

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

Total Number of Internet-Related Fraud Complaints & Amount Paid

January 1 - December 31, 2003

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

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

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

Internet-Related Fraud Complaints By Reported Amount Paid

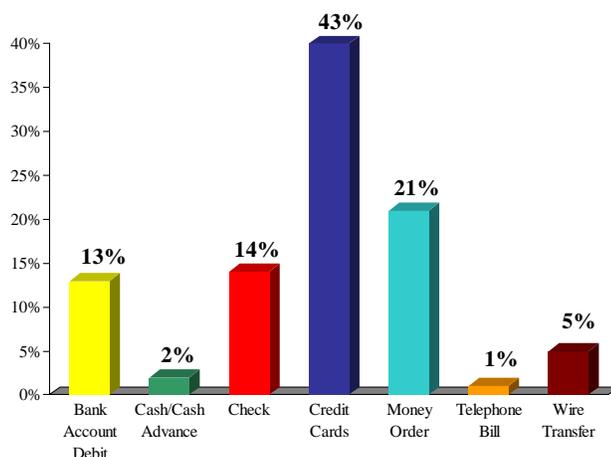
January 1 - December 31, 2003

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

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

Methods of Payment Reported by Consumers⁴

January 1 - December 31, 2003



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

Top Products/Services for Internet-Related Fraud Complaints⁵

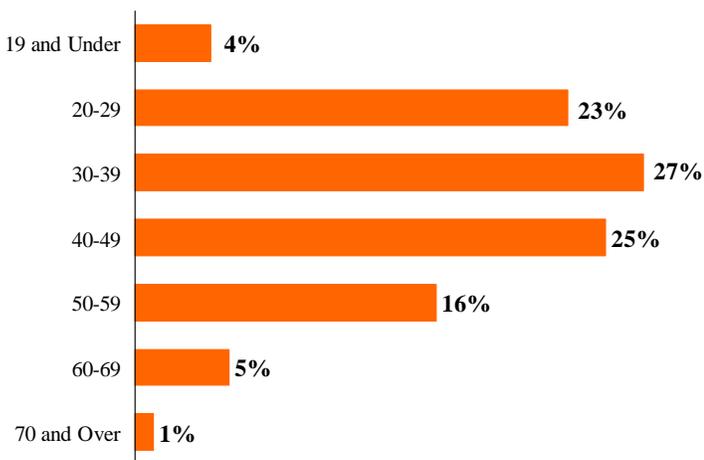
January 1 - December 31, 2003

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

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

Internet-Related Fraud Complaints By Consumer Age⁶

January 1 - December 31, 2003



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