

## Major Metropolitan Areas Ranking for Fraud – Related Complaints *January 1 – December 31, 2003*

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

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



**Atlanta, GA (MSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

<b>Total No. of Complaints</b>	<b>Total Amount Paid Reported</b>	<b>Total Complaints Reporting Amt Pd</b>	<b>Percentage of Complaints Reporting Amount Paid</b>	<b>Average Amount Paid<sup>1</sup></b>
4,050	\$2,932,659	3,074	76%	\$954

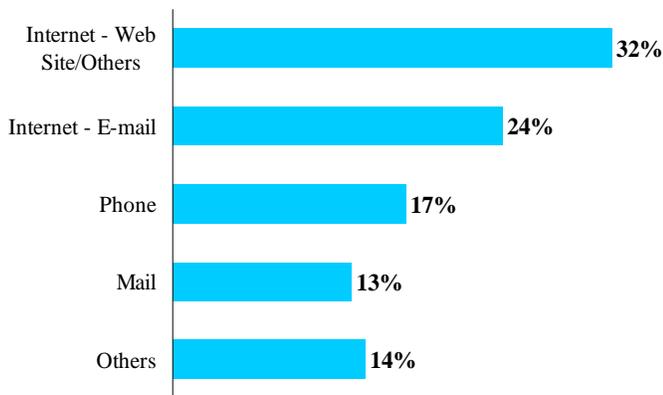
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (3,074).

***Top Consumer Fraud Complaint Categories***

<b>Rank</b>	<b>Top Categories</b>	<b>Complaints</b>	<b>Percentage<sup>2</sup></b>
1	Internet Auctions	948	23%
2	Shop-at-Home/Catalog Sales	539	13%
3	Internet Services and Computer Complaints	538	13%
4	Telephone Services	262	6%
5	Advance-Fee Loans and Credit Protection/Repair	256	6%

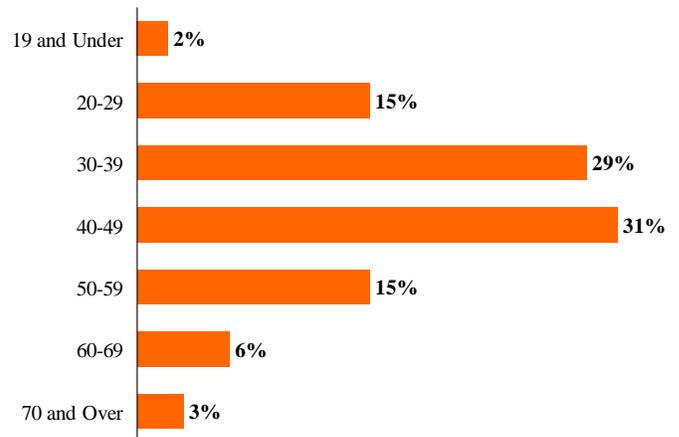
<sup>2</sup>Percentages are based on the 4,050 consumer Sentinel fraud complaints in Atlanta, GA MSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (3,416). 84% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (3,095). 76% of consumers reported their age.



## Baltimore, MD (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
2,615	\$2,214,302	2,006	77%	\$1,104

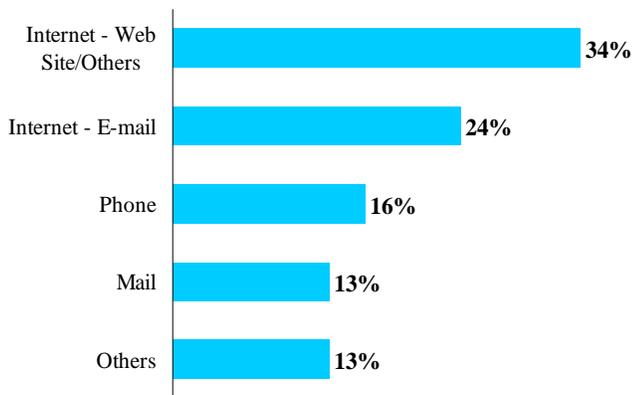
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,006).

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	669	26%
2	Shop-at-Home/Catalog Sales	451	17%
3	Internet Services and Computer Complaints	350	13%
4	Foreign Money Offers	175	7%
5	Advance-Fee Loans and Credit Protection/Repair	161	6%

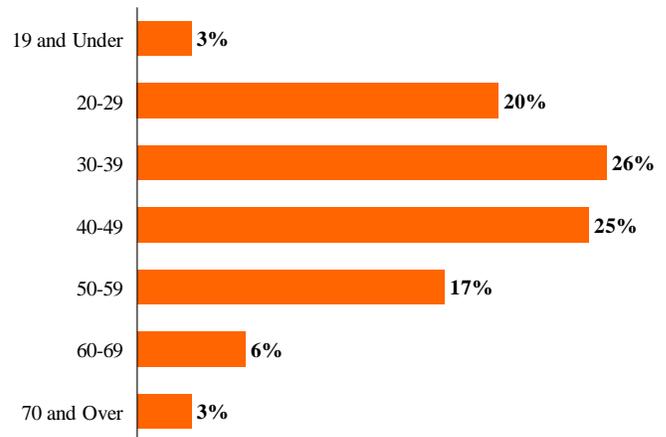
<sup>2</sup>Percentages are based on the 2,615 consumer Sentinel fraud complaints in Baltimore, MD PMSA.

### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,236). 86% of consumers reported this information.

### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,898). 73% of consumers reported their age.



**Boston, MA - NH (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,238	\$2,349,194	2,533	78%	\$927

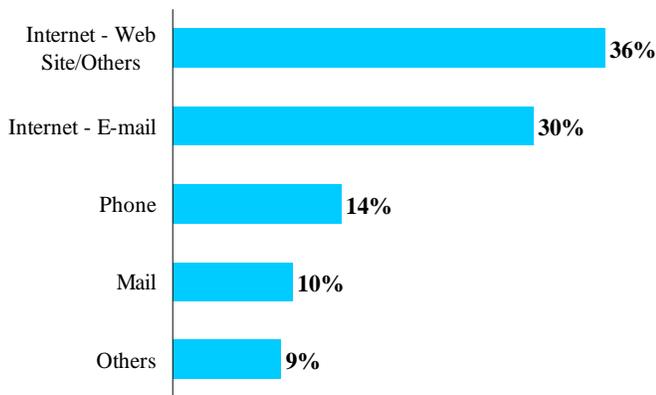
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,533).

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	948	29%
2	Shop-at-Home/Catalog Sales	519	16%
3	Internet Services and Computer Complaints	447	14%
4	Foreign Money Offers	228	7%
5	Prizes/Sweepstakes and Lotteries	218	7%

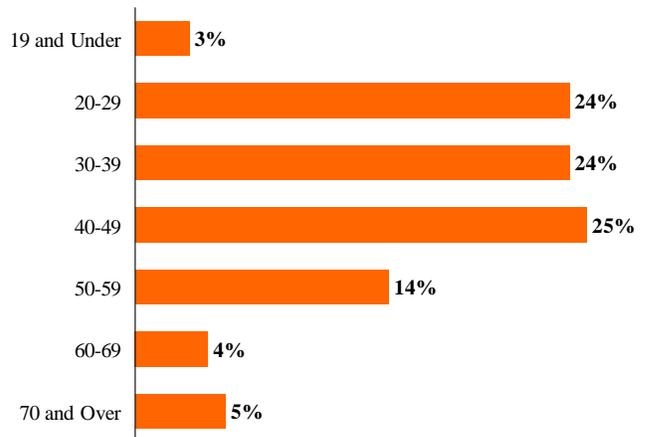
<sup>2</sup>Percentages are based on the 3,238 consumer Sentinel fraud complaints in Boston, MA-NH PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,795). 86% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,392). 74% of consumers reported their age.



## Chicago, IL (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
7,345	\$6,205,647	5,755	78%	\$1,078

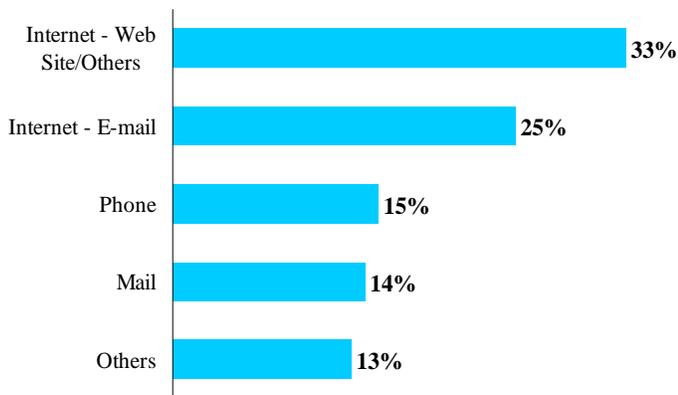
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (5,755).

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	2,009	27%
2	Shop-at-Home/Catalog Sales	1,283	17%
3	Internet Services and Computer Complaints	796	11%
4	Advance-Fee Loans and Credit Protection/Repair	431	6%
5	Telephone Services	408	6%

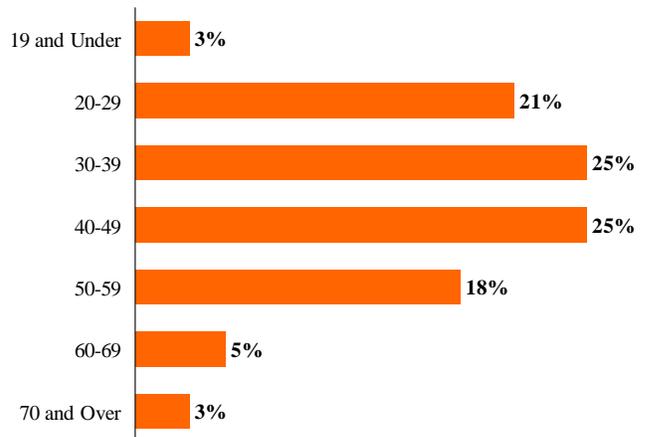
<sup>2</sup>Percentages are based on the 7,345 consumer Sentinel fraud complaints in Chicago, IL PMSA.

### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (6,301). 86% of consumers reported this information.

### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (5,191). 71% of consumers reported their age.



**Cleveland - Lorain - Elyria, OH (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
1,985	\$2,015,671	1,616	81%	\$1,247

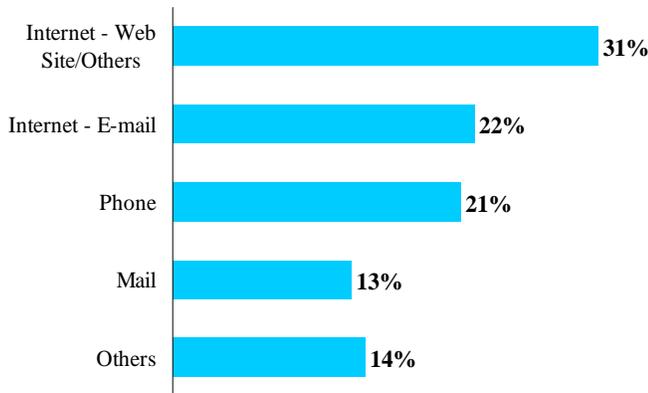
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (1,616).

**Top Consumer Fraud Complaint Categories**

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	490	25%
2	Shop-at-Home/Catalog Sales	312	16%
3	Advance-Fee Loans and Credit Protection/Repair	199	10%
4	Internet Services and Computer Complaints	193	10%
5	Prizes/Sweepstakes and Lotteries	161	8%

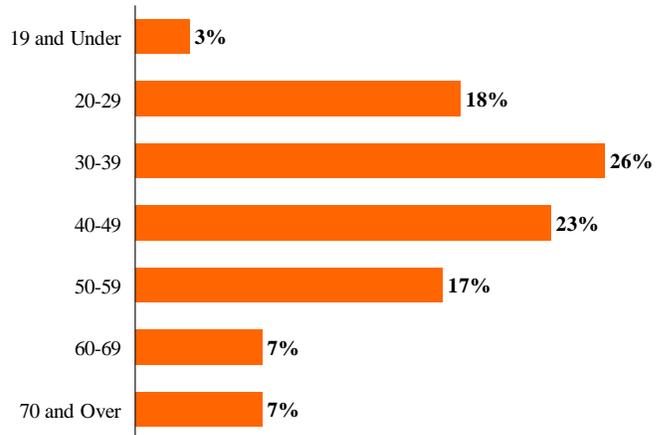
<sup>2</sup>Percentages are based on the 1,985 consumer Sentinel fraud complaints in Cleveland – Lorain – Elyria, OH PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (1,742). 88% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,415). 71% of consumers reported their age.

## Dallas, TX (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,718	\$4,532,748	2,927	79%	\$1,549

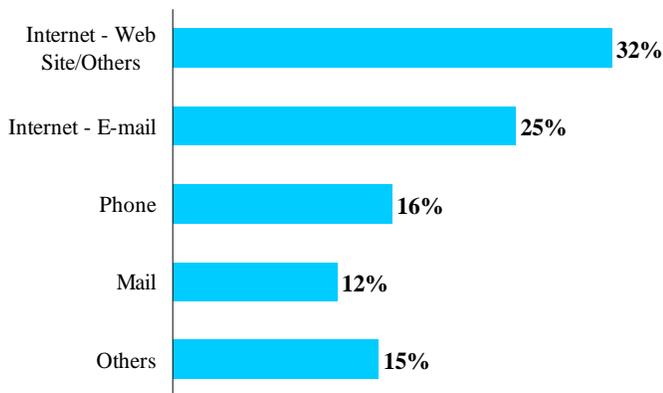
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,927). One consumer reported an amount paid of \$1 million or more.

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	911	25%
2	Shop-at-Home/Catalog Sales	554	15%
3	Internet Services and Computer Complaints	467	13%
4	Advance-Fee Loans and Credit Protection/Repair	277	7%
5	Foreign Money Offers	229	6%

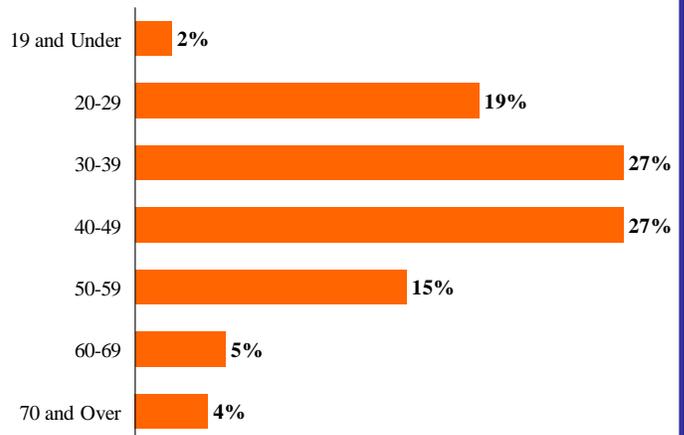
<sup>2</sup>Percentages are based on the 3,718 consumer Sentinel fraud complaints in Dallas, TX PMSA.

#### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (3,157). 85% of consumers reported this information.

#### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,775). 75% of consumers reported their age.



## Denver, CO (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
2,467	\$2,294,218	1,938	79%	\$1,184

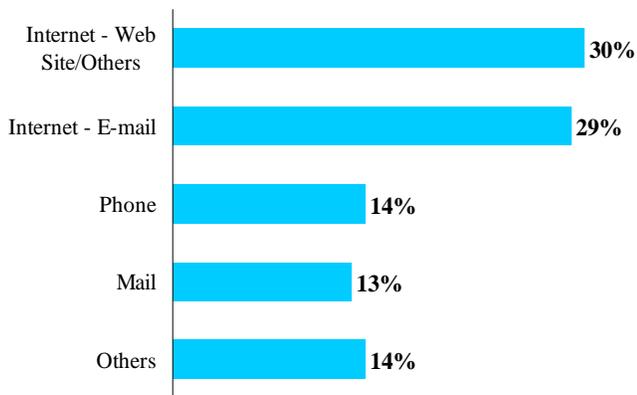
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (1,938).

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	607	25%
2	Shop-at-Home/Catalog Sales	347	14%
3	Internet Services and Computer Complaints	287	12%
4	Foreign Money Offers	217	9%
5	Business Opps and Work-at-Home Plans	153	6%

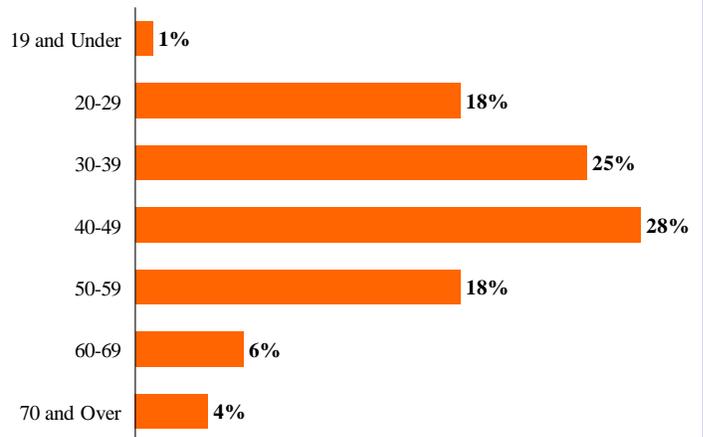
<sup>2</sup>Percentages are based on the 2,467 consumer Sentinel fraud complaints in Denver, CO PMSA.

#### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,046). 83% of consumers reported this information.

#### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,837). 74% of consumers reported their age.



**Detroit, MI (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,594	\$4,084,433	2,870	80%	\$1,423

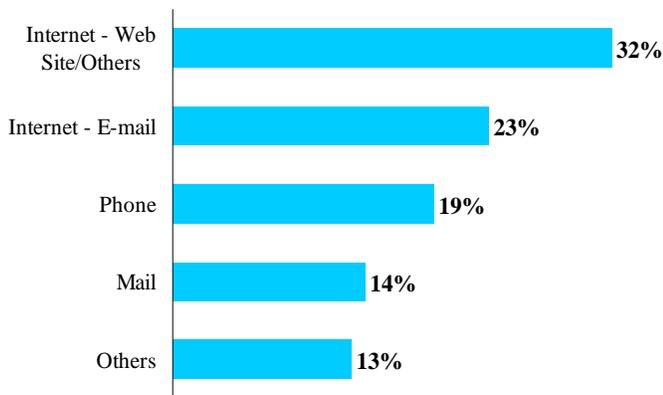
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,870).

**Top Consumer Fraud Complaint Categories**

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	939	26%
2	Shop-at-Home/Catalog Sales	601	17%
3	Internet Services and Computer Complaints	340	9%
4	Prizes/Sweepstakes and Lotteries	298	8%
5	Foreign Money Offers	242	7%

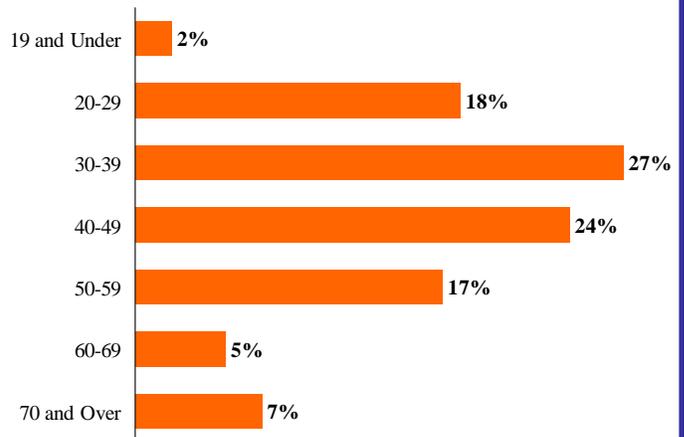
<sup>2</sup>Percentages are based on the 3,594 consumer Sentinel fraud complaints in Detroit, MI PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (3,146). 88% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,580). 72% of consumers reported their age.



## Houston, TX (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,185	\$2,318,086	2,469	78%	\$939

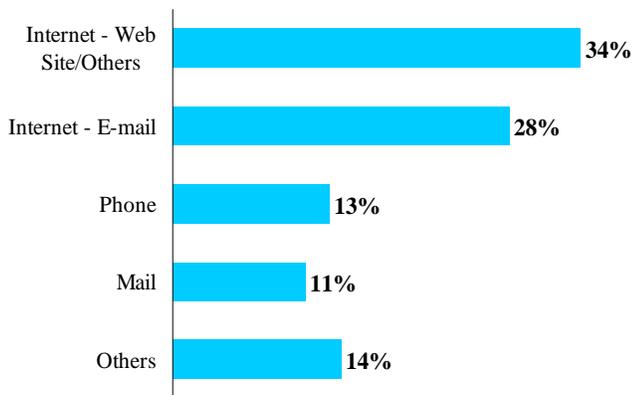
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,469).

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	872	27%
2	Shop-at-Home/Catalog Sales	552	17%
3	Internet Services and Computer Complaints	382	12%
4	Advance-Fee Loans and Credit Protection/Repair	234	7%
5	Foreign Money Offers	223	7%

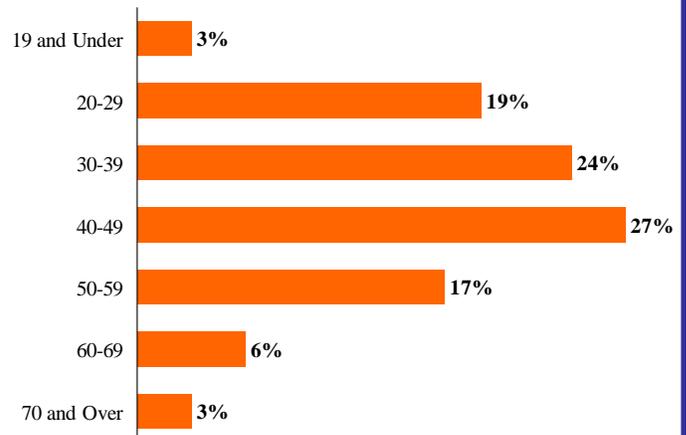
<sup>2</sup>Percentages are based on the 3,185 consumer Sentinel fraud complaints in Houston, TX PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,698). 85% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,296). 72% of consumers reported their age.



**Los Angeles - Long Beach, CA (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
9,080	\$6,754,696	7,158	79%	\$944

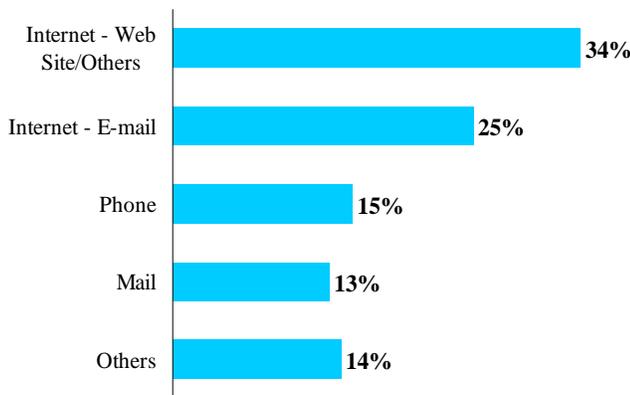
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (7,158).

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	2,551	28%
2	Shop-at-Home/Catalog Sales	1,675	18%
3	Internet Services and Computer Complaints	1,079	12%
4	Foreign Money Offers	549	6%
5	Prizes/Sweepstakes and Lotteries	505	6%

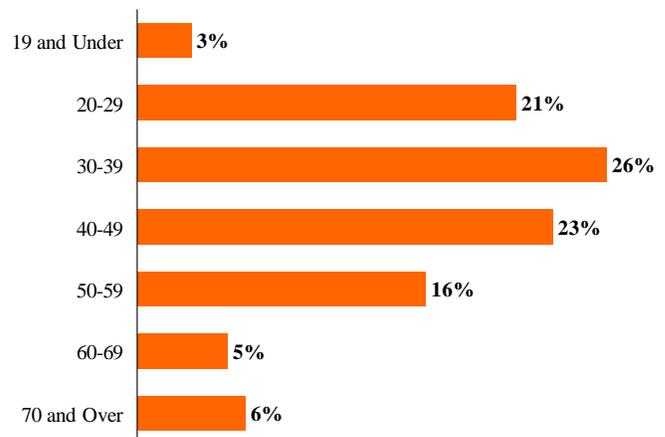
<sup>2</sup>Percentages are based on the 9,080 consumer Sentinel fraud complaints in Los Angeles – Long Beach, CA PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (7,956). 88% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (6,387). 70% of consumers reported their age.

## Miami, FL (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
1,787	\$2,490,622	1,487	83%	\$1,675

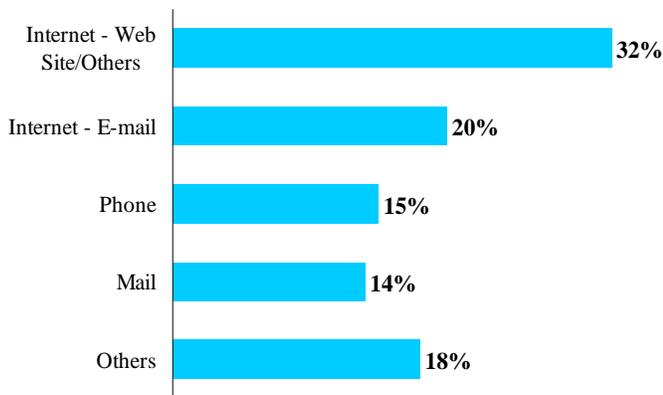
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (1,487). One consumer reported an amount paid of \$1 million or more.

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	484	27%
2	Shop-at-Home/Catalog Sales	264	15%
3	Internet Services and Computer Complaints	223	12%
4	Telephone Services	159	9%
5	Advance-Fee Loans and Credit Protection/Repair	147	8%

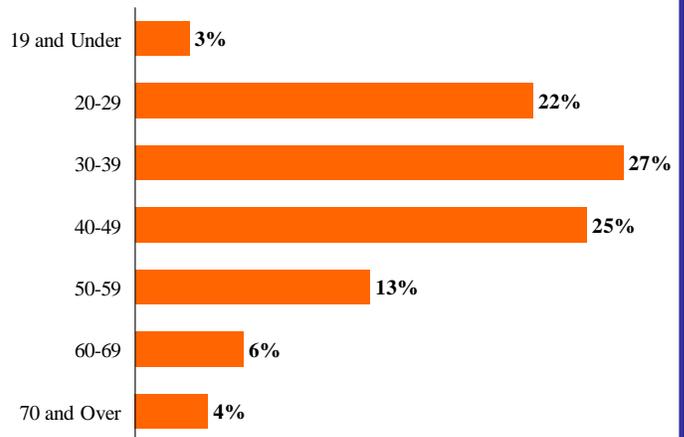
<sup>2</sup>Percentages are based on the 1,787 consumer Sentinel fraud complaints in Miami, FL PMSA.

#### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (1,620). 91% of consumers reported this information.

#### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,268). 71% of consumers reported their age.



**Minneapolis - St. Paul, MN - WI (MSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
2,833	\$3,297,547	2,214	78%	\$1,489

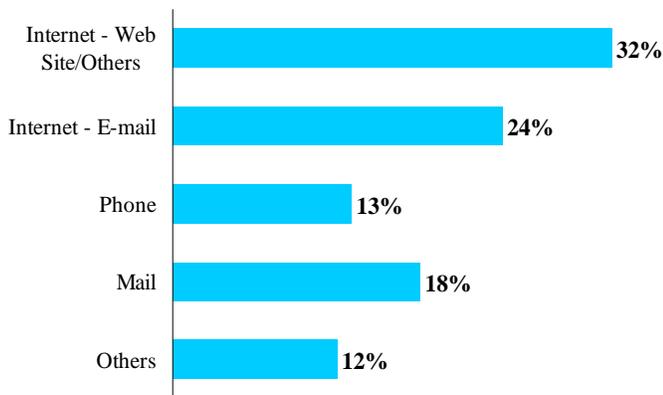
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,214). One consumer reported an amount paid of \$1 million or more.

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	754	27%
2	Shop-at-Home/Catalog Sales	441	16%
3	Internet Services and Computer Complaints	334	12%
4	Prizes/Sweepstakes and Lotteries	202	7%
5	Telephone Services	198	7%

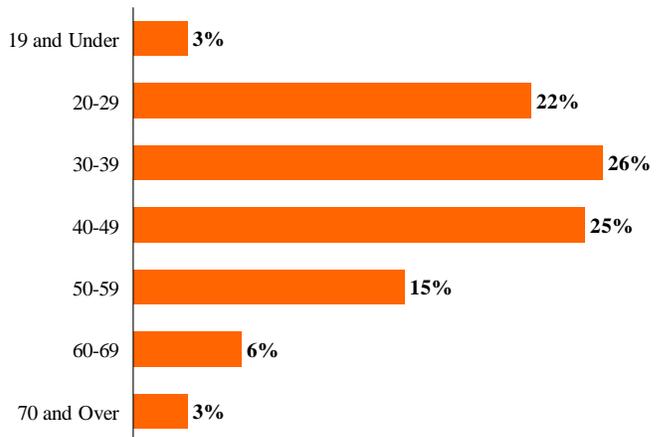
<sup>2</sup>Percentages are based on the 2,833 consumer Sentinel fraud complaints in Minneapolis – ST. Paul, MN – WI MSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,441). 86% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,994). 70% of consumers reported their age.



**Nassau - Suffolk, NY (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
2,663	\$2,773,469	2,183	82%	\$1,270

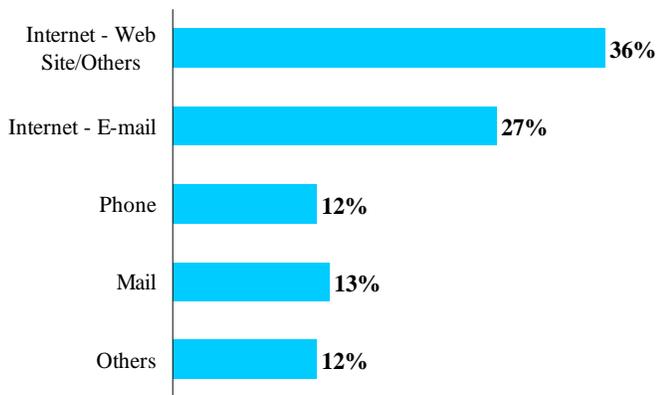
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,183).

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	907	34%
2	Shop-at-Home/Catalog Sales	519	19%
3	Internet Services and Computer Complaints	258	10%
4	Prizes/Sweepstakes and Lotteries	154	6%
5	Foreign Money Offers	134	5%

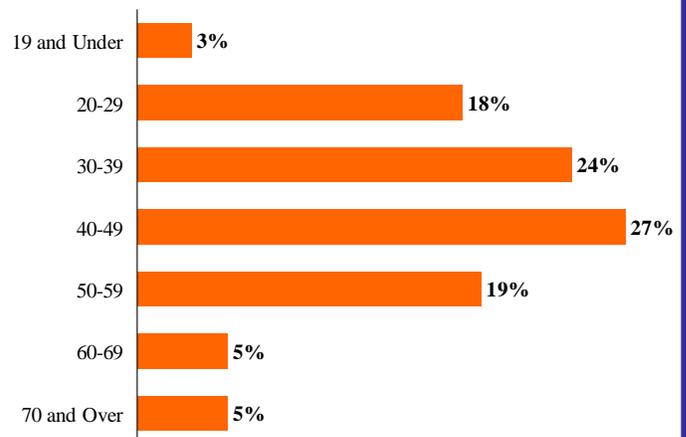
<sup>2</sup>Percentages are based on the 2,663 consumer Sentinel fraud complaints in Nassau – Suffolk, NY PMSA.

**Company’s Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company’s method of initial contact was reported by consumers (2,368). 89% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,786). 67% of consumers reported their age.



**Newark, NJ (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
1,881	\$2,432,193	1,559	83%	\$1,560

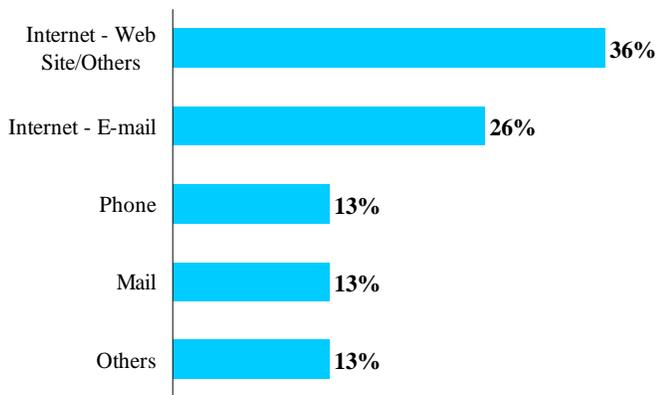
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (1,559).

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	554	29%
2	Shop-at-Home/Catalog Sales	364	19%
3	Internet Services and Computer Complaints	190	10%
4	Advance-Fee Loans and Credit Protection/Repair	134	7%
5	Prizes/Sweepstakes and Lotteries	95	5%

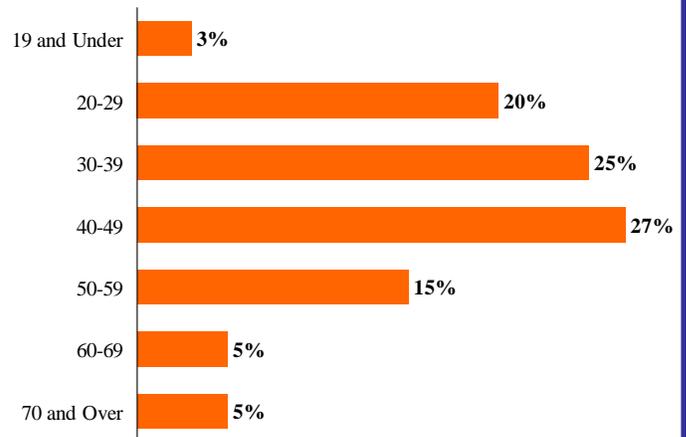
<sup>2</sup>Percentages are based on the 1,881 consumer Sentinel fraud complaints in Newark, NJ PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (1,672). 89% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,334). 71% of consumers reported their age.



## New York, NY (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
7,238	\$8,739,967	5,948	82%	\$1,469

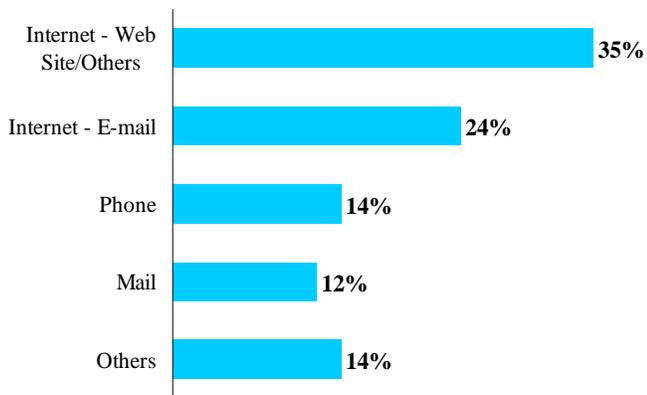
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (5,948).

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	2,156	30%
2	Shop-at-Home/Catalog Sales	1,291	18%
3	Internet Services and Computer Complaints	816	11%
4	Telephone Services	436	6%
5	Prizes/Sweepstakes and Lotteries	369	5%

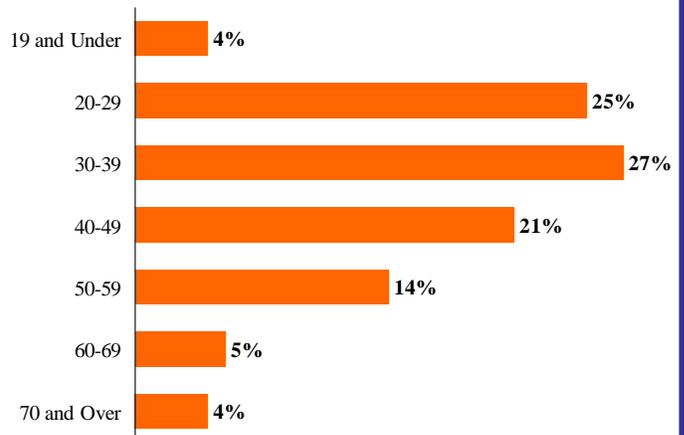
<sup>2</sup>Percentages are based on the 7,238 consumer Sentinel fraud complaints in New York, NY PMSA.

### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (6,368). 88% of consumers reported this information.

### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (4,883). 67% of consumers reported their age.



## Oakland, CA (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,028	\$2,492,817	2,404	79%	\$1,037

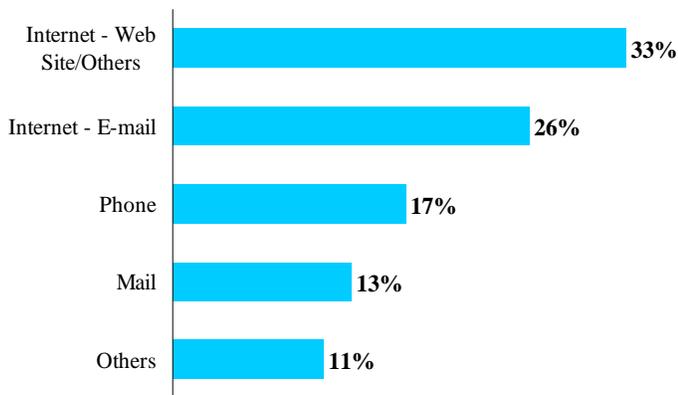
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,404).

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	892	29%
2	Shop-at-Home/Catalog Sales	512	17%
3	Internet Services and Computer Complaints	372	12%
4	Prizes/Sweepstakes and Lotteries	225	7%
5	Foreign Money Offers	170	6%

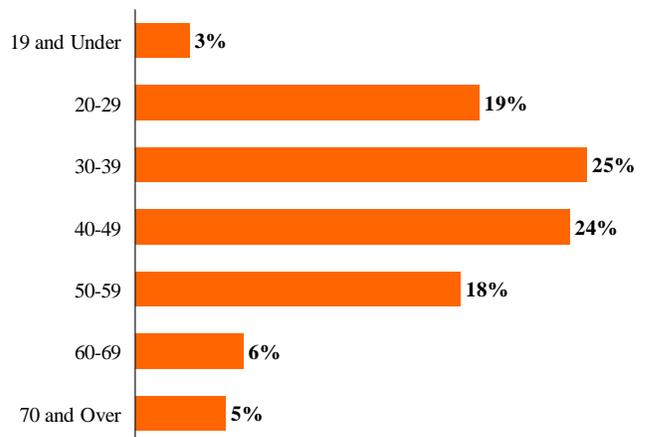
<sup>2</sup>Percentages are based on the 3,028 consumer Sentinel fraud complaints in Oakland, CA PMSA.

### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,686). 89% of consumers reported this information.

### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,122). 70% of consumers reported their age.



## Orange County, CA (PMSA) Metropolitan Area Sentinel Fraud Complaint Statistics and Trends *January 1 - December 31, 2003*

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,275	\$3,332,619	2,572	79%	\$1,296

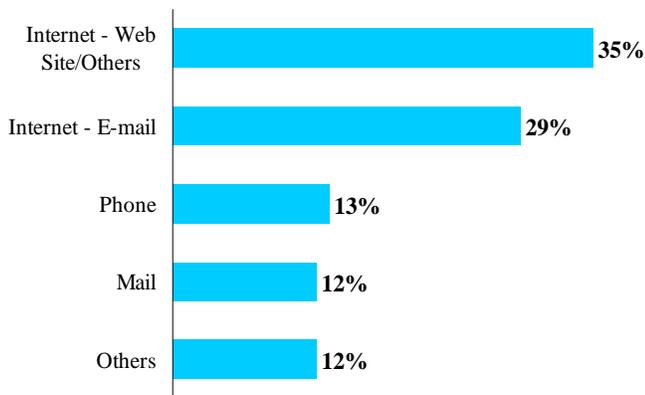
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,572).

### *Top Consumer Fraud Complaint Categories*

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	1,009	31%
2	Shop-at-Home/Catalog Sales	571	17%
3	Internet Services and Computer Complaints	370	11%
4	Foreign Money Offers	230	7%
5	Prizes/Sweepstakes and Lotteries	196	6%

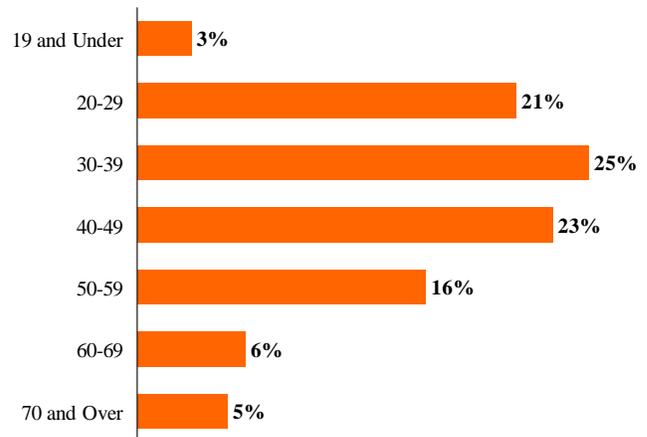
<sup>2</sup>Percentages are based on the 3,275 consumer Sentinel fraud complaints in Orange County, CA PMSA.

### Company's Method of Contacting Consumers<sup>3</sup>



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,873). 88% of consumers reported this information.

### Fraud Complaints by Consumer Age<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,322). 71% of consumers reported their age.



**Philadelphia, PA - NJ (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
4,838	\$6,939,977	3,803	79%	\$1,825

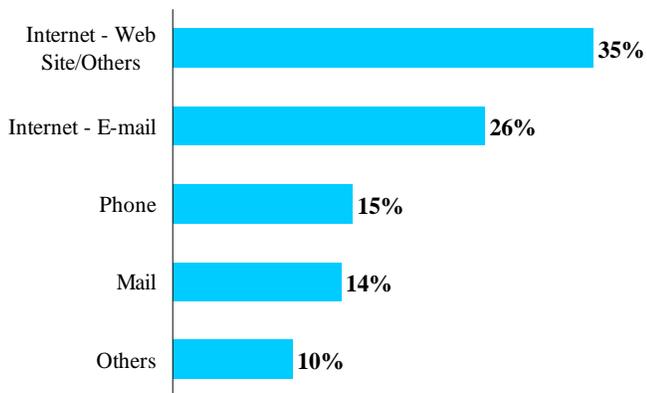
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (3,803). One consumer reported an amount paid of \$1 million or more.

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	1,416	29%
2	Shop-at-Home/Catalog Sales	878	18%
3	Internet Services and Computer Complaints	608	13%
4	Prizes/Sweepstakes and Lotteries	330	7%
5	Advance-Fee Loans and Credit Protection/Repair	302	6%

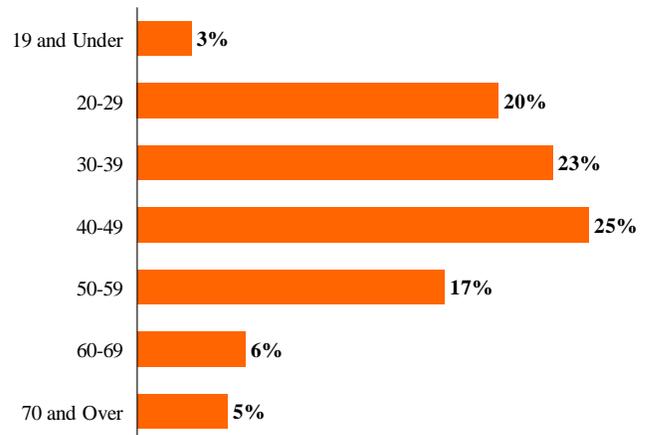
<sup>2</sup>Percentages are based on the 4,838 consumer Sentinel fraud complaints in Philadelphia, PA – NJ PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (4,232). 87% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (3,417). 71% of consumers reported their age.



**Phoenix - Mesa, AZ (MSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
4,150	\$6,306,135	3,170	76%	\$1,989

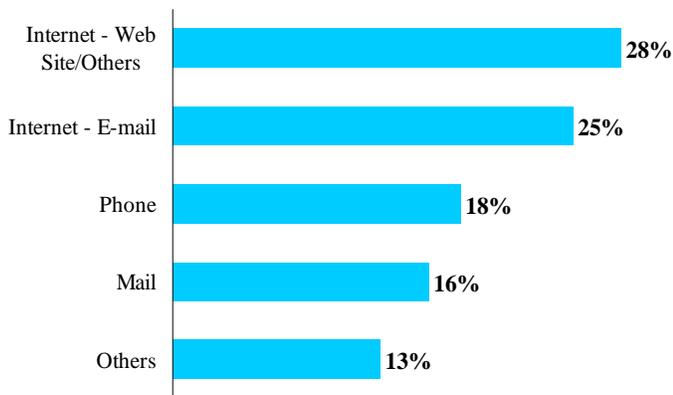
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (3,170). One consumer reported an amount paid of \$1 million or more.

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	961	23%
2	Shop-at-Home/Catalog Sales	587	14%
3	Internet Services and Computer Complaints	415	10%
4	Prizes/Sweepstakes and Lotteries	391	9%
5	Foreign Money Offers	256	6%

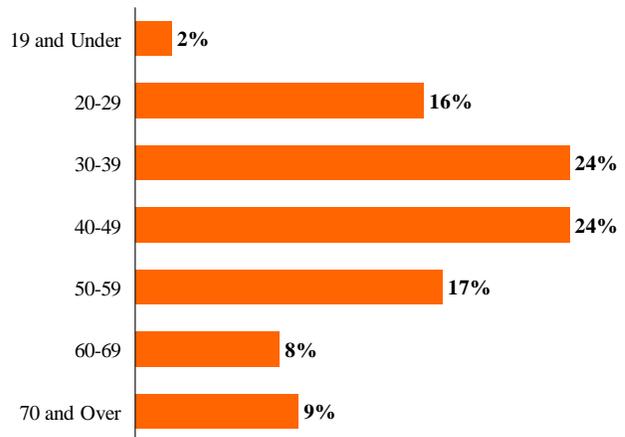
<sup>2</sup>Percentages are based on the 4,150 consumer Sentinel fraud complaints in Phoenix – Mesa, AZ MSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (3,427). 83% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,947). 71% of consumers reported their age.



**Pittsburgh, PA (MSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
2,229	\$3,205,244	1,729	78%	\$1,854

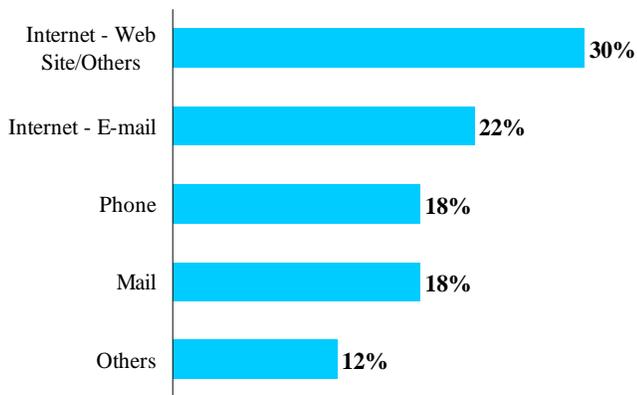
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (1,729).

**Top Consumer Fraud Complaint Categories**

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	556	25%
2	Shop-at-Home/Catalog Sales	358	16%
3	Prizes/Sweepstakes and Lotteries	267	12%
4	Internet Services and Computer Complaints	221	10%
5	Advance-Fee Loans and Credit Protection/Repair	160	7%

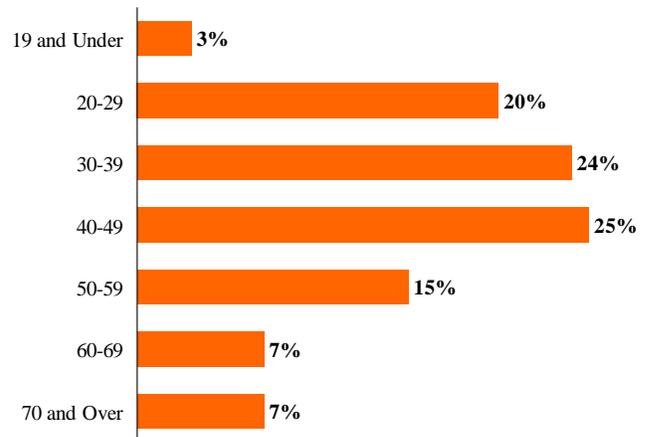
<sup>2</sup>Percentages are based on the 2,229 consumer Sentinel fraud complaints in Pittsburgh, PA MSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (1,922). 86% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,527). 69% of consumers reported their age.



**Riverside - San Bernardino, CA (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
2,849	\$3,296,423	2,271	80%	\$1,452

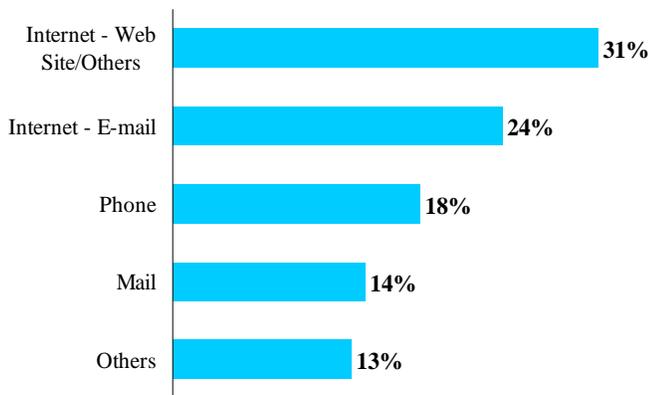
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,271). One consumer reported an amount paid of \$1 million or more.

**Top Consumer Fraud Complaint Categories**

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	749	26%
2	Shop-at-Home/Catalog Sales	500	18%
3	Internet Services and Computer Complaints	290	10%
4	Prizes/Sweepstakes and Lotteries	216	8%
5	Advance-Fee Loans and Credit Protection/Repair	199	7%

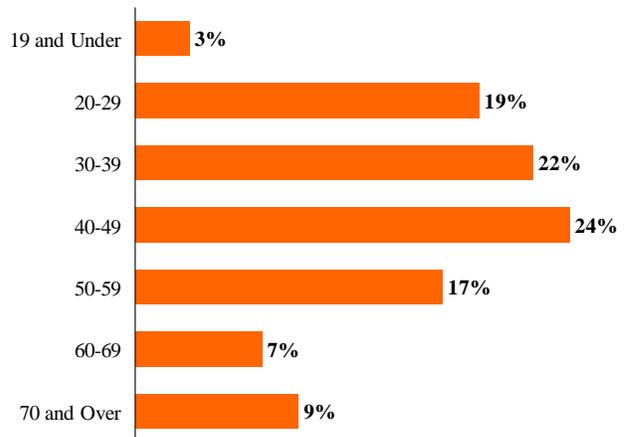
<sup>2</sup>Percentages are based on the 2,849 consumer Sentinel fraud complaints in Riverside – San Bernardino, CA PMSA.

**Company’s Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company’s method of initial contact was reported by consumers (2,466). 87% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,043). 72% of consumers reported their age.



**San Diego, CA (MSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,674	\$3,696,550	2,846	77%	\$1,299

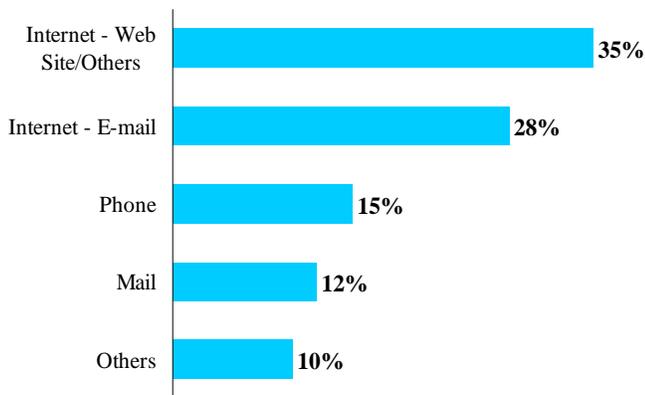
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,846).

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	1,078	29%
2	Shop-at-Home/Catalog Sales	566	15%
3	Internet Services and Computer Complaints	402	11%
4	Foreign Money Offers	274	7%
5	Prizes/Sweepstakes and Lotteries	264	7%

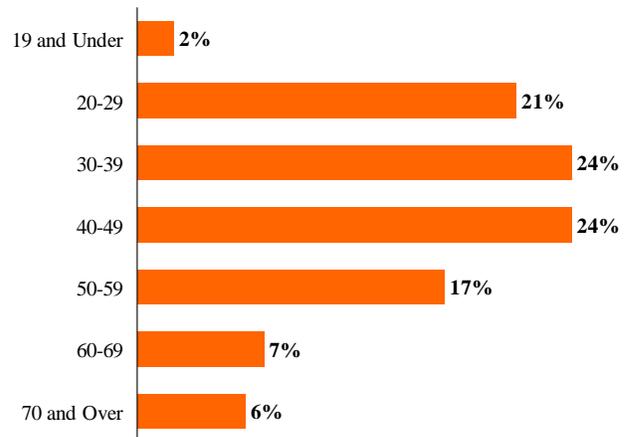
<sup>2</sup>Percentages are based on the 3,674 consumer Sentinel fraud complaints in San Diego, CA MSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (3,041). 83% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,586). 70% of consumers reported their age.



**Seattle - Bellevue - Everett, WA (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,254	\$3,815,712	2,484	76%	\$1,536

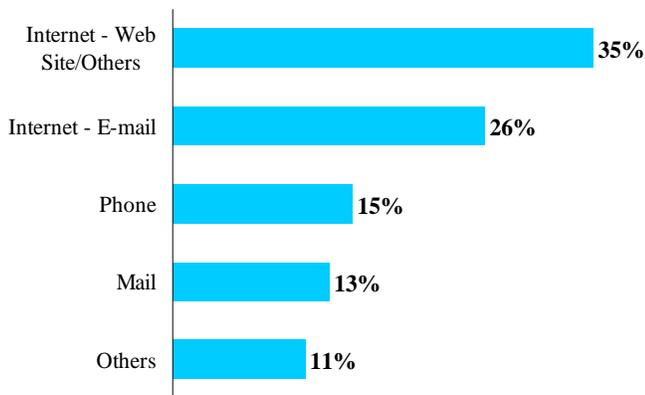
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,484). One consumer reported an amount paid of \$1 million or more.

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	906	28%
2	Shop-at-Home/Catalog Sales	471	14%
3	Internet Services and Computer Complaints	409	13%
4	Foreign Money Offers	267	8%
5	Telephone Services	193	6%

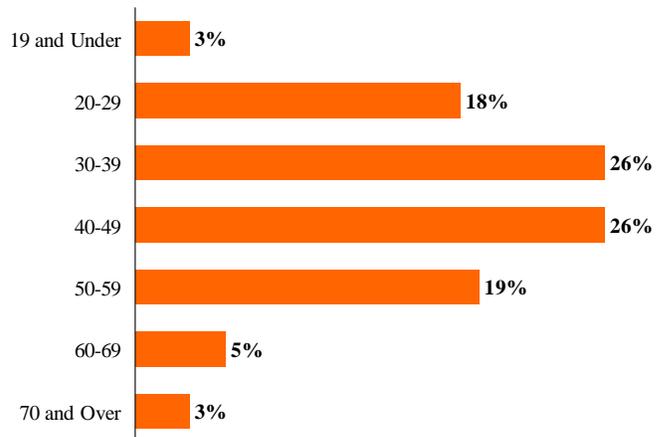
<sup>2</sup>Percentages are based on the 3,254 consumer Sentinel fraud complaints in Seattle – Bellevue – Everett, WA PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,767). 85% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,343). 72% of consumers reported their age.



**St. Louis, MO - IL (MSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
2,474	\$3,609,736	1,980	80%	\$1,823

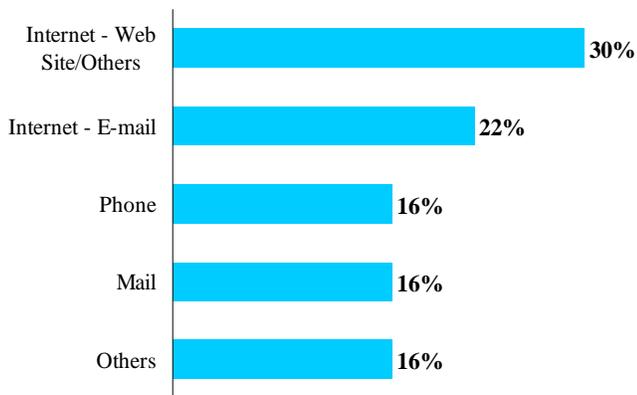
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (1,980). One consumer reported an amount paid of \$1 million or more.

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	600	24%
2	Shop-at-Home/Catalog Sales	399	16%
3	Internet Services and Computer Complaints	251	10%
4	Prizes/Sweepstakes and Lotteries	220	9%
5	Advance-Fee Loans and Credit Protection/Repair	167	7%

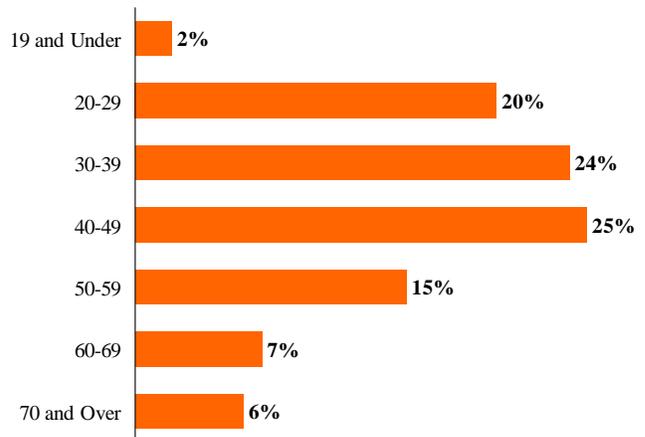
<sup>2</sup>Percentages are based on the 2,474 consumer Sentinel fraud complaints in St. Louis, MO - IL MSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (2,140). 86% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (1,719). 69% of consumers reported their age.



**Tampa - St. Petersburg - Clearwater, FL (MSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
3,052	\$4,520,968	2,367	78%	\$1,910

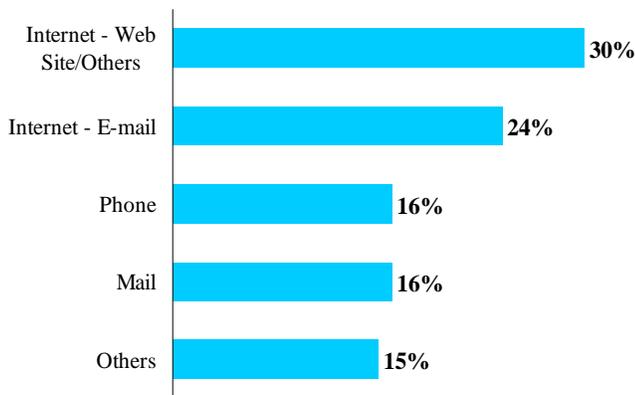
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (2,367). One consumer reported an amount paid of \$1 million or more.

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	783	26%
2	Shop-at-Home/Catalog Sales	472	15%
3	Internet Services and Computer Complaints	407	13%
4	Foreign Money Offers	196	6%
5	Advance-Fee Loans and Credit Protection/Repair	194	6%

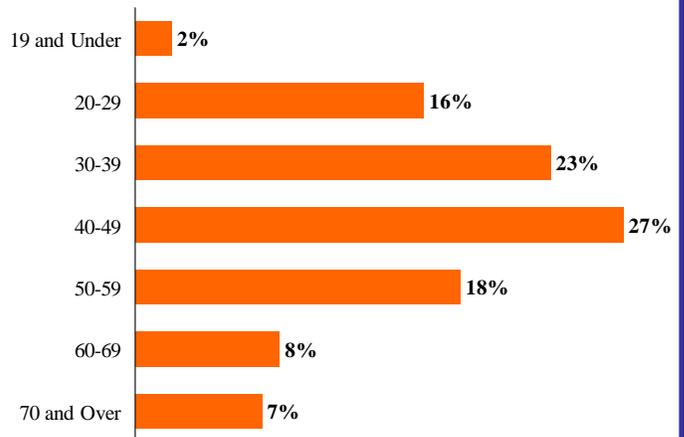
<sup>2</sup>Percentages are based on the 3,052 consumer Sentinel fraud complaints in Tampa – St. Petersburg – Clearwater, FL MSA.

**Company’s Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company’s method of initial contact was reported by consumers (2,668). 87% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (2,177). 71% of consumers reported their age.



**Washington, DC - MD - VA - WV (PMSA) Metropolitan Area  
Sentinel Fraud Complaint Statistics and Trends  
January 1 - December 31, 2003**

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid <sup>1</sup>
7,552	\$16,875,823	5,604	74%	\$3,011

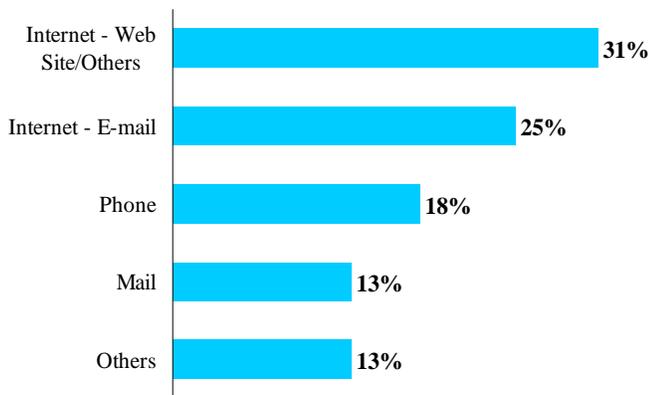
<sup>1</sup>Average is based on the total number of consumers who reported amount paid (5,604). Three consumers reported an amount paid of \$1 million or more.

***Top Consumer Fraud Complaint Categories***

Rank	Top Categories	Complaints	Percentage <sup>2</sup>
1	Internet Auctions	1,652	22%
2	Internet Services and Computer Complaints	1,173	16%
3	Shop-at-Home/Catalog Sales	1,057	14%
4	Foreign Money Offers	545	7%
5	Advance-Fee Loans and Credit Protection/Repair	493	7%

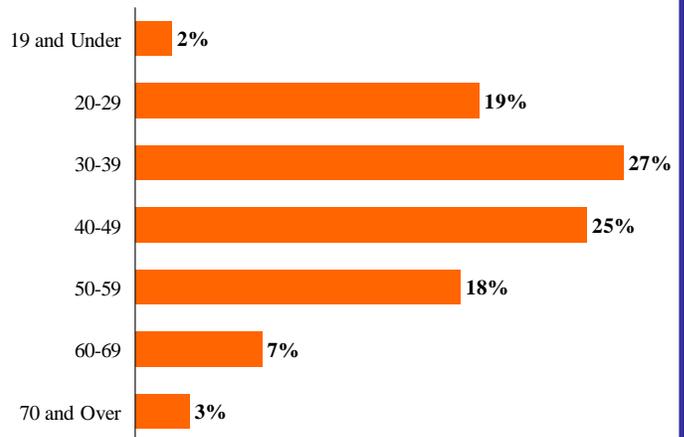
<sup>2</sup>Percentages are based on the 7,552 consumer Sentinel fraud complaints in Washington, DC – MD – VA - WV PMSA.

**Company's Method of Contacting Consumers<sup>3</sup>**



<sup>3</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers (6,460). 86% of consumers reported this information.

**Fraud Complaints by Consumer Age<sup>4</sup>**



<sup>4</sup>Percentages are based on the total number of fraud complaints where consumers reported their age (5,623). 74% of consumers reported their age.