1,591	14%
2	Debt Collection	1,171	10%
3	Banks and Lenders	716	6%
4	Prizes, Sweepstakes and Lotteries	687	6%
5	Telephone and Mobile Services	593	5%
6	Auto-Related Complaints	526	5%
7	Internet Services	381	3%
8	Shop-at-Home and Catalog Sales	358	3%
9	Television and Electronic Media	351	3%
10	Health Care	244	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Utah consumers (11,471).

**Identity Theft Complaints Count from Utah Victims = 1,586**

*Identity Theft Types Reported by Utah Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	479	30%
2	Credit Card Fraud	320	20%
3	Phone or Utilities Fraud	163	10%
4	Bank Fraud	146	9%
5	Employment-Related Fraud	118	7%
6	Loan Fraud	74	5%
	Other	385	24%
	Attempted Identity Theft	77	5%

<sup>1</sup>Percentages are based on the 1,586 victims reporting from Utah. Note that CSN identity theft complaints may be coded under multiple theft types.



**VERMONT**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 2,844**

**Fraud and Other Complaints Count from Vermont Consumers = 2,442**

*Top 10 Fraud and Other Complaint Categories Reported by Vermont Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	308	13%
2	Debt Collection	294	12%
3	Banks and Lenders	208	9%
4	Auto-Related Complaints	136	6%
5	Telephone and Mobile Services	128	5%
6	Prizes, Sweepstakes and Lotteries	117	5%
7	Shop-at-Home and Catalog Sales	111	5%
8	Internet Services	85	3%
9	Television and Electronic Media	67	3%
10	Credit Bureaus, Information Furnishers and Report Users	45	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Vermont consumers (2,442).

**Identity Theft Complaints Count from Vermont Victims = 402**

*Identity Theft Types Reported by Vermont Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	223	55%
2	Credit Card Fraud	40	10%
3	Phone or Utilities Fraud	37	9%
4	Bank Fraud	26	6%
5	Loan Fraud	8	2%
6	Employment-Related Fraud	6	1%
	Other	70	17%
	Attempted Identity Theft	20	5%

<sup>1</sup>Percentages are based on the 402 victims reporting from Vermont. Note that CSN identity theft complaints may be coded under multiple theft types.



**VIRGINIA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 55,458**

**Fraud and Other Complaints Count from Virginia Consumers = 49,537**

*Top 10 Fraud and Other Complaint Categories Reported by Virginia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	6,268	13%
2	Debt Collection	5,594	11%
3	Banks and Lenders	3,778	8%
4	Telephone and Mobile Services	2,694	5%
5	Auto-Related Complaints	2,155	4%
6	Prizes, Sweepstakes and Lotteries	1,811	4%
7	Shop-at-Home and Catalog Sales	1,603	3%
8	Credit Bureaus, Information Furnishers and Report Users	1,370	3%
9	Television and Electronic Media	1,321	3%
10	Internet Services	1,193	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Virginia consumers (49,537).

**Identity Theft Complaints Count from Virginia Victims = 5,921**

*Identity Theft Types Reported by Virginia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	2,069	35%
2	Credit Card Fraud	998	17%
3	Phone or Utilities Fraud	968	16%
4	Bank Fraud	560	9%
5	Loan Fraud	198	3%
6	Employment-Related Fraud	145	2%
	Other	1,263	21%
	Attempted Identity Theft	284	5%

<sup>1</sup>Percentages are based on the 5,921 victims reporting from Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.





**WASHINGTON**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 47,057**

**Fraud and Other Complaints Count from Washington Consumers = 36,127**

*Top 10 Fraud and Other Complaint Categories Reported by Washington Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	5,542	15%
2	Debt Collection	3,249	9%
3	Banks and Lenders	2,629	7%
4	Telephone and Mobile Services	2,115	6%
5	Auto-Related Complaints	1,474	4%
6	Prizes, Sweepstakes and Lotteries	1,362	4%
7	Shop-at-Home and Catalog Sales	1,259	3%
8	Television and Electronic Media	1,171	3%
9	Internet Services	1,077	3%
10	Health Care	841	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Washington consumers (36,127).

Note: These figures exclude complaints provided by the Washington Office of Attorney General.

**Identity Theft Complaints Count from Washington Victims = 10,930**

*Identity Theft Types Reported by Washington Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	6,050	55%
2	Credit Card Fraud	1,243	11%
3	Phone or Utilities Fraud	667	6%
4	Bank Fraud	619	6%
5	Employment-Related Fraud	339	3%
6	Loan Fraud	145	1%
	Other	2,724	25%
	Attempted Identity Theft	411	4%

<sup>1</sup>Percentages are based on the 10,930 victims reporting from Washington. Note that CSN identity theft complaints may be coded under multiple theft types.



**WEST VIRGINIA**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 9,770**

**Fraud and Other Complaints Count from West Virginia Consumers = 8,634**

*Top 10 Fraud and Other Complaint Categories Reported by West Virginia Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	998	12%
2	Debt Collection	778	9%
3	Prizes, Sweepstakes and Lotteries	755	9%
4	Telephone and Mobile Services	583	7%
5	Auto-Related Complaints	353	4%
6	Banks and Lenders	336	4%
7	Shop-at-Home and Catalog Sales	318	4%
8	Television and Electronic Media	242	3%
9	Internet Services	185	2%
10	Health Care	142	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from West Virginia consumers (8,634).

**Identity Theft Complaints Count from West Virginia Victims = 1,136**

*Identity Theft Types Reported by West Virginia Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	543	48%
2	Phone or Utilities Fraud	172	15%
3	Credit Card Fraud	158	14%
4	Bank Fraud	67	6%
5	Loan Fraud	23	2%
6	Employment-Related Fraud	20	2%
	Other	189	17%
	Attempted Identity Theft	49	4%

<sup>1</sup>Percentages are based on the 1,136 victims reporting from West Virginia. Note that CSN identity theft complaints may be coded under multiple theft types.



**WISCONSIN**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 28,604**

**Fraud and Other Complaints Count from Wisconsin Consumers = 24,321**

*Top 10 Fraud and Other Complaint Categories Reported by Wisconsin Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Impostor Scams	2,991	12%
2	Debt Collection	2,510	10%
3	Telephone and Mobile Services	1,919	8%
4	Banks and Lenders	1,681	7%
5	Prizes, Sweepstakes and Lotteries	1,099	5%
6	Auto-Related Complaints	1,076	4%
7	Shop-at-Home and Catalog Sales	934	4%
8	Internet Services	690	3%
9	Television and Electronic Media	670	3%
10	Health Care	641	3%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Wisconsin consumers (24,321).

**Identity Theft Complaints Count from Wisconsin Victims = 4,283**

*Identity Theft Types Reported by Wisconsin Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	2,135	50%
2	Credit Card Fraud	610	14%
3	Phone or Utilities Fraud	376	9%
4	Bank Fraud	244	6%
5	Loan Fraud	169	4%
6	Employment-Related Fraud	117	3%
	Other	748	17%
	Attempted Identity Theft	224	5%

<sup>1</sup>Percentages are based on the 4,283 victims reporting from Wisconsin. Note that CSN identity theft complaints may be coded under multiple theft types.



**WYOMING**  
**Consumer Sentinel Network Complaint Figures**  
*January 1 - December 31, 2014*

**Total Number of Identity Theft, Fraud and Other Consumer Complaints = 3,255**

**Fraud and Other Complaints Count from Wyoming Consumers = 2,968**

*Top 10 Fraud and Other Complaint Categories Reported by Wyoming Consumers*

Rank	Top Categories	Complaints	Percentage <sup>1</sup>
1	Prizes, Sweepstakes and Lotteries	365	12%
2	Impostor Scams	343	12%
3	Debt Collection	294	10%
4	Banks and Lenders	124	4%
5	Telephone and Mobile Services	113	4%
6	Auto-Related Complaints	102	3%
7	Shop-at-Home and Catalog Sales	80	3%
8	Television and Electronic Media	70	2%
9	Internet Services	63	2%
10	Credit Bureaus, Information Furnishers and Report Users	55	2%

<sup>1</sup>Percentages are based on the total number of CSN fraud and other complaints from Wyoming consumers (2,968).

**Identity Theft Complaints Count from Wyoming Victims = 287**

*Identity Theft Types Reported by Wyoming Victims*

Rank	Identity Theft Type	Complaints	Percentage <sup>1</sup>
1	Government Documents or Benefits Fraud	109	38%
2	Credit Card Fraud	41	14%
3	Phone or Utilities Fraud	34	12%
4	Bank Fraud	25	9%
5	Employment-Related Fraud	14	5%
6	Loan Fraud	13	5%
	Other	66	23%
	Attempted Identity Theft	16	6%

<sup>1</sup>Percentages are based on the 287 victims reporting from Wyoming. Note that CSN identity theft complaints may be coded under multiple theft types.



## Appendix A1: The Consumer Sentinel Network



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

[www.FTC.gov/Sentinel](http://www.FTC.gov/Sentinel)

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

[www.FTC.gov/idtheft](http://www.FTC.gov/idtheft)

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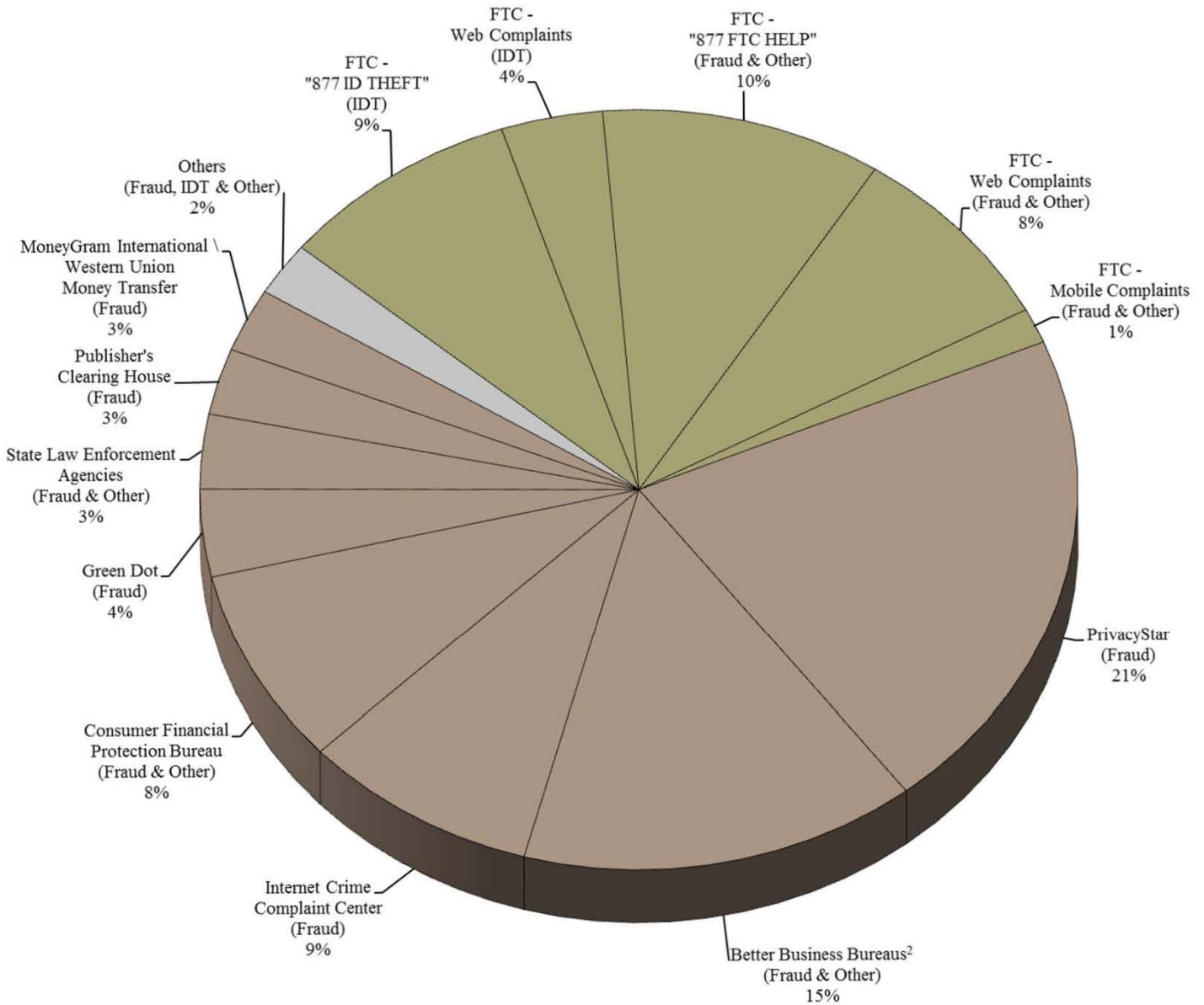


Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. Through econsumer.gov, consumers can file cross-border consumer complaints online and learn about alternative ways to resolve them. All information is available in English, French, German, Japanese, Korean, Polish, Spanish, and Turkish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government website with participating consumer protection law enforcers from 28 nations.

[www.econsumer.gov](http://www.econsumer.gov)

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## Appendix A2: Consumer Sentinel Network Major Data Contributors<sup>1</sup> January 1 – December 31, 2014



<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network complaints (2,582,851) received between January 1 and December 31, 2014. The type of complaints provided by the organization is indicated in parentheses.

<sup>2</sup>For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.



## Appendix A3: Consumer Sentinel Network Data Contributor Details

### January 1 – December 31, 2014

Data Contributors	CY - 2012		CY - 2013		CY - 2014	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
FTC - "877 ID THEFT"	260,982	12%	199,648	9%	229,825	9%
FTC - Web Complaints IDT	87,265	4%	71,728	3%	96,873	4%
FTC - "877 FTC HELP" (Fraud & Other)	253,316	12%	220,185	10%	267,735	10%
FTC - Web Complaints (Fraud & Other)	264,575	13%	210,907	10%	210,072	8%
FTC - Mobile Complaints (Fraud & Other) <sup>2</sup>	-	-	-	-	38,517	1%
PrivacyStar	151,801	7%	246,498	11%	540,198	21%
Better Business Bureaus <sup>3</sup>	402,567	19%	445,245	20%	377,871	15%
Internet Crime Complaint Center	264,896	13%	246,710	11%	225,037	9%
Consumer Financial Protection Bureau	84,127	4%	149,624	7%	217,009	8%
Green Dot	17,334	1%	91,814	4%	96,142	4%
State Law Enforcement Agencies	78,975	4%	87,993	4%	81,842	3%
<i>Ohio Attorney General</i>	19,609	1%	18,032	1%	15,290	1%
<i>Washington Attorney General</i>	11,312	1%	11,789	1%	11,275	<1%
<i>California Attorney General</i>	4,194	<1%	11,239	1%	9,715	<1%
<i>North Carolina Department of Justice</i>	17,277	1%	16,360	1%	8,525	<1%
<i>Massachusetts Attorney General</i>	-	-	62	<1%	7,514	<1%
<i>Maine Attorney General</i>	-	-	4,815	<1%	6,755	<1%
<i>Indiana Attorney General</i>	4,612	<1%	5,081	<1%	4,670	<1%
<i>Oregon Department of Justice</i>	7,763	<1%	5,557	<1%	4,498	<1%
<i>Michigan Attorney General</i>	4,969	<1%	4,166	<1%	4,028	<1%
<i>Tennessee Division of Consumer Affairs</i>	2,331	<1%	3,077	<1%	2,504	<1%
<i>Iowa Attorney General</i>	309	<1%	2,339	<1%	1,832	<1%
<i>Colorado Attorney General</i>	975	<1%	829	<1%	1,237	<1%
<i>South Carolina Department of Consumer Affairs</i>	2,962	<1%	757	<1%	935	<1%
<i>Idaho Attorney General</i>	1,172	<1%	855	<1%	650	<1%
<i>Hawaii Office of Consumer Protection</i>	55	<1%	83	<1%	620	<1%
<i>Montana Department of Justice</i>	379	<1%	730	<1%	538	<1%
<i>Mississippi Attorney General</i>	652	<1%	515	<1%	452	<1%
<i>Nevada Attorney General</i>	60	<1%	264	<1%	423	<1%
<i>Alaska Attorney General</i>	344	<1%	295	<1%	257	<1%
<i>Louisiana Attorney General</i>	-	-	1,148	<1%	124	<1%
Publisher's Clearing House	50,468	2%	56,653	3%	72,733	3%
MoneyGram International <sup>4</sup> \ Western Union Money Transfer	64,848	3%	65,935	3%	70,057	3%
<i>MoneyGram International</i>	20,192	1%	38,253	2%	41,017	2%
<i>Western Union Money Transfer</i>	44,656	2%	27,682	1%	29,040	1%
Others	64,974	3%	57,831	3%	58,940	2%
<i>U.S. Department of the Treasury, Internal Revenue Service</i>	365	<1%	635	<1%	22,136	1%
<i>Canadian Anti-Fraud Centre</i>	21,505	1%	17,272	1%	11,385	<1%
<i>National Fraud Information Center</i>	5,825	<1%	6,798	<1%	9,413	<1%
<i>Lawyers' Committee for Civil Rights</i>	11,128	1%	10,930	1%	5,000	<1%
<i>Identity Theft Assistance Center</i>	20,448	1%	17,741	1%	4,885	<1%
<i>Canada Competition Bureau</i>	3,975	<1%	2,477	<1%	1,750	<1%
<i>U.S. Department of Veterans Affairs</i>	-	-	-	-	1,512	<1%
<i>Los Angeles County Department of Consumer Affairs</i>	815	<1%	726	<1%	926	<1%
<i>Financial Fraud Enforcement Task Force</i>	216	<1%	629	<1%	671	<1%
<i>U.S. Department of Defense</i>	-	-	16	<1%	313	<1%
<i>Privacy Rights Clearinghouse</i>	252	<1%	126	<1%	261	<1%
<i>U.S. Department of Education</i>	46	<1%	59	<1%	210	<1%
<i>U.S. Senate Special Committee on Aging</i>	-	-	107	<1%	191	<1%
<i>Iowa Clinton County Sheriff's Office</i>	3	<1%	40	<1%	154	<1%
<i>U.S. Department of Health and Human Services</i>	-	-	124	<1%	38	<1%
<i>Other Data Contributors</i>	396	<1%	151	<1%	95	<1%

<sup>1</sup>Percentages are based on the total number of CSN complaints: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851.

<sup>2</sup>FTC - Mobile Complaint Assistant was activated in CY-2014.

<sup>3</sup>For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.

<sup>4</sup>MoneyGram International provides the FTC certain types of complaints that Western Union does not, such as complaints from consumers outside the United States and information about additional transactions that MoneyGram has linked to a consumer fraud complaint after investigating the transaction and contacting the sender.



## Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors *January 1 – December 31, 2014*

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Alabama, Birmingham	Kentucky, Lexington	Ohio, Toledo
Alabama, Huntsville	Kentucky, Louisville	Ohio, Youngstown
Alabama, Mobile	Louisiana, Baton Rouge	Oklahoma, Oklahoma City
Alberta, Calgary (Canada)	Louisiana, Lafayette (Acadiana)	Oklahoma, Tulsa
Alberta, Edmonton (Canada)	Louisiana, Lake Charles	Ontario, London (Canada)
Arizona, Phoenix	Louisiana, Monroe	Ontario, Ottawa (Canada)
Arizona, Tucson	Louisiana, New Orleans	Pennsylvania, Pittsburgh
Arkansas, Little Rock	Louisiana, Shreveport	Saskatchewan, Regina (Canada)
British Columbia, Vancouver (Canada)	Manitoba, Winnipeg (Canada)	South Carolina, Columbia
British Columbia, Victoria (Canada)	Maryland, Baltimore	South Carolina, Greenville
California, Fresno	Massachusetts, Boston	South Carolina, Myrtle Beach
California, Oakland	Massachusetts, Worcester	Tennessee, Chattanooga
California, Sacramento	Michigan, Detroit (Eastern)	Tennessee, Knoxville
California, San Diego	Michigan, Grand Rapids	Tennessee, Memphis
California, San Jose (Silicon Valley)	Minnesota, Saint Paul	Tennessee, Nashville
California, Santa Ana (Orange County)	Mississippi, Jackson	Texas, Abilene
California, Santa Barbara (Tri-Counties)	Missouri, Kansas City	Texas, Amarillo
Colorado, Colorado Springs	Missouri, Saint Louis	Texas, Austin
Colorado, Denver	Missouri, Springfield	Texas, Beaumont
Colorado, Fort Collins	Nebraska, Omaha	Texas, Brazos Valley (Bryan)
Connecticut, Wallingford	Nevada, Las Vegas	Texas, Dallas
Delaware, Wilmington	Nevada, Reno	Texas, El Paso
District of Columbia, Washington	New Hampshire, Concord	Texas, Fort Worth
Florida, Clearwater	New Jersey, Trenton	Texas, Houston
Florida, Jacksonville (Northeast Florida)	New Mexico, Albuquerque	Texas, Lubbock (South Plains)
Florida, Orlando	New York, Buffalo	Texas, San Angelo
Florida, Pensacola	New York, New York City	Texas, Tyler
Florida, West Palm Beach	North Carolina, Asheville	Texas, Wichita Falls
Georgia, Atlanta, Athens and Northeast Georgia	North Carolina, Charlotte	Utah, Salt Lake City
Georgia, Columbus	North Carolina, Greensboro	Virginia, Norfolk
Georgia, Macon	North Carolina, Raleigh	Virginia, Richmond
Hawaii, Honolulu	North Carolina, Winston-Salem	Virginia, Roanoke
Idaho, Boise	Nova Scotia, Halifax (Canada)	Washington, DuPont
Illinois, Chicago	Ohio, Akron	Washington, Spokane
Illinois, Peoria	Ohio, Canton	Wisconsin, Milwaukee
Indiana, Evansville	Ohio, Cincinnati	
Indiana, Fort Wayne	Ohio, Cleveland	
Indiana, Indianapolis	Ohio, Columbus	
Iowa, Des Moines	Ohio, Dayton	



## Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

1	<b>Advance Payments for Credit Services:</b> The promise of a loan or credit card that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee; services offering to recover government refunds or unclaimed funds; etc. (Fraud Category)
2	<b>Auto-Related Complaints:</b> Misleading or deceptive claims regarding auto prices, financing, leasing or warranties; repair\maintenance issues with newly purchased used or new cars, including dissatisfaction with service provided by auto mechanics; price fixing and price gouging concerns against gas stations and oil companies; etc. (Other Category)
3	<b>Banks and Lenders:</b> Deceptive or predatory mortgage lending practices; problems with modification of mortgage terms; miscellaneous customer service and account issues with bank or credit union products, including payday loans, student loans, auto title loans, fees and overdraft charges; other finance company lending products, services and practices; etc. (Other Category)
4	<b>Business and Job Opportunities:</b> Complaints about franchise or business opportunities; promotion of distributing goods and services, provided by the promoter, with assistance in the form of locations, accounts or customers. Also, complaints about work-at-home plans: an offer a consumer may receive or seek out to work directly from home (e.g. stuffing envelopes or processing medical claims), as well as complaints about multi-level marketing schemes, employment agencies or job counseling, overseas work, inventions or idea promotions. (Fraud Category)
5	<b>Buyers' Clubs:</b> Complaints involving free trials or discounts on products and services; a buyers' club membership becomes a fraud when consumers are billed for "memberships" they did not agree to purchase. Frequently, consumers are offered a free trial offer and are automatically enrolled and charged fees once the free trial period is over. (Fraud Category)
6	<b>Charitable Solicitations:</b> Misleading pitches for donations to benefit local service organizations; solicitations for bogus charity or relief organizations; etc. (Fraud Category)
7	<b>Computer Equipment and Software:</b> Problems with computer software, hardware and computer equipment purchases; unwanted or unauthorized software installations and downloads; etc. (Other Category)
8	<b>Credit Bureaus, Information Furnishers and Report Users:</b> Credit Reporting Agency (CRA) or furnisher provides inaccurate information or fails to reinvestigate disputed information; CRA provides inadequate phone help; difficulties ordering free annual credit reports; impermissible access to\inquiry on credit reports; etc. (Other Category)
9	<b>Credit Cards:</b> Account or billing issues, including interest rate changes, late fees, credit disputes and overcharges; fraudulent credit card offers\phishing attempts; etc. (Other Category)
10	<b>Debt Collection:</b> Debt collector calls repeatedly or continuously, falsely represents the amount or status of debt, fails to send written notice of debt, falsely threatens suit, uses profane language, fails to identify self as debt collector and\or violates other provisions of the Fair Debt Collection Practices Act. (Other Category)
11	<b>Education:</b> Complaints about trade or vocational school services, including issues related to accreditation, billing and collection, or institutional advertising claims related to usefulness of the degree or job prospects after graduation. Also, complaints about traditional colleges and universities. (Other Category)
12	<b>Foreign Money Offers and Counterfeit Check Scams:</b> Letters or e-mails offering the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers or other identifying information from the victim; fraudulent schemes involving foreign lotteries, mystery shoppers or Internet purchases\classified ads in which a counterfeit check overpayment is received along with a request to wire back the difference immediately after check deposit, leaving the victim responsible for the funds withdrawn; etc. (Fraud Category)
13	<b>Grants:</b> Deceptive practices by businesses or individuals marketing either government grant opportunities or financial aid assistance services; problems with student loan processors, debt collectors collecting on defaulted student loans, diploma mills and other unaccredited educational institutions; etc. (Fraud Category)
14	<b>Health Care:</b> Fraudulent, misleading or deceptive claims for vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits; medical discount plans; as well as complaints about over-the-counter or prescription drugs; other medical products, supplies or treatments; etc. (Fraud Category)
15	<b>Home Repair, Improvement and Products:</b> Defective furniture or appliances; service or warranty-related issues; furniture or appliance delivery problems, including receiving wrong or incomplete products; problems with home repair services and contractors; issues with home protection devices or services; as well as complaints about general housing-related issues; etc. (Other Category)

## Appendix B1: Consumer Sentinel Network Complaint Category Descriptions

16	<b>Identity Theft:</b> When someone appropriates your personal identifying information (like your Social Security number or credit card account number) to commit fraud or theft. (Identity Theft Category)
17	<b>Impostor Scams:</b> Complaints about scammers claiming to be friends, family, a romantic interest, companies or government agencies to induce people to send money or divulge personal information. Complaints include the following: scammers posing as friends or relatives stranded in foreign countries without money; scammers claiming to be working for or affiliated with a government agency; and scammers claiming to be affiliated with a private entity (e.g. a charity or company). (Fraud Category)
18	<b>Internet Auction:</b> Non-delivery or late delivery of goods; delivery of goods that are less valuable than advertised; failure to disclose all the relevant information about the product or terms of the sale; etc. (Fraud Category)
19	<b>Internet Services:</b> Problems with trial offers from Internet Service Providers ("ISPs"); difficulty canceling an ISP account; issues with Internet entertainment services, Internet gaming and social networking services; undisclosed charges; website design and hosting services; spyware, adware and malware issues; as well as general complaints about information or functionality related to websites; etc. (Fraud Category)
20	<b>Investment-Related Complaints:</b> Investment opportunities in day trading; gold and gems; art; rare coins; other investment products; as well as complaints about companies that offer advice or seminars on investments; etc. (Fraud Category)
21	<b>Magazines and Books:</b> Pitches for "free," "pre-paid," or "special" magazine or book subscription deals; etc. (Fraud Category)
22	<b>Mortgage Foreclosure Relief and Debt Management:</b> Complaints about mortgage lenders, brokers and other entities making false promises to save consumers' homes from foreclosure; mortgage refinancing, mortgage term modifications and debt management issues; credit organizations charging excessive fees, making false promises to provide free services, pay creditors or reduce interest rates. (Fraud Category)
23	<b>Office Supplies and Services:</b> Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes; etc. (Fraud Category)
24	<b>Prizes, Sweepstakes and Lotteries:</b> Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail; etc. (Fraud Category)
25	<b>Real Estate:</b> Complaints about deceptive and misleading practices involving real estate agents and companies, real estate appraisers and appraisal services, real estate consultants, real estate property management and real estate land developers. (Other Category)
26	<b>Shop-at-Home and Catalog Sales:</b> 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. (Fraud Category)
27	<b>Tax Preparers:</b> Complaints about companies that engage in "skimming" consumer tax refunds or charging inflated fees while promising substantial refunds. Also, companies aiding consumers in willfully and intentionally falsifying information on a tax return to limit the amount of tax liability. Complaints include entities pretending to be tax preparers or the IRS in order to obtain funds or information from consumers. (Fraud Category)
28	<b>Telephone and Mobile Services:</b> Complaints about advertising related to mobile plans, rates or coverage areas; unsolicited mobile text messages; problems with mobile applications or downloads; other mobile device problems; charges for calls to "toll-free" numbers; unauthorized charges, such as charges for calls consumers did not make; unauthorized switching of consumers' phone service provider; misleading pre-paid phone card offers; as well as complaints about VoIP services; unsolicited faxes; etc. (Fraud Category)
29	<b>Television and Electronic Media:</b> Problems with TV reception, installation, billing and promotions for cable/satellite providers; miscellaneous problems with music/DVD/video game purchases; as well as complaints about television programming or advertisements. (Other Category)
30	<b>Travel, Vacations and Timeshare Plans:</b> Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers; etc. (Fraud Category)



## Appendix B2: Consumer Sentinel Network Complaint Categories<sup>1</sup>

### *Calendar Years 2012 through 2014*

Category	CY - 2012		CY - 2013		CY - 2014	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
Advance Payments for Credit Services	47,306	2.24%	57,679	2.65%	37,017	1.43%
Auto-Related Complaints	82,288	3.89%	89,223	4.10%	88,334	3.42%
Banks and Lenders	134,917	6.39%	157,040	7.22%	128,107	4.96%
Business and Job Opportunities	33,287	1.58%	33,762	1.55%	20,550	0.80%
Buyers' Clubs	2,233	0.11%	1,931	0.09%	1,324	0.05%
Charitable Solicitations	3,724	0.18%	2,723	0.13%	2,620	0.10%
Computer Equipment and Software	13,691	0.65%	14,658	0.67%	12,702	0.49%
Credit Bureaus, Information Furnishers and Report Users	29,936	1.42%	32,634	1.50%	35,904	1.39%
Credit Cards	52,029	2.46%	35,866	1.65%	32,032	1.24%
Debt Collection	202,751	9.60%	207,929	9.56%	280,998	10.88%
Education	3,823	0.18%	3,900	0.18%	5,628	0.22%
Foreign Money Offers and Counterfeit Check Scams	46,836	2.22%	24,925	1.15%	21,020	0.81%
Grants	11,414	0.54%	8,966	0.41%	8,032	0.31%
Health Care	37,705	1.78%	43,427	2.00%	37,824	1.46%
Home Repair, Improvement and Products	13,555	0.64%	10,295	0.47%	8,327	0.32%
Identity Theft	369,143	17.47%	290,099	13.34%	332,646	12.88%
Impostor Scams	85,081	4.03%	126,230	5.80%	276,622	10.71%
Internet Auction	30,321	1.44%	21,136	0.97%	19,671	0.76%
Internet Services	82,200	3.89%	52,075	2.39%	46,039	1.78%
Investment-Related Complaints	7,436	0.35%	6,486	0.30%	10,135	0.39%
Magazines and Books	19,483	0.92%	15,172	0.70%	11,856	0.46%
Mortgage Foreclosure Relief and Debt Management	34,015	1.61%	21,315	0.98%	12,747	0.49%
Office Supplies and Services	24,869	1.18%	20,644	0.95%	12,324	0.48%
Prizes, Sweepstakes and Lotteries	102,162	4.84%	98,014	4.51%	103,579	4.01%
Real Estate	9,028	0.43%	18,283	0.84%	4,952	0.19%
Shop-at-Home and Catalog Sales	118,472	5.61%	69,571	3.20%	71,377	2.76%
Tax Preparers	19	<0.01%	682	0.03%	6,418	0.25%
Telephone and Mobile Services	79,374	3.76%	120,737	5.55%	171,809	6.65%
Television and Electronic Media	43,584	2.06%	56,299	2.59%	48,640	1.88%
Travel, Vacations and Timeshare Plans	32,646	1.55%	31,597	1.45%	25,751	1.00%

<sup>1</sup>Percentages are based on the total number of CSN complaints for each calendar year: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851. Note that percentages may not sum to 100% because CSN complaints may be coded under multiple product service codes.



## Appendix B3: Consumer Sentinel Network Complaint Category Details<sup>1</sup>

### Calendar Years 2012 through 2014

#### Advance Payments for Credit Services

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Advance-Fee Loans, Credit Arrangers	43,075	2.04 %	53,891	2.48%	33,166	1.28 %
Credit Card Loss Protection	1,415	0.07 %	937	0.04%	347	0.01 %
Credit Repair	2,207	0.10 %	2,007	0.09%	1,957	0.08 %
Recovery\Refund Companies	635	0.03 %	846	0.04%	1,547	0.06 %
<b>Count/Percentage:</b>	<b>47,306</b>	<b>2.24%</b>	<b>57,679</b>	<b>2.65%</b>	<b>37,017</b>	<b>1.43%</b>

#### Auto-Related Complaints

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Auto: Financing	2,471	0.12 %	4,101	0.19%	5,445	0.21 %
Auto: Gas	2,769	0.13 %	2,632	0.12%	1,313	0.05 %
Auto: Parts & Repairs	4,705	0.22 %	4,078	0.19%	5,355	0.21 %
Auto: Renting & Leasing	6,926	0.33 %	8,747	0.40%	9,810	0.38 %
Auto: Sales – New	34,631	1.64 %	37,541	1.73%	35,732	1.38 %
Auto: Sales – Used	27,970	1.32 %	28,998	1.33%	27,807	1.08 %
Auto: Warranty Plans & Services	3,804	0.18 %	4,304	0.20%	4,303	0.17 %
<b>Count/Percentage:</b>	<b>82,288</b>	<b>3.89%</b>	<b>89,223</b>	<b>4.10%</b>	<b>88,334</b>	<b>3.42%</b>

#### Banks and Lenders

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Banks, Savings & Loans, and Credit Unions	36,262	1.72 %	38,114	1.75%	35,666	1.38 %
Lending: Auto Title Loans	24	<0.01%	162	0.01%	405	0.02 %
Lending: Banks & Credit Unions	3,545	0.17 %	3,347	0.15%	1,883	0.07 %
Lending: Finance Company	8,406	0.40 %	7,963	0.37%	7,139	0.28 %
Lending: Mortgage	63,348	3.00 %	79,704	3.67%	57,907	2.24 %
Lending: Other Institutions	18,067	0.86 %	12,646	0.58%	8,092	0.31 %
Lending: Payday Loans	1,946	0.09 %	10,474	0.48%	9,976	0.39 %
Lending: Student Loans	3,697	0.17 %	4,760	0.22%	7,158	0.28 %
<b>Count/Percentage:</b>	<b>134,917</b>	<b>6.39%</b>	<b>157,040</b>	<b>7.22%</b>	<b>128,107</b>	<b>4.96%</b>

#### Business and Job Opportunities

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Business Opportunities\Work-At-Home Plans	14,808	0.70 %	11,631	0.53%	9,861	0.38 %
Employ Agencies\Job Counsel\Overseas Work	16,316	0.77 %	20,136	0.93%	8,614	0.33 %
Franchises\Distributorships	497	0.02 %	283	0.01%	382	0.01 %
Inventions\Idea Promotions	675	0.03 %	600	0.03%	535	0.02 %
Multi-Level Mktg\Pyramids\Chain Letters	2,951	0.14 %	1,892	0.09%	1,703	0.07 %
<b>Count/Percentage:</b>	<b>33,287</b>	<b>1.58%</b>	<b>33,762</b>	<b>1.55%</b>	<b>20,550</b>	<b>0.80%</b>

#### Buyers' Clubs

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Buyers Clubs (not travel or lottery)	2,233	0.11 %	1,931	0.09%	1,324	0.05 %
<b>Count/Percentage:</b>	<b>2,233</b>	<b>0.11%</b>	<b>1,931</b>	<b>0.09%</b>	<b>1,324</b>	<b>0.05%</b>

#### Charitable Solicitations

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Charitable Solicitations	3,724	0.18 %	2,723	0.13%	2,620	0.10 %
<b>Count/Percentage:</b>	<b>3,724</b>	<b>0.18%</b>	<b>2,723</b>	<b>0.13%</b>	<b>2,620</b>	<b>0.10%</b>

<sup>1</sup>Percentages are based on the total number of CSN complaints for each calendar year: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



## Appendix B3: Consumer Sentinel Network Complaint Category Details<sup>1</sup> Calendar Years 2012 through 2014

### Computer Equipment and Software

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Computers: Equipment\Software	13,691	0.65 %	14,658	0.67%	12,702	0.49 %
<b>Count/Percentage:</b>	<b>13,691</b>	<b>0.65%</b>	<b>14,658</b>	<b>0.67%</b>	<b>12,702</b>	<b>0.49%</b>

### Credit Bureaus, Information Furnishers and Report Users

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Credit Bureaus	20,806	0.98 %	29,601	1.36%	35,394	1.37 %
Credit Information Furnishers	10,040	0.48 %	3,556	0.16%	1,163	0.05 %
Credit Report Users	1,087	0.05 %	508	0.02%	183	0.01 %
<b>Count/Percentage:</b>	<b>29,936</b>	<b>1.42%</b>	<b>32,634</b>	<b>1.50%</b>	<b>35,904</b>	<b>1.39%</b>

### Credit Cards

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Credit Cards	52,029	2.46 %	35,866	1.65%	32,032	1.24 %
<b>Count/Percentage:</b>	<b>52,029</b>	<b>2.46%</b>	<b>35,866</b>	<b>1.65%</b>	<b>32,032</b>	<b>1.24%</b>

### Debt Collection

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Creditor Debt Collection	23,202	1.10 %	13,376	0.62%	1,343	0.05 %
Third Party Debt Collection	181,028	8.57 %	195,348	8.98%	279,674	10.83 %
<b>Count/Percentage:</b>	<b>202,751</b>	<b>9.60%</b>	<b>207,929</b>	<b>9.56%</b>	<b>280,998</b>	<b>10.88%</b>

### Education

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Education: Colleges and Universities	431	0.02 %	287	0.01%	2,229	0.09 %
Education: Trade\Vocational Schools	3,405	0.16 %	3,663	0.17%	3,457	0.13 %
<b>Count/Percentage:</b>	<b>3,823</b>	<b>0.18%</b>	<b>3,900</b>	<b>0.18%</b>	<b>5,628</b>	<b>0.22%</b>

### Foreign Money Offers and Counterfeit Check Scams

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Counterfeit Check Scams	38,452	1.82 %	15,030	0.69%	12,362	0.48 %
Nigerian\Other Foreign Money Offers (not prizes)	8,440	0.40 %	9,914	0.46%	8,658	0.34 %
<b>Count/Percentage:</b>	<b>46,836</b>	<b>2.22%</b>	<b>24,925</b>	<b>1.15%</b>	<b>21,020</b>	<b>0.81%</b>

### Grants

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Grants: Non-Educational	9,605	0.45 %	7,091	0.33%	6,321	0.24 %
Scholarships\Educational Grants	1,842	0.09 %	1,888	0.09%	1,712	0.07 %
<b>Count/Percentage:</b>	<b>11,414</b>	<b>0.54%</b>	<b>8,966</b>	<b>0.41%</b>	<b>8,032</b>	<b>0.31%</b>

<sup>1</sup>Percentages are based on the total number of CSN complaints for each calendar year: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



## Appendix B3: Consumer Sentinel Network Complaint Category Details<sup>1</sup> Calendar Years 2012 through 2014

### Health Care

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Health Care: Diet Products\Centers\Plans	17,488	0.83 %	20,565	0.95%	18,523	0.72 %
Health Care: Dietary Supplements\Herbal Remedies	2,781	0.13 %	2,928	0.13%	3,320	0.13 %
Health Care: Drugs-OTC\Prescription	1,204	0.06 %	1,162	0.05%	915	0.04 %
Health Care: Eye Care	3,344	0.16 %	3,362	0.15%	2,921	0.11 %
Health Care: Medical Discount Plans\Cards\Insurance	3,216	0.15 %	3,749	0.17%	3,092	0.12 %
Health Care: Other Medical Treatments	2,660	0.13 %	2,812	0.13%	2,370	0.09 %
Health Care: Other Products\Supplies	7,066	0.33 %	8,917	0.41%	6,735	0.26 %
<b>Count/Percentage:</b>	<b>37,705</b>	<b>1.78%</b>	<b>43,427</b>	<b>2.00%</b>	<b>37,824</b>	<b>1.46%</b>

### Home Repair, Improvement and Products

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Home Appliances	1,740	0.08 %	1,779	0.08%	1,681	0.07 %
Home Furnishings	1,881	0.09 %	1,570	0.07%	1,001	0.04 %
Home Protection Devices	2,273	0.11 %	1,324	0.06%	823	0.03 %
Home Repair	2,437	0.12 %	2,321	0.11%	1,856	0.07 %
Housing	5,261	0.25%	3,338	0.15%	2,997	0.12%
<b>Count/Percentage:</b>	<b>13,555</b>	<b>0.64%</b>	<b>10,295</b>	<b>0.47%</b>	<b>8,327</b>	<b>0.32%</b>

### Identity Theft

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Identity Theft	369,143	17.47 %	290,099	13.34%	332,646	12.88 %
<b>Count/Percentage:</b>	<b>369,143</b>	<b>17.47 %</b>	<b>290,099</b>	<b>13.34%</b>	<b>332,646</b>	<b>12.88 %</b>

### Impostor Scams

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Impostor: Business	18,968	0.90 %	39,809	1.83%	98,620	3.82 %
Impostor: Family\Friend	11,793	0.56 %	12,400	0.57%	14,521	0.56 %
Impostor: Government	44,150	2.09 %	64,789	2.98%	159,026	6.16 %
Romance Scams	10,520	0.50 %	9,833	0.45%	5,240	0.20 %
<b>Count/Percentage:</b>	<b>85,081</b>	<b>4.03%</b>	<b>126,230</b>	<b>5.80%</b>	<b>276,622</b>	<b>10.71%</b>

### Internet Auction

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Internet Auction	30,321	1.44 %	21,136	0.97%	19,671	0.76 %
<b>Count/Percentage:</b>	<b>30,321</b>	<b>1.44%</b>	<b>21,136</b>	<b>0.97%</b>	<b>19,671</b>	<b>0.76%</b>

### Internet Services

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Internet Access Services	8,493	0.40 %	7,261	0.33%	6,910	0.27 %
Internet Gaming	2,643	0.13 %	3,136	0.14%	2,809	0.11 %
Internet Information Services	37,503	1.77 %	31,289	1.44%	26,028	1.01 %
Internet Web Site Design\Promotion	4,228	0.20 %	4,429	0.20%	3,610	0.14 %
Social Networking Service	5,218	0.25 %	1,693	0.08%	1,271	0.05 %
Spyware\Adware\Malware	24,240	1.15 %	4,392	0.20%	5,444	0.21 %
<b>Count/Percentage:</b>	<b>82,200</b>	<b>3.89%</b>	<b>52,075</b>	<b>2.39%</b>	<b>46,039</b>	<b>1.78%</b>

<sup>1</sup>Percentages are based on the total number of CSN complaints for each calendar year: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.





## Appendix B3: Consumer Sentinel Network Complaint Category Details<sup>1</sup>

### Calendar Years 2012 through 2014

#### Investment-Related Complaints

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Invest: Advice, Seminars	1,972	0.09 %	1,952	0.09%	4,562	0.18 %
Invest: Art\Gems\Rare Coins	1,004	0.05 %	1,035	0.05%	556	0.02 %
Invest: Other (note in comments)	3,215	0.15 %	2,604	0.12%	4,147	0.16 %
Invest: Stocks\Commodity Futures Trading	1,247	0.06 %	896	0.04%	874	0.03 %
<b>Count/Percentage:</b>	<b>7,436</b>	<b>0.35%</b>	<b>6,486</b>	<b>0.30%</b>	<b>10,135</b>	<b>0.39%</b>

#### Magazines and Books

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Books	3,706	0.18 %	3,436	0.16%	2,865	0.11 %
Magazines	16,018	0.76 %	12,021	0.55%	9,288	0.36 %
<b>Count/Percentage:</b>	<b>19,483</b>	<b>0.92%</b>	<b>15,172</b>	<b>0.70%</b>	<b>11,856</b>	<b>0.46%</b>

#### Mortgage Foreclosure Relief and Debt Management

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Debt Management\Credit Counseling	15,808	0.75 %	5,195	0.24%	4,972	0.19 %
Mortgage Modification\Foreclosure Relief	18,223	0.86 %	16,122	0.74%	7,776	0.30 %
<b>Count/Percentage:</b>	<b>34,015</b>	<b>1.61%</b>	<b>21,315</b>	<b>0.98%</b>	<b>12,747</b>	<b>0.49%</b>

#### Office Supplies and Services

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Office Supplies and Services	7,759	0.37 %	6,063	0.28%	4,048	0.16 %
Office: Ad Space\Directory Listings	17,113	0.81 %	14,584	0.67%	8,277	0.32 %
<b>Count/Percentage:</b>	<b>24,869</b>	<b>1.18%</b>	<b>20,644</b>	<b>0.95%</b>	<b>12,324</b>	<b>0.48%</b>

#### Prizes, Sweepstakes and Lotteries

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Lotteries\Lottery Ticket Buying Clubs	20,452	0.97 %	24,652	1.13%	12,718	0.49 %
Prizes\Sweepstakes\Gifts	85,238	4.03 %	75,619	3.48%	93,955	3.64 %
<b>Count/Percentage:</b>	<b>102,162</b>	<b>4.84%</b>	<b>98,014</b>	<b>4.51%</b>	<b>103,579</b>	<b>4.01%</b>

#### Real Estate

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Real Estate (not Timeshares)	9,028	0.43 %	18,283	0.84%	4,952	0.19 %
<b>Count/Percentage:</b>	<b>9,028</b>	<b>0.43%</b>	<b>18,283</b>	<b>0.84%</b>	<b>4,952</b>	<b>0.19%</b>

#### Shop-at-Home and Catalog Sales

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Shop-at-Home\Catalog Sales	118,472	5.61 %	69,571	3.20%	71,377	2.76 %
<b>Count/Percentage:</b>	<b>118,472</b>	<b>5.61%</b>	<b>69,571</b>	<b>3.20%</b>	<b>71,377</b>	<b>2.76%</b>

#### Tax Preparers

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Tax Preparers	19	<0.01 %	682	0.03%	6,418	0.25 %
<b>Count/Percentage:</b>	<b>19</b>	<b>&lt;0.01%</b>	<b>682</b>	<b>0.03%</b>	<b>6,418</b>	<b>0.25%</b>

<sup>1</sup>Percentages are based on the total number of CSN complaints for each calendar year: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



## Appendix B3: Consumer Sentinel Network Complaint Category Details<sup>1</sup> Calendar Years 2012 through 2014

### Telephone and Mobile Services

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Mobile: Applications\Other Downloads	377	0.02 %	554	0.03%	1,505	0.06 %
Mobile: Carrier Rates\Plans	2,288	0.11 %	2,481	0.11%	6,400	0.25 %
Mobile: Other	52,854	2.50 %	53,341	2.45%	47,002	1.82 %
Mobile: Text Messages	6,726	0.32 %	54,806	2.52%	106,449	4.12 %
Mobile: Unauthorized Charges or Debits	715	0.03 %	365	0.02%	1,675	0.06 %
Telephone: Carrier Switching	452	0.02 %	331	0.02%	481	0.02 %
Telephone: Other	11,637	0.55 %	8,001	0.37%	8,146	0.32 %
Telephone: Prepaid Phone Cards	3,212	0.15 %	1,799	0.08%	2,214	0.09 %
Telephone: Unauthorized Charges or Debits	1,910	0.09 %	1,048	0.05%	893	0.03 %
Telephone: VoIP Services	774	0.04 %	788	0.04%	875	0.03 %
Unsolicited Faxes	438	0.02 %	175	0.01%	2	<0.01%
<b>Count/Percentage:</b>	<b>79,374</b>	<b>3.76%</b>	<b>120,737</b>	<b>5.55%</b>	<b>171,809</b>	<b>6.65%</b>

### Television and Electronic Media

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
DVD\Video\Film	505	0.02 %	235	0.01%	135	0.01 %
Music: All Formats	759	0.04 %	438	0.02%	312	0.01 %
Television (Programming and Advertisements)	1,236	0.06 %	1,365	0.06%	1,935	0.07 %
Television: Satellite & Cable	37,373	1.77 %	50,535	2.32%	44,032	1.70 %
Video Games	3,716	0.18 %	3,729	0.17%	2,228	0.09 %
<b>Count/Percentage:</b>	<b>43,584</b>	<b>2.06%</b>	<b>56,299</b>	<b>2.59%</b>	<b>48,640</b>	<b>1.88%</b>

### Travel, Vacations and Timeshare Plans

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Timeshare Resales	4,754	0.23 %	3,816	0.18%	2,754	0.11 %
Timeshare Sales	6,695	0.32 %	6,500	0.30%	5,828	0.23 %
Travel\Vacations	21,243	1.01 %	21,363	0.98%	17,208	0.67 %
<b>Count/Percentage:</b>	<b>32,646</b>	<b>1.55%</b>	<b>31,597</b>	<b>1.45%</b>	<b>25,751</b>	<b>1.00%</b>

<sup>1</sup>Percentages are based on the total number of CSN complaints for each calendar year: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.





## Appendix B3: Consumer Sentinel Network Complaint Category Details<sup>1</sup>

### Calendar Years 2012 through 2014

#### Miscellaneous Complaints

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Children's Products	1,863	0.09%	1,540	0.07%	1,176	0.05%
Food	1,057	0.05%	746	0.03%	798	0.03%
Funeral Services	1,236	0.06%	1,291	0.06%	1,145	0.04%
Garments, Wool, Leather Goods & Textiles	1,713	0.08%	864	0.04%	328	0.01%
Health Care Provider Billing	939	0.04%	772	0.04%	637	0.02%
Immigration Services	746	0.04%	908	0.04%	1,179	0.05%
Insurance (Other than Medical)	2,069	0.10%	2,236	0.10%	1,876	0.07%
Jewelry/Watches	761	0.04%	885	0.04%	496	0.02%
Leasing: Business	476	0.02%	424	0.02%	525	0.02%
Modeling Agencies/Services	800	0.04%	791	0.04%	577	0.02%
Personal Care Products	576	0.03%	524	0.02%	399	0.02%
Property/Inheritance Tracers	1,296	0.06%	1,269	0.06%	785	0.03%
Tobacco Products	537	0.03%	1,261	0.06%	887	0.03%
Utilities	2,365	0.11%	1,904	0.09%	1,892	0.07%

#### Unspecified Complaints

Product Service	CY - 2012	Percentage <sup>1</sup>	CY - 2013	Percentage <sup>1</sup>	CY - 2014	Percentage <sup>1</sup>
Other (Note in Comments)	149,971	7.10%	301,899	13.88%	333,739	12.92%
Telemarketing Practices	190,349	9.01%	185,771	8.54%	364,050	14.09%
Unauthorized Debits or Charges for Unknown Products	2,214	0.10%	2,013	0.09%	1,572	0.06%
Unsolicited Email	33,127	1.57%	11,424	0.53%	9,185	0.36%

<sup>1</sup>Percentages are based on the total number of CSN complaints for each calendar year: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851. Note that counts and percentages may not add up to the total in each category because CSN complaints may have multiple product service codes.



## Appendix C: Consumer Sentinel Network Fraud Complaints & Amount Paid Reported by State and the District of Columbia

*January 1 – December 31, 2014*

State Name	Total Fraud Complaints	Total Amount Paid Reported	Complaints Reporting Amount Paid	Percentages Reporting Amount Paid	Average Amount Paid <sup>1</sup>
Alabama	19,712	\$16,968,820	9,484	48%	\$1,789
Alaska	2,259	\$3,264,604	1,559	69%	\$2,094
Arizona	25,585	\$42,793,737	16,581	65%	\$2,581
Arkansas	10,079	\$8,742,319	5,249	52%	\$1,666
California	171,379	\$231,436,645	80,078	47%	\$2,890
Colorado	22,069	\$28,778,300	14,261	65%	\$2,018
Connecticut	12,219	\$16,750,510	7,198	59%	\$2,327
Delaware	4,663	\$6,620,510	2,751	59%	\$2,407
District of Columbia	4,049	\$2,199,777	2,193	54%	\$1,003
Florida	128,655	\$100,685,450	47,848	37%	\$2,104
Georgia	49,514	\$31,789,521	18,163	37%	\$1,750
Hawaii	4,199	\$7,689,717	2,855	68%	\$2,693
Idaho	5,095	\$6,890,010	3,129	61%	\$2,202
Illinois	39,663	\$50,275,543	23,695	60%	\$2,122
Indiana	21,094	\$19,672,705	12,559	60%	\$1,566
Iowa	8,043	\$7,865,362	4,405	55%	\$1,786
Kansas	8,691	\$9,100,806	5,221	60%	\$1,743
Kentucky	13,499	\$10,796,611	7,504	56%	\$1,439
Louisiana	17,102	\$18,705,438	8,595	50%	\$2,176
Maine	4,061	\$2,545,105	2,303	57%	\$1,105
Maryland	25,991	\$21,003,793	15,783	61%	\$1,331
Massachusetts	26,761	\$22,311,575	14,568	54%	\$1,532
Michigan	50,191	\$24,408,253	17,216	34%	\$1,418
Minnesota	15,913	\$24,113,575	10,314	65%	\$2,338
Mississippi	9,475	\$6,574,076	5,071	54%	\$1,296
Missouri	19,962	\$17,398,063	10,961	55%	\$1,587
Montana	3,343	\$2,422,959	2,002	60%	\$1,210
Nebraska	5,386	\$4,648,161	2,951	55%	\$1,575
Nevada	15,058	\$38,106,089	8,870	59%	\$4,296
New Hampshire	4,908	\$5,443,872	2,741	56%	\$1,986
New Jersey	35,316	\$44,139,676	20,020	57%	\$2,205
New Mexico	7,351	\$10,078,654	4,680	64%	\$2,154
New York	69,562	\$83,413,387	38,995	56%	\$2,139
North Carolina	33,160	\$36,442,673	18,626	56%	\$1,957
North Dakota	1,837	\$4,159,762	1,118	61%	\$3,721
Ohio	37,000	\$28,367,865	19,859	54%	\$1,428
Oklahoma	11,722	\$15,075,360	6,260	53%	\$2,408
Oregon	14,031	\$16,207,187	8,856	63%	\$1,830
Pennsylvania	47,022	\$46,166,043	26,131	56%	\$1,767
Rhode Island	4,174	\$2,799,493	1,793	43%	\$1,561
South Carolina	16,657	\$18,083,266	9,343	56%	\$1,935
South Dakota	2,050	\$3,389,165	1,105	54%	\$3,067
Tennessee	25,346	\$23,239,785	12,697	50%	\$1,830
Texas	110,334	\$110,373,520	48,113	44%	\$2,294
Utah	7,855	\$13,639,103	4,939	63%	\$2,762
Vermont	1,551	\$1,796,575	993	64%	\$1,809
Virginia	32,461	\$37,373,499	20,010	62%	\$1,868
Washington	24,833	\$43,883,140	16,227	65%	\$2,704
West Virginia	6,327	\$7,117,455	3,925	62%	\$1,813
Wisconsin	16,594	\$15,619,377	10,036	60%	\$1,556
Wyoming	2,190	\$3,700,618	1,337	61%	\$2,768

<sup>1</sup>Average amount paid is based on the total number of fraud complaints where amount paid was reported by consumers from the respective states. The amount paid is based on complaints reporting values from \$0 to \$999,999.

Note: This appendix excludes 20 state-specific data contributors (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).

## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Abilene, TX Metropolitan Statistical Area	481	287.2	335
Akron, OH Metropolitan Statistical Area	2,960	419.5	106
Albany, GA Metropolitan Statistical Area	464	298.0	326
Albany, OR Metropolitan Statistical Area	502	422.7	101
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	3,619	412.2	118
Albuquerque, NM Metropolitan Statistical Area	4,402	487.6	27
Alexandria, LA Metropolitan Statistical Area	479	309.5	300
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	3,713	448.9	62
Altoona, PA Metropolitan Statistical Area	454	359.4	219
Amarillo, TX Metropolitan Statistical Area	794	307.5	306
Anchorage, AK Metropolitan Statistical Area	1,691	426.9	97
Ann Arbor, MI Metropolitan Statistical Area	1,416	399.7	136
Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area	511	437.7	77
Appleton, WI Metropolitan Statistical Area	655	284.8	339
Asheville, NC Metropolitan Statistical Area	1,926	440.1	70
Athens-Clarke County, GA Metropolitan Statistical Area	560	283.0	340
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	25,593	463.4	42
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	1,155	418.7	109
Auburn-Opelika, AL Metropolitan Statistical Area	490	324.6	279
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	2,287	394.1	146
Augusta-Waterville, ME Micropolitan Statistical Area	421	347.5	238
Austin-Round Rock, TX Metropolitan Statistical Area	8,457	449.1	60
Bakersfield, CA Metropolitan Statistical Area	2,674	309.4	302
Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	14,844	535.7	13
Bangor, ME Metropolitan Statistical Area	594	387.3	160
Barnstable Town, MA Metropolitan Statistical Area	858	399.1	138
Baton Rouge, LA Metropolitan Statistical Area	3,163	385.7	167
Battle Creek, MI Metropolitan Statistical Area	452	334.8	260
Bay City, MI Metropolitan Statistical Area	300	280.8	343
Beaumont-Port Arthur, TX Metropolitan Statistical Area	1,514	373.9	189
Beckley, WV Metropolitan Statistical Area	482	387.4	159
Bellingham, WA Metropolitan Statistical Area	1,312	635.8	5
Bend-Redmond, OR Metropolitan Statistical Area	727	438.1	75
Billings, MT Metropolitan Statistical Area	576	348.3	236
Binghamton, NY Metropolitan Statistical Area	898	362.4	210
Birmingham-Hoover, AL Metropolitan Statistical Area	4,998	438.3	74
Bismarck, ND Metropolitan Statistical Area	295	238.4	369
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	635	352.1	234
Bloomington, IL Metropolitan Statistical Area	642	336.0	259
Bloomington, IN Metropolitan Statistical Area	558	342.1	249
Bluefield, WV-VA Micropolitan Statistical Area	401	378.0	180
Boise City, ID Metropolitan Statistical Area	2,748	422.6	102
Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area	19,229	410.5	120
Boulder, CO Metropolitan Statistical Area	1,279	412.5	117
Bowling Green, KY Metropolitan Statistical Area	531	324.7	278
Bremerton-Silverdale, WA Metropolitan Statistical Area	1,098	432.3	86
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	3,705	394.2	145
Brownsville-Harlingen, TX Metropolitan Statistical Area	685	164.2	378

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).

## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Brunswick, GA Metropolitan Statistical Area	474	416.5	110
Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	4,796	422.9	100
Burlington, NC Metropolitan Statistical Area	533	345.3	242
Burlington-South Burlington, VT Metropolitan Statistical Area	593	276.1	351
California-Lexington Park, MD Metropolitan Statistical Area	423	385.8	165
Canton-Massillon, OH Metropolitan Statistical Area	1,563	387.2	162
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	2,812	425.3	98
Carbondale-Marion, IL Metropolitan Statistical Area	493	389.0	157
Cedar Rapids, IA Metropolitan Statistical Area	876	333.8	261
Chambersburg-Waynesboro, PA Metropolitan Statistical Area	503	330.7	268
Champaign-Urbana, IL Metropolitan Statistical Area	721	306.6	310
Charleston, WV Metropolitan Statistical Area	798	355.1	226
Charleston-North Charleston, SC Metropolitan Statistical Area	3,050	428.2	96
Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	10,945	468.7	39
Charlottesville, VA Metropolitan Statistical Area	1,016	453.5	56
Chattanooga, TN-GA Metropolitan Statistical Area	2,332	430.5	90
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	37,487	393.1	148
Chico, CA Metropolitan Statistical Area	846	380.9	171
Cincinnati, OH-KY-IN Metropolitan Statistical Area	7,770	363.5	206
Claremont-Lebanon, NH-VT Micropolitan Statistical Area	773	355.2	225
Clarksville, TN-KY Metropolitan Statistical Area	1,116	409.4	123
Cleveland, TN Metropolitan Statistical Area	491	414.2	116
Cleveland-Elyria, OH Metropolitan Statistical Area	9,712	470.4	36
Coeur d'Alene, ID Metropolitan Statistical Area	621	430.5	90
College Station-Bryan, TX Metropolitan Statistical Area	726	306.6	310
Colorado Springs, CO Metropolitan Statistical Area	5,204	767.2	3
Columbia, MO Metropolitan Statistical Area	544	318.6	286
Columbia, SC Metropolitan Statistical Area	3,419	430.7	89
Columbus, GA-AL Metropolitan Statistical Area	1,304	411.9	119
Columbus, OH Metropolitan Statistical Area	8,329	423.4	99
Concord, NH Micropolitan Statistical Area	633	431.1	88
Cookeville, TN Micropolitan Statistical Area	393	366.9	199
Corpus Christi, TX Metropolitan Statistical Area	1,267	286.3	337
Crestview-Fort Walton Beach-Destin, FL Metropolitan Statistical Area	1,147	452.3	57
Cumberland, MD-WV Metropolitan Statistical Area	366	361.6	211
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	32,064	470.8	35
Dalton, GA Metropolitan Statistical Area	321	225.7	376
Danville, VA Micropolitan Statistical Area	359	340.8	253
Daphne-Fairhope-Foley, AL Metropolitan Statistical Area	860	439.8	71
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	1,248	325.3	276
Dayton, OH Metropolitan Statistical Area	3,281	408.9	124
Decatur, AL Metropolitan Statistical Area	420	273.8	354
Decatur, IL Metropolitan Statistical Area	291	266.3	356
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	3,113	518.2	19
Denver-Aurora-Lakewood, CO Metropolitan Statistical Area	13,848	513.4	20
Des Moines-West Des Moines, IA Metropolitan Statistical Area	2,115	352.6	233
Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	16,252	378.4	179
Dothan, AL Metropolitan Statistical Area	528	357.5	221

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).



## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Dover, DE Metropolitan Statistical Area	1,062	626.9	7
Duluth, MN-WI Metropolitan Statistical Area	1,006	359.4	219
Dunn, NC Micropolitan Statistical Area	435	348.0	237
Durham-Chapel Hill, NC Metropolitan Statistical Area	1,907	356.7	223
East Stroudsburg, PA Metropolitan Statistical Area	785	469.6	38
Eau Claire, WI Metropolitan Statistical Area	472	286.8	336
El Centro, CA Metropolitan Statistical Area	322	182.3	377
El Paso, TX Metropolitan Statistical Area	2,314	278.4	346
Elizabethtown-Fort Knox, KY Metropolitan Statistical Area	616	406.7	126
Elkhart-Goshen, IN Metropolitan Statistical Area	601	299.7	325
Erie, PA Metropolitan Statistical Area	1,167	416.3	111
Eugene, OR Metropolitan Statistical Area	1,552	435.7	80
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	522	388.1	158
Evansville, IN-KY Metropolitan Statistical Area	1,131	359.9	217
Fairbanks, AK Metropolitan Statistical Area	335	333.5	262
Fargo, ND-MN Metropolitan Statistical Area	688	307.8	305
Farmington, NM Metropolitan Statistical Area	350	276.7	350
Fayetteville, NC Metropolitan Statistical Area	1,680	445.4	67
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	1,575	320.1	284
Flagstaff, AZ Metropolitan Statistical Area	382	279.8	345
Flint, MI Metropolitan Statistical Area	1,559	375.3	187
Florence, SC Metropolitan Statistical Area	708	343.3	246
Florence-Muscle Shoals, AL Metropolitan Statistical Area	481	326.5	275
Fond du Lac, WI Metropolitan Statistical Area	359	352.7	231
Fort Collins, CO Metropolitan Statistical Area	1,416	448.1	64
Fort Smith, AR-OK Metropolitan Statistical Area	811	289.7	331
Fort Wayne, IN Metropolitan Statistical Area	1,548	365.0	203
Fresno, CA Metropolitan Statistical Area	2,924	306.1	313
Gadsden, AL Metropolitan Statistical Area	394	379.1	175
Gainesville, FL Metropolitan Statistical Area	1,345	497.4	24
Gainesville, GA Metropolitan Statistical Area	492	262.1	360
Gettysburg, PA Metropolitan Statistical Area	345	339.7	255
Glens Falls, NY Metropolitan Statistical Area	453	352.7	231
Goldsboro, NC Metropolitan Statistical Area	319	256.1	364
Grand Forks, ND-MN Metropolitan Statistical Area	236	234.2	373
Grand Junction, CO Metropolitan Statistical Area	512	347.0	239
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	3,276	322.2	282
Greeley, CO Metropolitan Statistical Area	1,179	437.0	78
Green Bay, WI Metropolitan Statistical Area	952	304.7	316
Greensboro-High Point, NC Metropolitan Statistical Area	2,956	398.9	139
Greenville, NC Metropolitan Statistical Area	578	331.7	265
Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area	3,698	434.6	83
Gulfport-Biloxi-Pascagoula, MS Metropolitan Statistical Area	1,450	379.1	175
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	1,179	456.5	49
Hammond, LA Metropolitan Statistical Area	453	361.2	212
Hanford-Corcoran, CA Metropolitan Statistical Area	388	257.0	362
Harrisburg-Carlisle, PA Metropolitan Statistical Area	2,436	436.8	79
Harrisonburg, VA Metropolitan Statistical Area	411	318.3	288

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).



## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints	Complaints Per 100,000 Population <sup>1</sup>	Rank
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	4,449	366.1	200
Hattiesburg, MS Metropolitan Statistical Area	488	329.7	269
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	1,156	318.0	289
Hilo, HI Micropolitan Statistical Area	952	498.9	23
Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area	766	386.0	164
Holland, MI Micropolitan Statistical Area	316	280.8	343
Homosassa Springs, FL Metropolitan Statistical Area	1,196	858.8	2
Houma-Thibodaux, LA Metropolitan Statistical Area	605	288.2	333
Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	24,932	394.9	144
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	1,170	321.3	283
Huntsville, AL Metropolitan Statistical Area	1,760	403.9	129
Idaho Falls, ID Metropolitan Statistical Area	386	281.6	342
Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	8,114	415.3	115
Iowa City, IA Metropolitan Statistical Area	477	296.0	327
Ithaca, NY Metropolitan Statistical Area	351	338.7	257
Jackson, MI Metropolitan Statistical Area	541	337.3	258
Jackson, MS Metropolitan Statistical Area	2,246	389.7	155
Jackson, TN Metropolitan Statistical Area	423	323.8	280
Jacksonville, FL Metropolitan Statistical Area	7,799	559.2	11
Jacksonville, NC Metropolitan Statistical Area	776	419.0	107
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	316	237.5	370
Janesville-Beloit, WI Metropolitan Statistical Area	587	365.2	202
Jefferson City, MO Metropolitan Statistical Area	465	309.0	304
Johnson City, TN Metropolitan Statistical Area	769	382.7	169
Johnstown, PA Metropolitan Statistical Area	564	401.4	133
Jonesboro, AR Metropolitan Statistical Area	291	231.6	374
Joplin, MO Metropolitan Statistical Area	570	325.3	276
Kahului-Wailuku-Lahaina, HI Metropolitan Statistical Area	602	375.6	186
Kalamazoo-Portage, MI Metropolitan Statistical Area	1,199	360.9	214
Kankakee, IL Metropolitan Statistical Area	356	317.5	291
Kansas City, MO-KS Metropolitan Statistical Area	8,272	402.6	131
Kennewick-Richland, WA Metropolitan Statistical Area	830	306.1	313
Killeen-Temple, TX Metropolitan Statistical Area	1,937	457.6	48
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	996	323.1	281
Kingston, NY Metropolitan Statistical Area	957	528.7	16
Knoxville, TN Metropolitan Statistical Area	3,733	437.8	76
La Crosse-Onalaska, WI-MN Metropolitan Statistical Area	383	282.6	341
Lafayette, LA Metropolitan Statistical Area	1,440	300.6	324
Lafayette-West Lafayette, IN Metropolitan Statistical Area	654	312.9	295
Lake Charles, LA Metropolitan Statistical Area	745	368.7	195
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	883	434.9	81
Lakeland-Winter Haven, FL Metropolitan Statistical Area	2,462	395.2	143
Lancaster, PA Metropolitan Statistical Area	1,658	313.1	294
Lansing-East Lansing, MI Metropolitan Statistical Area	1,593	340.9	251
Laredo, TX Metropolitan Statistical Area	428	163.1	379
Las Cruces, NM Metropolitan Statistical Area	781	365.9	201
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	11,934	588.5	9
Lawrence, KS Metropolitan Statistical Area	481	420.7	104

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).

## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Lawton, OK Metropolitan Statistical Area	453	345.6	241
Lebanon, PA Metropolitan Statistical Area	415	306.3	312
Lewiston-Auburn, ME Metropolitan Statistical Area	333	309.5	300
Lexington-Fayette, KY Metropolitan Statistical Area	1,892	386.6	163
Lima, OH Metropolitan Statistical Area	278	264.0	359
Lincoln, NE Metropolitan Statistical Area	1,079	343.5	245
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	2,700	372.7	190
Logan, UT-ID Metropolitan Statistical Area	326	251.2	366
London, KY Micropolitan Statistical Area	369	290.3	330
Longview, TX Metropolitan Statistical Area	591	272.9	355
Longview, WA Metropolitan Statistical Area	355	348.5	235
Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	52,933	403.1	130
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	5,455	432.2	87
Lubbock, TX Metropolitan Statistical Area	1,174	390.0	153
Lumberton, NC Micropolitan Statistical Area	352	261.0	361
Lynchburg, VA Metropolitan Statistical Area	1,113	434.0	84
Macon, GA Metropolitan Statistical Area	800	345.9	240
Madera, CA Metropolitan Statistical Area	389	255.3	365
Madison, WI Metropolitan Statistical Area	2,241	357.2	222
Manchester-Nashua, NH Metropolitan Statistical Area	1,841	455.7	52
Mansfield, OH Metropolitan Statistical Area	368	302.2	322
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,194	146.3	380
Medford, OR Metropolitan Statistical Area	907	434.9	81
Memphis, TN-MS-AR Metropolitan Statistical Area	5,906	440.2	69
Merced, CA Metropolitan Statistical Area	660	250.7	367
Meridian, MS Micropolitan Statistical Area	366	342.2	248
Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	31,010	532.1	14
Michigan City-La Porte, IN Metropolitan Statistical Area	488	438.5	73
Midland, TX Metropolitan Statistical Area	569	362.9	208
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	6,734	429.0	95
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	14,012	405.1	127
Missoula, MT Metropolitan Statistical Area	502	449.0	61
Mobile, AL Metropolitan Statistical Area	1,995	481.8	31
Modesto, CA Metropolitan Statistical Area	1,615	307.3	308
Monroe, LA Metropolitan Statistical Area	644	360.7	216
Monroe, MI Metropolitan Statistical Area	498	331.2	266
Montgomery, AL Metropolitan Statistical Area	1,570	420.3	105
Morgantown, WV Metropolitan Statistical Area	447	328.4	273
Morristown, TN Metropolitan Statistical Area	349	303.0	319
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	447	376.1	184
Muncie, IN Metropolitan Statistical Area	398	338.8	256
Muskegon, MI Metropolitan Statistical Area	521	304.7	316
Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	2,072	511.7	21
Napa, CA Metropolitan Statistical Area	532	379.1	175
Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area	1,226	361.0	213
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	7,846	446.3	65
New Bern, NC Metropolitan Statistical Area	463	362.7	209
New Haven-Milford, CT Metropolitan Statistical Area	3,458	401.0	134

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).

## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
New Orleans-Metairie, LA Metropolitan Statistical Area	5,325	429.1	94
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	81,701	409.5	122
Niles-Benton Harbor, MI Metropolitan Statistical Area	551	354.9	228
North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	3,832	523.1	17
Norwich-New London, CT Metropolitan Statistical Area	1,093	398.7	140
Ocala, FL Metropolitan Statistical Area	1,540	456.5	49
Odessa, TX Metropolitan Statistical Area	462	309.3	303
Ogden-Clearfield, UT Metropolitan Statistical Area	2,045	329.0	271
Ogdensburg-Massena, NY Micropolitan Statistical Area	297	265.3	357
Oklahoma City, OK Metropolitan Statistical Area	4,761	360.8	215
Olympia-Tumwater, WA Metropolitan Statistical Area	1,240	472.6	34
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	3,411	381.1	170
Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	10,934	482.1	30
Oshkosh-Neenah, WI Metropolitan Statistical Area	537	316.7	292
Ottawa-Peru, IL Micropolitan Statistical Area	419	275.6	352
Owensboro, KY Metropolitan Statistical Area	371	318.7	285
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	3,424	407.8	125
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	2,923	530.7	15
Panama City, FL Metropolitan Statistical Area	755	395.7	142
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	2,194	469.9	37
Peoria, IL Metropolitan Statistical Area	1,274	333.4	263
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	27,138	449.7	59
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	21,698	493.3	25
Pittsburgh, PA Metropolitan Statistical Area	10,737	454.8	54
Pittsfield, MA Metropolitan Statistical Area	477	368.1	197
Port St. Lucie, FL Metropolitan Statistical Area	2,124	484.8	28
Portland-South Portland, ME Metropolitan Statistical Area	1,978	380.5	172
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	10,508	454.0	55
Pottsville, PA Micropolitan Statistical Area	619	421.3	103
Prescott, AZ Metropolitan Statistical Area	1,219	566.6	10
Providence-Warwick, RI-MA Metropolitan Statistical Area	5,686	354.4	229
Provo-Orem, UT Metropolitan Statistical Area	1,557	276.9	349
Pueblo, CO Metropolitan Statistical Area	744	460.8	45
Punta Gorda, FL Metropolitan Statistical Area	828	502.6	22
Racine, WI Metropolitan Statistical Area	784	402.0	132
Raleigh, NC Metropolitan Statistical Area	4,919	405.0	128
Rapid City, SD Metropolitan Statistical Area	466	329.5	270
Reading, PA Metropolitan Statistical Area	1,524	368.5	196
Redding, CA Metropolitan Statistical Area	745	416.2	112
Reno, NV Metropolitan Statistical Area	1,952	446.0	66
Richmond, VA Metropolitan Statistical Area	6,838	548.9	12
Richmond-Berea, KY Micropolitan Statistical Area	317	309.9	299
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	16,617	379.3	174
Roanoke, VA Metropolitan Statistical Area	1,340	429.7	92
Rochester, MN Metropolitan Statistical Area	530	250.2	368
Rochester, NY Metropolitan Statistical Area	4,825	445.4	67
Rockford, IL Metropolitan Statistical Area	1,310	380.1	173
Rocky Mount, NC Metropolitan Statistical Area	439	291.4	329

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).



## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

January 1 – December 31, 2014

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Roseburg, OR Micropolitan Statistical Area	463	433.0	85
Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	10,161	458.6	47
Saginaw, MI Metropolitan Statistical Area	578	294.1	328
Salem, OH Micropolitan Statistical Area	375	354.1	230
Salem, OR Metropolitan Statistical Area	1,427	356.4	224
Salinas, CA Metropolitan Statistical Area	1,190	277.5	347
Salisbury, MD-DE Metropolitan Statistical Area	1,757	455.8	51
Salt Lake City, UT Metropolitan Statistical Area	4,417	387.3	160
San Angelo, TX Metropolitan Statistical Area	333	285.7	338
San Antonio-New Braunfels, TX Metropolitan Statistical Area	8,628	378.8	178
San Diego-Carlsbad, CA Metropolitan Statistical Area	15,025	467.9	40
San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	20,557	455.2	53
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	7,506	391.0	152
San Luis Obispo-Paso Robles-Arroyo Grande, CA Metropolitan Statistical Area	1,106	400.1	135
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	990	367.5	198
Santa Fe, NM Metropolitan Statistical Area	925	627.4	6
Santa Maria-Santa Barbara, CA Metropolitan Statistical Area	1,495	343.1	247
Santa Rosa, CA Metropolitan Statistical Area	2,074	419.0	107
Savannah, GA Metropolitan Statistical Area	1,650	450.8	58
Scranton--Wilkes-Barre--Hazleton, PA Metropolitan Statistical Area	2,302	409.6	121
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	16,884	467.7	41
Sebastian-Vero Beach, FL Metropolitan Statistical Area	700	493.0	26
Sheboygan, WI Metropolitan Statistical Area	315	274.1	353
Sherman-Denison, TX Metropolitan Statistical Area	479	391.5	151
Show Low, AZ Micropolitan Statistical Area	381	355.0	227
Shreveport-Bossier City, LA Metropolitan Statistical Area	1,741	389.9	154
Sierra Vista-Douglas, AZ Metropolitan Statistical Area	1,200	926.8	1
Sioux City, IA-NE-SD Metropolitan Statistical Area	399	236.5	371
Sioux Falls, SD Metropolitan Statistical Area	800	328.5	272
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	1,083	339.9	254
Spartanburg, SC Metropolitan Statistical Area	1,181	370.2	193
Spokane-Spokane Valley, WA Metropolitan Statistical Area	2,595	484.4	29
Springfield, IL Metropolitan Statistical Area	800	377.8	181
Springfield, MA Metropolitan Statistical Area	2,364	377.1	182
Springfield, MO Metropolitan Statistical Area	1,720	383.3	168
Springfield, OH Metropolitan Statistical Area	541	397.3	141
St. Cloud, MN Metropolitan Statistical Area	633	330.9	267
St. George, UT Metropolitan Statistical Area	461	311.9	298
St. Joseph, MO-KS Metropolitan Statistical Area	328	256.7	363
St. Louis, MO-IL Metropolitan Statistical Area	11,188	399.4	137
State College, PA Metropolitan Statistical Area	431	277.3	348
Staunton-Waynesboro, VA Metropolitan Statistical Area	397	332.1	264
Stockton-Lodi, CA Metropolitan Statistical Area	2,432	345.3	242
Sumter, SC Metropolitan Statistical Area	330	305.2	315
Syracuse, NY Metropolitan Statistical Area	2,595	392.0	150
Tallahassee, FL Metropolitan Statistical Area	1,638	438.8	72
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	14,966	521.4	18
Terre Haute, IN Metropolitan Statistical Area	522	303.1	318

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).

## Appendix D1: Fraud and Other Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

January 1 – December 31, 2014

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Texarkana, TX-AR Metropolitan Statistical Area	470	314.1	293
The Villages, FL Metropolitan Statistical Area	460	429.7	92
Toledo, OH Metropolitan Statistical Area	2,210	363.4	207
Topeka, KS Metropolitan Statistical Area	922	393.7	147
Torrington, CT Micropolitan Statistical Area	778	416.2	112
Traverse City, MI Micropolitan Statistical Area	466	318.4	287
Trenton, NJ Metropolitan Statistical Area	1,772	478.4	32
Tucson, AZ Metropolitan Statistical Area	4,574	459.0	46
Tullahoma-Manchester, TN Micropolitan Statistical Area	304	301.6	323
Tulsa, OK Metropolitan Statistical Area	3,507	364.7	204
Tupelo, MS Micropolitan Statistical Area	627	448.9	62
Tuscaloosa, AL Metropolitan Statistical Area	875	371.3	192
Twin Falls, ID Micropolitan Statistical Area	315	307.4	307
Tyler, TX Metropolitan Statistical Area	800	370.2	193
Urban Honolulu, HI Metropolitan Statistical Area	3,394	345.1	244
Utica-Rome, NY Metropolitan Statistical Area	1,015	340.9	251
Valdosta, GA Metropolitan Statistical Area	446	312.1	296
Vallejo-Fairfield, CA Metropolitan Statistical Area	1,964	462.3	43
Vineland-Bridgeton, NJ Metropolitan Statistical Area	491	312.1	296
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	7,890	462.1	44
Visalia-Porterville, CA Metropolitan Statistical Area	1,064	234.3	372
Waco, TX Metropolitan Statistical Area	783	302.3	321
Warner Robins, GA Metropolitan Statistical Area	697	374.3	188
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	35,864	602.8	8
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	490	289.1	332
Watertown-Fort Drum, NY Metropolitan Statistical Area	461	385.8	165
Wausau, WI Metropolitan Statistical Area	463	341.9	250
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	796	652.5	4
Wenatchee, WA Metropolitan Statistical Area	326	287.4	334
Wheeling, WV-OH Metropolitan Statistical Area	447	306.7	309
Whitewater-Elkhorn, WI Micropolitan Statistical Area	338	328.3	274
Wichita Falls, TX Metropolitan Statistical Area	568	375.7	185
Wichita, KS Metropolitan Statistical Area	2,025	317.7	290
Williamsport, PA Metropolitan Statistical Area	440	376.9	183
Wilmington, NC Metropolitan Statistical Area	1,046	389.4	156
Winchester, VA-WV Metropolitan Statistical Area	625	473.6	33
Winston-Salem, NC Metropolitan Statistical Area	2,369	364.0	205
Wooster, OH Micropolitan Statistical Area	414	359.8	218
Worcester, MA-CT Metropolitan Statistical Area	3,451	372.4	191
Yakima, WA Metropolitan Statistical Area	654	264.7	358
York-Hanover, PA Metropolitan Statistical Area	1,824	415.5	114
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	2,178	392.1	149
Yuba City, CA Metropolitan Statistical Area	511	302.9	320
Yuma, AZ Metropolitan Statistical Area	459	228.1	375

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of fraud and other complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

Note: In calculating the State and Metropolitan Areas rankings, we excluded 20 state-specific data contributors' complaints (the Hawaii Office of Consumer Protection, the Montana, North Carolina and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio and Washington).

## Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Abilene, TX Metropolitan Statistical Area	113	67.5	205
Akron, OH Metropolitan Statistical Area	562	79.6	128
Albany, GA Metropolitan Statistical Area	138	88.6	93
Albany, OR Metropolitan Statistical Area	112	94.3	73
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	490	55.8	283
Albuquerque, NM Metropolitan Statistical Area	897	99.4	63
Alexandria, LA Metropolitan Statistical Area	112	72.4	170
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	554	67.0	207
Altoona, PA Metropolitan Statistical Area	61	48.3	329
Amarillo, TX Metropolitan Statistical Area	180	69.7	183
Anchorage, AK Metropolitan Statistical Area	317	80.0	125
Ann Arbor, MI Metropolitan Statistical Area	356	100.5	60
Anniston-Oxford-Jacksonville, AL Metropolitan Statistical Area	72	61.7	244
Appleton, WI Metropolitan Statistical Area	86	37.4	372
Asheville, NC Metropolitan Statistical Area	281	64.2	226
Athens-Clarke County, GA Metropolitan Statistical Area	120	60.6	250
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	7,809	141.4	15
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	239	86.6	98
Auburn-Opelika, AL Metropolitan Statistical Area	122	80.8	120
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	473	81.5	118
Augusta-Waterville, ME Micropolitan Statistical Area	57	47.0	339
Austin-Round Rock, TX Metropolitan Statistical Area	1,771	94.0	74
Bakersfield, CA Metropolitan Statistical Area	888	102.8	55
Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	2,534	91.5	82
Bangor, ME Metropolitan Statistical Area	80	52.2	302
Barnstable Town, MA Metropolitan Statistical Area	169	78.6	131
Baton Rouge, LA Metropolitan Statistical Area	769	93.8	75
Battle Creek, MI Metropolitan Statistical Area	116	85.9	101
Bay City, MI Metropolitan Statistical Area	51	47.7	333
Beaumont-Port Arthur, TX Metropolitan Statistical Area	323	79.8	126
Beckley, WV Metropolitan Statistical Area	176	141.4	15
Bellingham, WA Metropolitan Statistical Area	188	91.1	84
Bend-Redmond, OR Metropolitan Statistical Area	134	80.7	121
Billings, MT Metropolitan Statistical Area	110	66.5	212
Binghamton, NY Metropolitan Statistical Area	98	39.6	359
Birmingham-Hoover, AL Metropolitan Statistical Area	842	73.8	162
Bismarck, ND Metropolitan Statistical Area	64	51.7	307
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	90	49.9	321
Bloomington, IL Metropolitan Statistical Area	85	44.5	347
Bloomington, IN Metropolitan Statistical Area	101	61.9	243
Bluefield, WV-VA Micropolitan Statistical Area	52	49.0	326
Boise City, ID Metropolitan Statistical Area	433	66.6	209
Boston-Cambridge-Newton, MA-NH Metropolitan Statistical Area	3,532	75.4	151
Boulder, CO Metropolitan Statistical Area	227	73.2	167
Bowling Green, KY Metropolitan Statistical Area	56	34.2	376
Bremerton-Silverdale, WA Metropolitan Statistical Area	287	113.0	36
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	904	96.2	70
Brownsville-Harlingen, TX Metropolitan Statistical Area	336	80.5	122

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).



## Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Brunswick, GA Metropolitan Statistical Area	74	65.0	220
Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	618	54.5	292
Burlington, NC Metropolitan Statistical Area	111	71.9	173
Burlington-South Burlington, VT Metropolitan Statistical Area	161	75.0	154
California-Lexington Park, MD Metropolitan Statistical Area	104	94.9	72
Canton-Massillon, OH Metropolitan Statistical Area	270	66.9	208
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	988	149.4	11
Carbondale-Marion, IL Metropolitan Statistical Area	73	57.6	271
Cedar Rapids, IA Metropolitan Statistical Area	150	57.2	273
Chambersburg-Waynesboro, PA Metropolitan Statistical Area	72	47.3	337
Champaign-Urbana, IL Metropolitan Statistical Area	125	53.2	297
Charleston, WV Metropolitan Statistical Area	130	57.8	268
Charleston-North Charleston, SC Metropolitan Statistical Area	640	89.9	90
Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	2,022	86.6	98
Charlottesville, VA Metropolitan Statistical Area	109	48.6	327
Chattanooga, TN-GA Metropolitan Statistical Area	352	65.0	220
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	9,992	104.8	48
Chico, CA Metropolitan Statistical Area	212	95.5	71
Cincinnati, OH-KY-IN Metropolitan Statistical Area	1,469	68.7	196
Claremont-Lebanon, NH-VT Micropolitan Statistical Area	113	51.9	303
Clarksville, TN-KY Metropolitan Statistical Area	172	63.1	234
Cleveland, TN Metropolitan Statistical Area	71	59.9	256
Cleveland-Elyria, OH Metropolitan Statistical Area	2,155	104.4	50
Coeur d'Alene, ID Metropolitan Statistical Area	89	61.7	244
College Station-Bryan, TX Metropolitan Statistical Area	163	68.8	195
Colorado Springs, CO Metropolitan Statistical Area	660	97.3	67
Columbia, MO Metropolitan Statistical Area	103	60.3	252
Columbia, SC Metropolitan Statistical Area	619	78.0	137
Columbus, GA-AL Metropolitan Statistical Area	404	127.6	22
Columbus, OH Metropolitan Statistical Area	1,508	76.7	145
Concord, NH Micropolitan Statistical Area	85	57.9	267
Cookeville, TN Micropolitan Statistical Area	59	55.1	290
Corpus Christi, TX Metropolitan Statistical Area	373	84.3	107
Crestview-Fort Walton Beach-Destin, FL Metropolitan Statistical Area	217	85.6	103
Cumberland, MD-WV Metropolitan Statistical Area	38	37.5	370
Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	8,158	119.8	27
Dalton, GA Metropolitan Statistical Area	68	47.8	332
Danville, VA Micropolitan Statistical Area	63	59.8	257
Daphne-Fairhope-Foley, AL Metropolitan Statistical Area	182	93.1	77
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	193	50.3	317
Dayton, OH Metropolitan Statistical Area	823	102.6	56
Decatur, AL Metropolitan Statistical Area	77	50.2	318
Decatur, IL Metropolitan Statistical Area	65	59.5	259
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	769	128.0	21
Denver-Aurora-Lakewood, CO Metropolitan Statistical Area	2,440	90.5	87
Des Moines-West Des Moines, IA Metropolitan Statistical Area	316	52.7	300
Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	6,522	151.9	10
Dothan, AL Metropolitan Statistical Area	167	113.1	35

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

## Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Dover, DE Metropolitan Statistical Area	139	82.0	115
Duluth, MN-WI Metropolitan Statistical Area	156	55.7	284
Dunn, NC Micropolitan Statistical Area	75	60.0	254
Durham-Chapel Hill, NC Metropolitan Statistical Area	475	88.9	92
East Stroudsburg, PA Metropolitan Statistical Area	81	48.5	328
Eau Claire, WI Metropolitan Statistical Area	56	34.0	377
El Centro, CA Metropolitan Statistical Area	109	61.7	244
El Paso, TX Metropolitan Statistical Area	614	73.9	159
Elizabethtown-Fort Knox, KY Metropolitan Statistical Area	110	72.6	169
Elkhart-Goshen, IN Metropolitan Statistical Area	114	56.8	275
Erie, PA Metropolitan Statistical Area	163	58.2	265
Eugene, OR Metropolitan Statistical Area	290	81.4	119
Eureka-Arcata-Fortuna, CA Micropolitan Statistical Area	91	67.7	204
Evansville, IN-KY Metropolitan Statistical Area	156	49.6	323
Fairbanks, AK Metropolitan Statistical Area	75	74.7	155
Fargo, ND-MN Metropolitan Statistical Area	86	38.5	364
Farmington, NM Metropolitan Statistical Area	47	37.2	374
Fayetteville, NC Metropolitan Statistical Area	334	88.5	94
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	251	51.0	311
Flagstaff, AZ Metropolitan Statistical Area	75	54.9	291
Flint, MI Metropolitan Statistical Area	482	116.0	31
Florence, SC Metropolitan Statistical Area	153	74.2	158
Florence-Muscle Shoals, AL Metropolitan Statistical Area	68	46.2	342
Fond du Lac, WI Metropolitan Statistical Area	40	39.3	360
Fort Collins, CO Metropolitan Statistical Area	206	65.2	218
Fort Smith, AR-OK Metropolitan Statistical Area	168	60.0	254
Fort Wayne, IN Metropolitan Statistical Area	326	76.9	142
Fresno, CA Metropolitan Statistical Area	1,121	117.3	30
Gadsden, AL Metropolitan Statistical Area	75	72.2	171
Gainesville, FL Metropolitan Statistical Area	312	115.4	32
Gainesville, GA Metropolitan Statistical Area	130	69.2	189
Gettysburg, PA Metropolitan Statistical Area	55	54.2	293
Glens Falls, NY Metropolitan Statistical Area	54	42.0	353
Goldsboro, NC Metropolitan Statistical Area	85	68.2	200
Grand Forks, ND-MN Metropolitan Statistical Area	32	31.8	379
Grand Junction, CO Metropolitan Statistical Area	76	51.5	309
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	571	56.2	280
Greeley, CO Metropolitan Statistical Area	210	77.8	139
Green Bay, WI Metropolitan Statistical Area	147	47.1	338
Greensboro-High Point, NC Metropolitan Statistical Area	545	73.5	166
Greenville, NC Metropolitan Statistical Area	111	63.7	231
Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area	708	83.2	110
Gulfport-Biloxi-Pascagoula, MS Metropolitan Statistical Area	238	62.2	241
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	162	62.7	237
Hammond, LA Metropolitan Statistical Area	59	47.0	339
Hanford-Corcoran, CA Metropolitan Statistical Area	104	68.9	192
Harrisburg-Carlisle, PA Metropolitan Statistical Area	402	72.1	172
Harrisonburg, VA Metropolitan Statistical Area	49	37.9	368

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).



## Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	1,003	82.5	112
Hattiesburg, MS Metropolitan Statistical Area	135	91.2	83
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	217	59.7	258
Hilo, HI Micropolitan Statistical Area	75	39.3	360
Hilton Head Island-Bluffton-Beaufort, SC Metropolitan Statistical Area	146	73.6	165
Holland, MI Micropolitan Statistical Area	48	42.7	351
Homosassa Springs, FL Metropolitan Statistical Area	124	89.0	91
Houma-Thibodaux, LA Metropolitan Statistical Area	119	56.7	276
Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	7,076	112.1	37
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	184	50.5	315
Huntsville, AL Metropolitan Statistical Area	322	73.9	159
Idaho Falls, ID Metropolitan Statistical Area	83	60.6	250
Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	1,709	87.5	97
Iowa City, IA Metropolitan Statistical Area	80	49.6	323
Ithaca, NY Metropolitan Statistical Area	39	37.6	369
Jackson, MI Metropolitan Statistical Area	76	47.4	336
Jackson, MS Metropolitan Statistical Area	621	107.7	43
Jackson, TN Metropolitan Statistical Area	73	55.9	282
Jacksonville, FL Metropolitan Statistical Area	2,156	154.6	9
Jacksonville, NC Metropolitan Statistical Area	185	99.9	62
Jamestown-Dunkirk-Fredonia, NY Micropolitan Statistical Area	55	41.3	355
Janesville-Beloit, WI Metropolitan Statistical Area	91	56.6	277
Jefferson City, MO Metropolitan Statistical Area	98	65.1	219
Johnson City, TN Metropolitan Statistical Area	104	51.8	305
Johnstown, PA Metropolitan Statistical Area	81	57.7	270
Jonesboro, AR Metropolitan Statistical Area	126	100.3	61
Joplin, MO Metropolitan Statistical Area	80	45.7	343
Kahului-Wailuku-Lahaina, HI Metropolitan Statistical Area	60	37.4	372
Kalamazoo-Portage, MI Metropolitan Statistical Area	229	68.9	192
Kankakee, IL Metropolitan Statistical Area	70	62.4	240
Kansas City, MO-KS Metropolitan Statistical Area	1,606	78.2	136
Kennewick-Richland, WA Metropolitan Statistical Area	206	76.0	148
Killeen-Temple, TX Metropolitan Statistical Area	363	85.8	102
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	148	48.0	331
Kingston, NY Metropolitan Statistical Area	129	71.3	175
Knoxville, TN Metropolitan Statistical Area	545	63.9	228
La Crosse-Onalaska, WI-MN Metropolitan Statistical Area	60	44.3	348
Lafayette, LA Metropolitan Statistical Area	248	51.8	305
Lafayette-West Lafayette, IN Metropolitan Statistical Area	101	48.3	329
Lake Charles, LA Metropolitan Statistical Area	114	56.4	279
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	156	76.8	144
Lakeland-Winter Haven, FL Metropolitan Statistical Area	908	145.7	13
Lancaster, PA Metropolitan Statistical Area	268	50.6	314
Lansing-East Lansing, MI Metropolitan Statistical Area	366	78.3	133
Laredo, TX Metropolitan Statistical Area	282	107.4	44
Las Cruces, NM Metropolitan Statistical Area	148	69.3	188
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	2,068	102.0	57
Lawrence, KS Metropolitan Statistical Area	94	82.2	113

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).



## Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup> *January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Lawton, OK Metropolitan Statistical Area	79	60.3	252
Lebanon, PA Metropolitan Statistical Area	85	62.7	237
Lewiston-Auburn, ME Metropolitan Statistical Area	45	41.8	354
Lexington-Fayette, KY Metropolitan Statistical Area	272	55.6	286
Lima, OH Metropolitan Statistical Area	81	76.9	142
Lincoln, NE Metropolitan Statistical Area	122	38.8	362
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	750	103.5	52
Logan, UT-ID Metropolitan Statistical Area	59	45.5	345
London, KY Micropolitan Statistical Area	59	46.4	341
Longview, TX Metropolitan Statistical Area	154	71.1	178
Longview, WA Metropolitan Statistical Area	124	121.7	25
Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	14,397	109.6	40
Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	750	59.4	260
Lubbock, TX Metropolitan Statistical Area	193	64.1	227
Lumberton, NC Micropolitan Statistical Area	92	68.2	200
Lynchburg, VA Metropolitan Statistical Area	144	56.2	280
Macon, GA Metropolitan Statistical Area	212	91.7	81
Madera, CA Metropolitan Statistical Area	141	92.5	79
Madison, WI Metropolitan Statistical Area	384	61.2	249
Manchester-Nashua, NH Metropolitan Statistical Area	260	64.4	224
Mansfield, OH Metropolitan Statistical Area	90	73.9	159
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	602	73.8	162
Medford, OR Metropolitan Statistical Area	171	82.0	115
Memphis, TN-MS-AR Metropolitan Statistical Area	1,650	123.0	24
Merced, CA Metropolitan Statistical Area	216	82.1	114
Meridian, MS Micropolitan Statistical Area	69	64.5	223
Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	18,428	316.2	1
Michigan City-La Porte, IN Metropolitan Statistical Area	74	66.5	212
Midland, TX Metropolitan Statistical Area	107	68.2	200
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	2,002	127.5	23
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	2,423	70.0	181
Missoula, MT Metropolitan Statistical Area	85	76.0	148
Mobile, AL Metropolitan Statistical Area	356	86.0	100
Modesto, CA Metropolitan Statistical Area	568	108.1	42
Monroe, LA Metropolitan Statistical Area	117	65.5	217
Monroe, MI Metropolitan Statistical Area	99	65.8	215
Montgomery, AL Metropolitan Statistical Area	425	113.8	34
Morgantown, WV Metropolitan Statistical Area	51	37.5	370
Morristown, TN Metropolitan Statistical Area	47	40.8	357
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	140	117.8	29
Muncie, IN Metropolitan Statistical Area	74	63.0	236
Muskegon, MI Metropolitan Statistical Area	119	69.6	185
Myrtle Beach-Conway-North Myrtle Beach, SC-NC Metropolitan Statistical Area	234	57.8	268
Napa, CA Metropolitan Statistical Area	137	97.6	66
Naples-Immokalee-Marco Island, FL Metropolitan Statistical Area	586	172.5	5
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	1,377	78.3	133
New Bern, NC Metropolitan Statistical Area	71	55.6	286
New Haven-Milford, CT Metropolitan Statistical Area	759	88.0	95

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

## Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
New Orleans-Metairie, LA Metropolitan Statistical Area	1,058	85.3	104
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	18,047	90.5	87
Niles-Benton Harbor, MI Metropolitan Statistical Area	121	77.9	138
North Port-Sarasota-Bradenton, FL Metropolitan Statistical Area	817	111.5	39
Norwich-New London, CT Metropolitan Statistical Area	189	68.9	192
Ocala, FL Metropolitan Statistical Area	389	115.3	33
Odessa, TX Metropolitan Statistical Area	97	64.9	222
Ogden-Clearfield, UT Metropolitan Statistical Area	295	47.5	335
Ogdensburg-Massena, NY Micropolitan Statistical Area	49	43.8	349
Oklahoma City, OK Metropolitan Statistical Area	1,010	76.5	146
Olympia-Tumwater, WA Metropolitan Statistical Area	418	159.3	6
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	560	62.6	239
Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	3,124	137.8	17
Oshkosh-Neenah, WI Metropolitan Statistical Area	76	44.8	346
Ottawa-Peru, IL Micropolitan Statistical Area	62	40.8	357
Owensboro, KY Metropolitan Statistical Area	39	33.5	378
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	710	84.6	106
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	602	109.3	41
Panama City, FL Metropolitan Statistical Area	152	79.7	127
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	489	104.7	49
Peoria, IL Metropolitan Statistical Area	226	59.1	263
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	5,856	97.0	68
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	4,584	104.2	51
Pittsburgh, PA Metropolitan Statistical Area	2,479	105.0	47
Pittsfield, MA Metropolitan Statistical Area	69	53.2	297
Port St. Lucie, FL Metropolitan Statistical Area	650	148.4	12
Portland-South Portland, ME Metropolitan Statistical Area	335	64.4	224
Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	3,685	159.2	7
Pottsville, PA Micropolitan Statistical Area	75	51.0	311
Prescott, AZ Metropolitan Statistical Area	170	79.0	129
Providence-Warwick, RI-MA Metropolitan Statistical Area	1,059	66.0	214
Provo-Orem, UT Metropolitan Statistical Area	238	42.3	352
Pueblo, CO Metropolitan Statistical Area	252	156.1	8
Punta Gorda, FL Metropolitan Statistical Area	170	103.2	53
Racine, WI Metropolitan Statistical Area	206	105.6	46
Raleigh, NC Metropolitan Statistical Area	953	78.5	132
Rapid City, SD Metropolitan Statistical Area	71	50.2	318
Reading, PA Metropolitan Statistical Area	311	75.2	153
Redding, CA Metropolitan Statistical Area	133	74.3	157
Reno, NV Metropolitan Statistical Area	445	101.7	58
Richmond, VA Metropolitan Statistical Area	939	75.4	151
Richmond-Berea, KY Micropolitan Statistical Area	30	29.3	380
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	4,513	103.0	54
Roanoke, VA Metropolitan Statistical Area	119	38.2	367
Rochester, MN Metropolitan Statistical Area	141	66.6	209
Rochester, NY Metropolitan Statistical Area	631	58.2	265
Rockford, IL Metropolitan Statistical Area	235	68.2	200
Rocky Mount, NC Metropolitan Statistical Area	121	80.3	123

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).



## Appendix D2: Identity Theft Consumer Complaints by Largest Metropolitan Areas (in alphabetical order)<sup>1</sup>

*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Roseburg, OR Micropolitan Statistical Area	59	55.2	288
Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	2,198	99.2	65
Saginaw, MI Metropolitan Statistical Area	163	82.9	111
Salem, OH Micropolitan Statistical Area	55	51.9	303
Salem, OR Metropolitan Statistical Area	567	141.6	14
Salinas, CA Metropolitan Statistical Area	296	69.0	191
Salisbury, MD-DE Metropolitan Statistical Area	229	59.4	260
Salt Lake City, UT Metropolitan Statistical Area	770	67.5	205
San Angelo, TX Metropolitan Statistical Area	51	43.8	349
San Antonio-New Braunfels, TX Metropolitan Statistical Area	2,128	93.4	76
San Diego-Carlsbad, CA Metropolitan Statistical Area	2,814	87.6	96
San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	5,060	112.0	38
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	1,628	84.8	105
San Luis Obispo-Paso Robles-Arroyo Grande, CA Metropolitan Statistical Area	197	71.3	175
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	209	77.6	141
Santa Fe, NM Metropolitan Statistical Area	134	90.9	86
Santa Maria-Santa Barbara, CA Metropolitan Statistical Area	299	68.6	198
Santa Rosa, CA Metropolitan Statistical Area	361	72.9	168
Savannah, GA Metropolitan Statistical Area	337	92.1	80
Scranton--Wilkes-Barre--Hazleton, PA Metropolitan Statistical Area	310	55.2	288
Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	7,473	207.0	2
Sebastian-Vero Beach, FL Metropolitan Statistical Area	170	119.7	28
Sheboygan, WI Metropolitan Statistical Area	44	38.3	366
Sherman-Denison, TX Metropolitan Statistical Area	84	68.7	196
Show Low, AZ Micropolitan Statistical Area	58	54.0	294
Shreveport-Bossier City, LA Metropolitan Statistical Area	431	96.5	69
Sierra Vista-Douglas, AZ Metropolitan Statistical Area	90	69.5	186
Sioux City, IA-NE-SD Metropolitan Statistical Area	90	53.3	296
Sioux Falls, SD Metropolitan Statistical Area	123	50.5	315
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	202	63.4	233
Spartanburg, SC Metropolitan Statistical Area	186	58.3	264
Spokane-Spokane Valley, WA Metropolitan Statistical Area	484	90.3	89
Springfield, IL Metropolitan Statistical Area	112	52.9	299
Springfield, MA Metropolitan Statistical Area	487	77.7	140
Springfield, MO Metropolitan Statistical Area	250	55.7	284
Springfield, OH Metropolitan Statistical Area	97	71.2	177
St. Cloud, MN Metropolitan Statistical Area	66	34.5	375
St. George, UT Metropolitan Statistical Area	74	50.1	320
St. Joseph, MO-KS Metropolitan Statistical Area	63	49.3	325
St. Louis, MO-IL Metropolitan Statistical Area	5,724	204.4	3
State College, PA Metropolitan Statistical Area	60	38.6	363
Staunton-Waynesboro, VA Metropolitan Statistical Area	46	38.5	364
Stockton-Lodi, CA Metropolitan Statistical Area	915	129.9	19
Sumter, SC Metropolitan Statistical Area	69	63.8	229
Syracuse, NY Metropolitan Statistical Area	315	47.6	334
Tallahassee, FL Metropolitan Statistical Area	706	189.1	4
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	3,956	137.8	17
Terre Haute, IN Metropolitan Statistical Area	88	51.1	310

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).



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*January 1 – December 31, 2014*

Metropolitan Area	Complaints Per		
	Complaints	100,000 Population <sup>1</sup>	Rank
Texarkana, TX-AR Metropolitan Statistical Area	92	61.5	248
The Villages, FL Metropolitan Statistical Area	130	121.4	26
Toledo, OH Metropolitan Statistical Area	510	83.9	108
Topeka, KS Metropolitan Statistical Area	185	79.0	129
Torrington, CT Micropolitan Statistical Area	130	69.5	186
Traverse City, MI Micropolitan Statistical Area	73	49.9	321
Trenton, NJ Metropolitan Statistical Area	256	69.1	190
Tucson, AZ Metropolitan Statistical Area	990	99.3	64
Tulahoma-Manchester, TN Micropolitan Statistical Area	52	51.6	308
Tulsa, OK Metropolitan Statistical Area	802	83.4	109
Tupelo, MS Micropolitan Statistical Area	93	66.6	209
Tuscaloosa, AL Metropolitan Statistical Area	146	62.0	242
Twin Falls, ID Micropolitan Statistical Area	54	52.7	300
Tyler, TX Metropolitan Statistical Area	151	69.9	182
Urban Honolulu, HI Metropolitan Statistical Area	404	41.1	356
Utica-Rome, NY Metropolitan Statistical Area	136	45.7	343
Valdosta, GA Metropolitan Statistical Area	130	91.0	85
Vallejo-Fairfield, CA Metropolitan Statistical Area	549	129.2	20
Vineland-Bridgeton, NJ Metropolitan Statistical Area	113	71.8	174
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	1,301	76.2	147
Visalia-Porterville, CA Metropolitan Statistical Area	323	71.1	178
Waco, TX Metropolitan Statistical Area	177	68.3	199
Warner Robins, GA Metropolitan Statistical Area	131	70.3	180
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	6,021	101.2	59
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	181	106.8	45
Watertown-Fort Drum, NY Metropolitan Statistical Area	61	51.0	311
Wausau, WI Metropolitan Statistical Area	89	65.7	216
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	77	63.1	234
Wenatchee, WA Metropolitan Statistical Area	70	61.7	244
Wheeling, WV-OH Metropolitan Statistical Area	93	63.8	229
Whitewater-Elkhorn, WI Micropolitan Statistical Area	61	59.3	262
Wichita Falls, TX Metropolitan Statistical Area	96	63.5	232
Wichita, KS Metropolitan Statistical Area	474	74.4	156
Williamsport, PA Metropolitan Statistical Area	66	56.5	278
Wilmington, NC Metropolitan Statistical Area	153	57.0	274
Winchester, VA-WV Metropolitan Statistical Area	71	53.8	295
Winston-Salem, NC Metropolitan Statistical Area	531	81.6	117
Wooster, OH Micropolitan Statistical Area	66	57.4	272
Worcester, MA-CT Metropolitan Statistical Area	646	69.7	183
Yakima, WA Metropolitan Statistical Area	198	80.1	124
York-Hanover, PA Metropolitan Statistical Area	324	73.8	162
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	516	92.9	78
Yuba City, CA Metropolitan Statistical Area	132	78.3	133
Yuma, AZ Metropolitan Statistical Area	152	75.5	150

<sup>1</sup>This chart illustrates Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of February 2013 and per 100,000 unit of population estimates are based on the 2013 U.S. Census population estimates (Table GCT-PEPANNRES-Geography-United States: Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2013 - United States -- Metropolitan and Micropolitan Statistical Area; and for Puerto Rico).

