



2014 Internet Crime Report

As an intelligence-driven and a threat-focused national security organization with both intelligence and law enforcement responsibilities, the mission of the Federal Bureau of Investigation (FBI) is to protect and defend the United States against terrorist and foreign intelligence threats, to uphold and enforce the criminal laws of the United States, and to provide leadership and criminal justice services to federal, state, municipal, and international agencies and partners.



The mission of the Internet Crime Complaint Center (IC3) is to provide the public with a reliable and convenient reporting mechanism to submit information to the FBI concerning suspected Internet-facilitated criminal activity and to develop effective alliances with industry partners. Information is processed for investigative and intelligence purposes for law enforcement and public awareness.



The mission of the National White Collar Crime Center (NW3C) is to provide training, investigative support and research to agencies and entities involved in the prevention, investigation and prosecution of economic and high-tech crime. While NW3C has no investigative authority itself, its job is to help law enforcement agencies better understand and utilize tools to combat economic and high-tech crime. NW3C has other sections within its organization, including Training (in Computer Crime, Financial Crime and Intelligence Analysis), Research, and Investigative Support Services. NW3C is funded by an annual congressional appropriation through the Bureau of Justice Assistance (BJA).



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2014 Internet Crime Report

Introduction

2014 was a productive year for the FBI's Internet Crime Complaint Center (IC3). On May 10, 2014 at 9:20 AM, the IC3 received its three millionth complaint online!

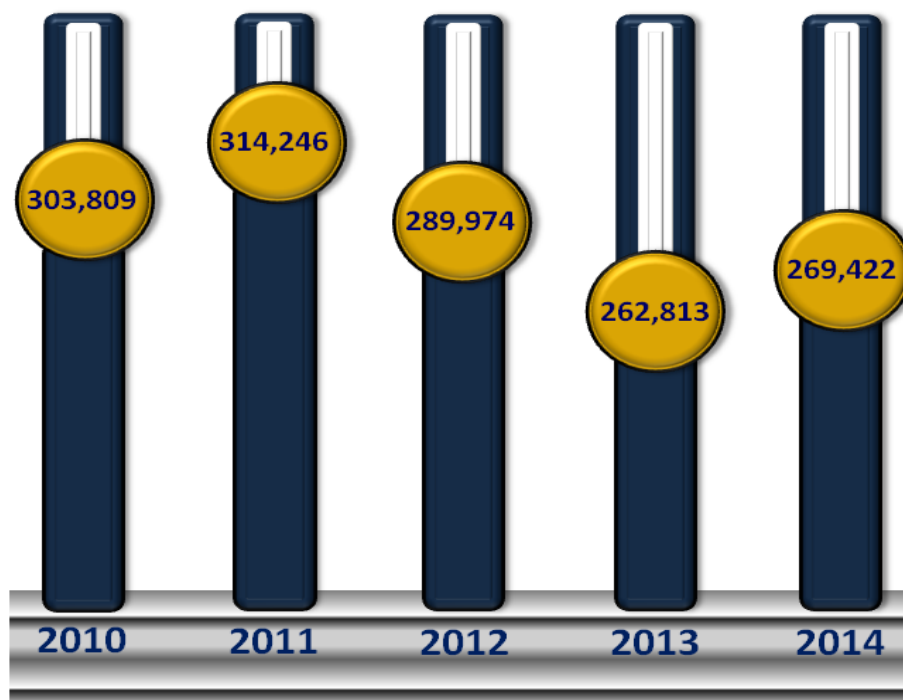
In 2014, the IC3 received 269,422 complaints with an adjusted dollar loss of \$800,492,073¹. On average, approximately 22,000 complaints were received each month. Internet crime has become a global issue with the sophistication of online criminal techniques and overlapping jurisdictional boundaries. The IC3 remains dedicated to meet the needs of law enforcement worldwide.

The 2014 Internet Crime Report highlights the IC3's efforts to prevent and reduce the prevalence and impact of Internet crimes, and reveals at least two budding Internet crime trends. First, the increased use of social media has provided a quintessential goldmine of personal data for perpetrators. More victims are submitting complaints documenting how social media was utilized to perpetrate frauds, or indicating the perpetrator initiated a relationship through social engineering. Second, the emerging popularity of virtual currency has attracted perpetrators, who are capitalizing on the vulnerabilities of the digital currency systems.

Due to the evolving nature of Internet crime and criminals achieving new levels of sophistication, the IC3 has developed a more streamlined approach to reviewing, categorizing and analyzing complaints, which allows for new trends to be recognized more quickly.

¹ Method of evaluating loss amounts: The IC3 staff reviewed complaints reporting a loss of greater than \$100,000. Analysts converted losses reported in foreign currencies to U.S. dollars. Reported losses greater than \$100,000 for which the complaint information did not support the loss amount were excluded from the statistics.

IC3 Complaints by Year



History of the IC3

In May 2000, the IC3 was established as a center to receive complaints of Internet crime. In June 2007, the IC3 received its one millionth. In November 2010, the IC3 received its two millionth complaint, and in May 2014, the IC3 reached the three million complaint milestone. Over the last five years, the IC3 received an average of nearly 300,000 complaints per year. The complaints consisted of a wide array of Internet scams affecting victims of all nationalities, ages, backgrounds, educational levels, and socio-economic levels.

3,175,611
Complaints Reported to IC3
Since Inception

How it Works

In an interconnected world, the IC3 plays a critical role in our nation's effort to reduce the amount of economic loss by Internet crime. One can view the IC3's role in combating Internet crime as a part of an intricate puzzle.



Millions of people in the United States are victims of Internet crimes each year. Only an estimated 15 percent of the nation's fraud victims report their crimes to law enforcement², while the IC3 estimates less than 10 percent of victims file directly through www.ic3.gov. Detection is the cornerstone of the larger Internet crime picture.

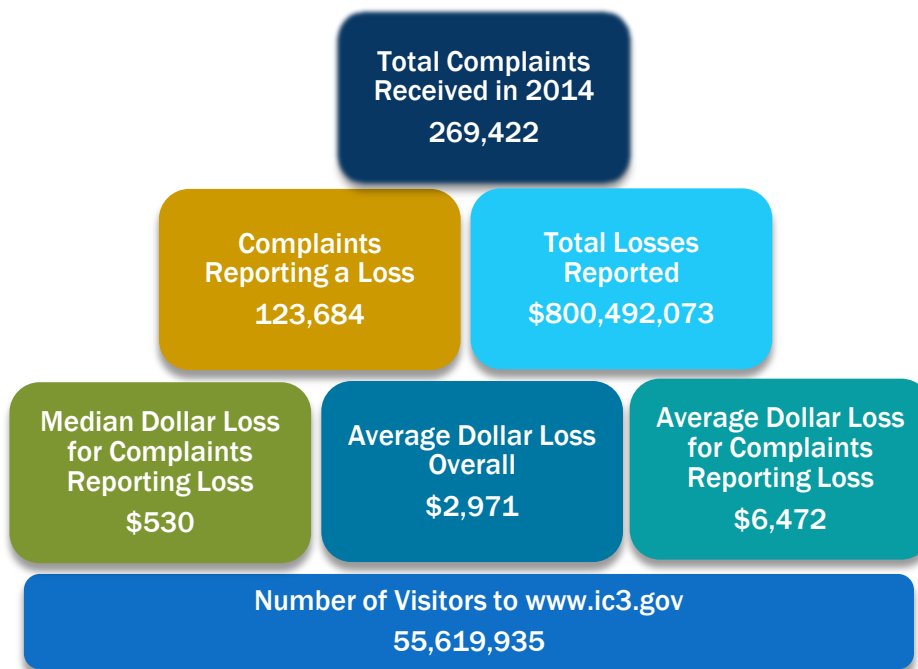
² <http://www.justice.gov/usao-wdwa/victim-witness/victim-info/financial-fraud>

Victims are encouraged by law enforcement to file a complaint online at www.ic3.gov. Complainants are asked to document accurate and complete information related to the Internet crime, as well as any other relevant information necessary to support the complaint. In addition to reporting the crime, complainants should take steps to mitigate further loss. Victims can take actions such as contacting banks, credit card companies and/or the credit bureaus to block accounts, freeze accounts, dispute charges, or attempt recovery of lost funds. Victims should be diligent in reviewing credit reports to dispute any unauthorized transactions and consider credit monitoring services.

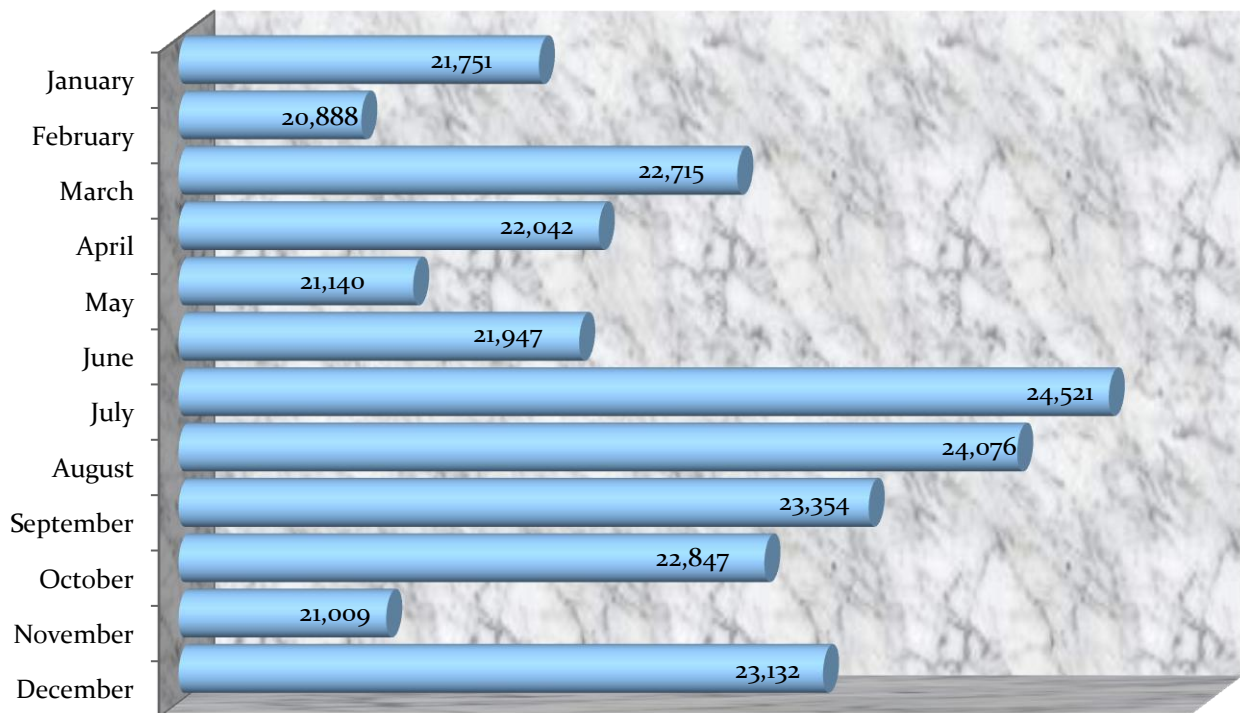
The IC3 is well positioned to be the central point for Internet crime victims to report and to alert the appropriate agencies of suspected criminal Internet activity. The IC3 reviews and analyzes data submitted through its website, and produces intelligence products to highlight emerging threats and new trends. Public service announcements (PSAs), scam alerts, and other fraud trend publications are routinely posted to the www.ic3.gov. As more people become aware of Internet crimes and the methods utilized by criminals, potential victims are equipped with a broader understanding of the dangers associated with Internet activity and are in a better position to avoid falling prey to schemes online.

One of the largest pieces of the puzzle falls into place when the IC3 aggregates related complaints to build referrals which are forwarded to local, state, federal and international law enforcement agencies for potential investigation. If law enforcement conducts an investigation and determines a crime has been committed, legal action may be brought against the perpetrator. Each and every piece of this puzzle is necessary to assist law enforcement in stopping Internet crime

2014 Overall Statistics



Total 2014 Complaints Received by Month



2014 Complainant Demographics

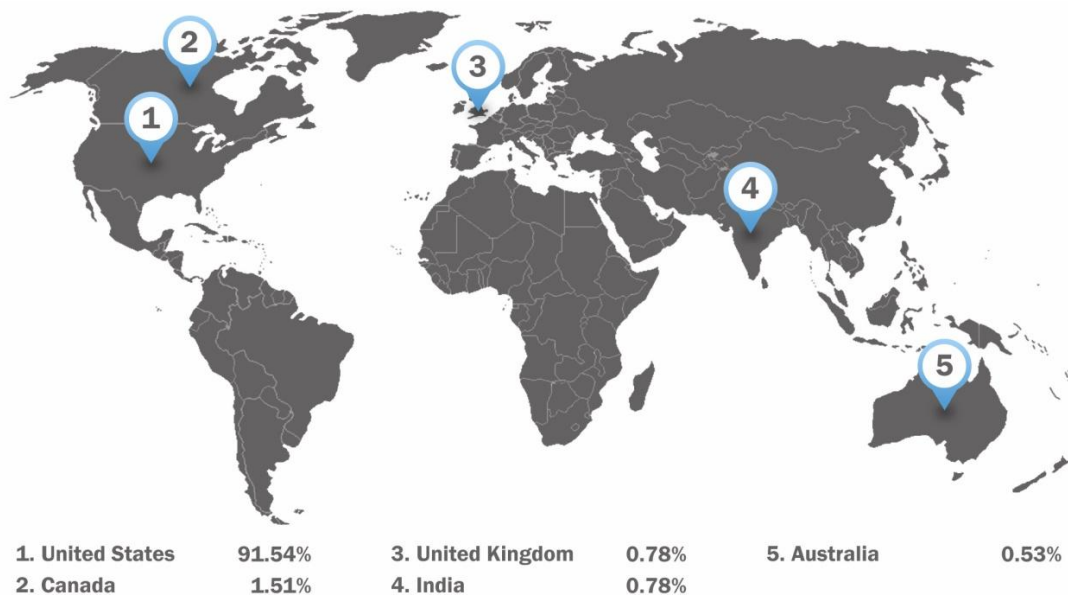
Gender	Count	Percentage
Male	140,229	52.05%
Female	129,193	47.95%

Age	Count	Percentage
Under 20	9,442	3.51%
20-39	104,999	38.97%
40-59	110,341	40.95%
60 & Over	44,640	16.57%

Top 10 States by Count: Victim Complainants



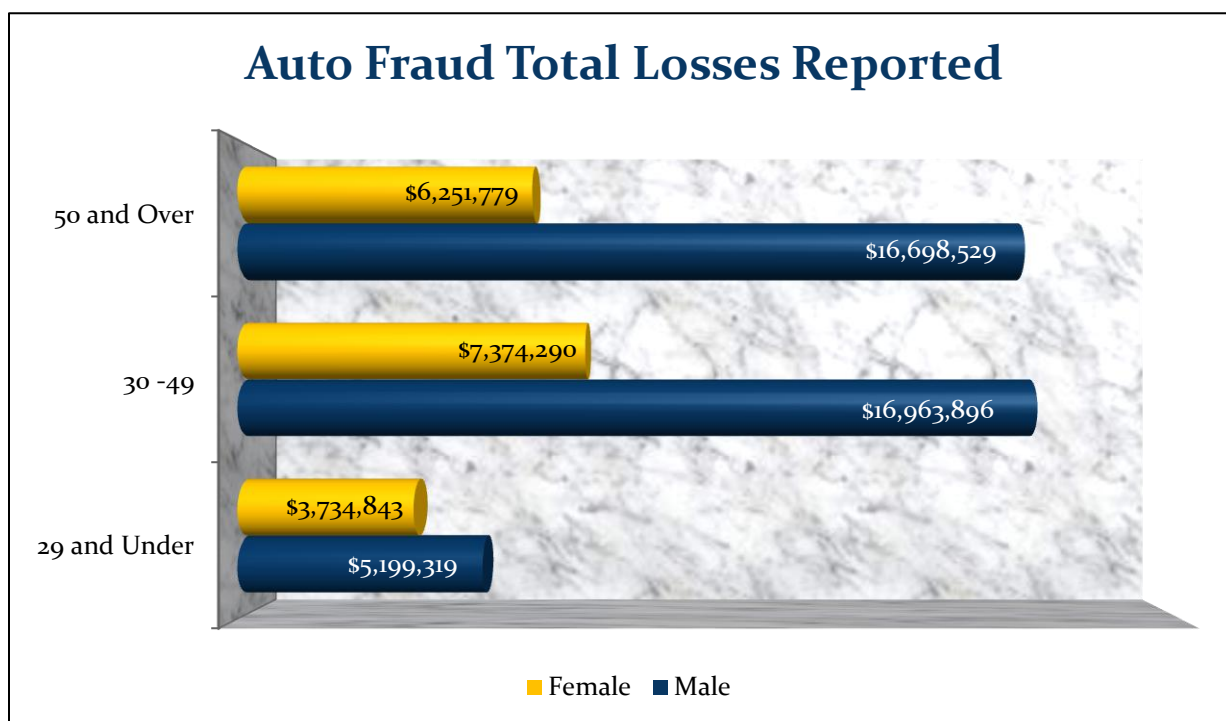
Top 5 Countries by Count: Victim Complainants



2014 Frequently Reported Internet Crimes

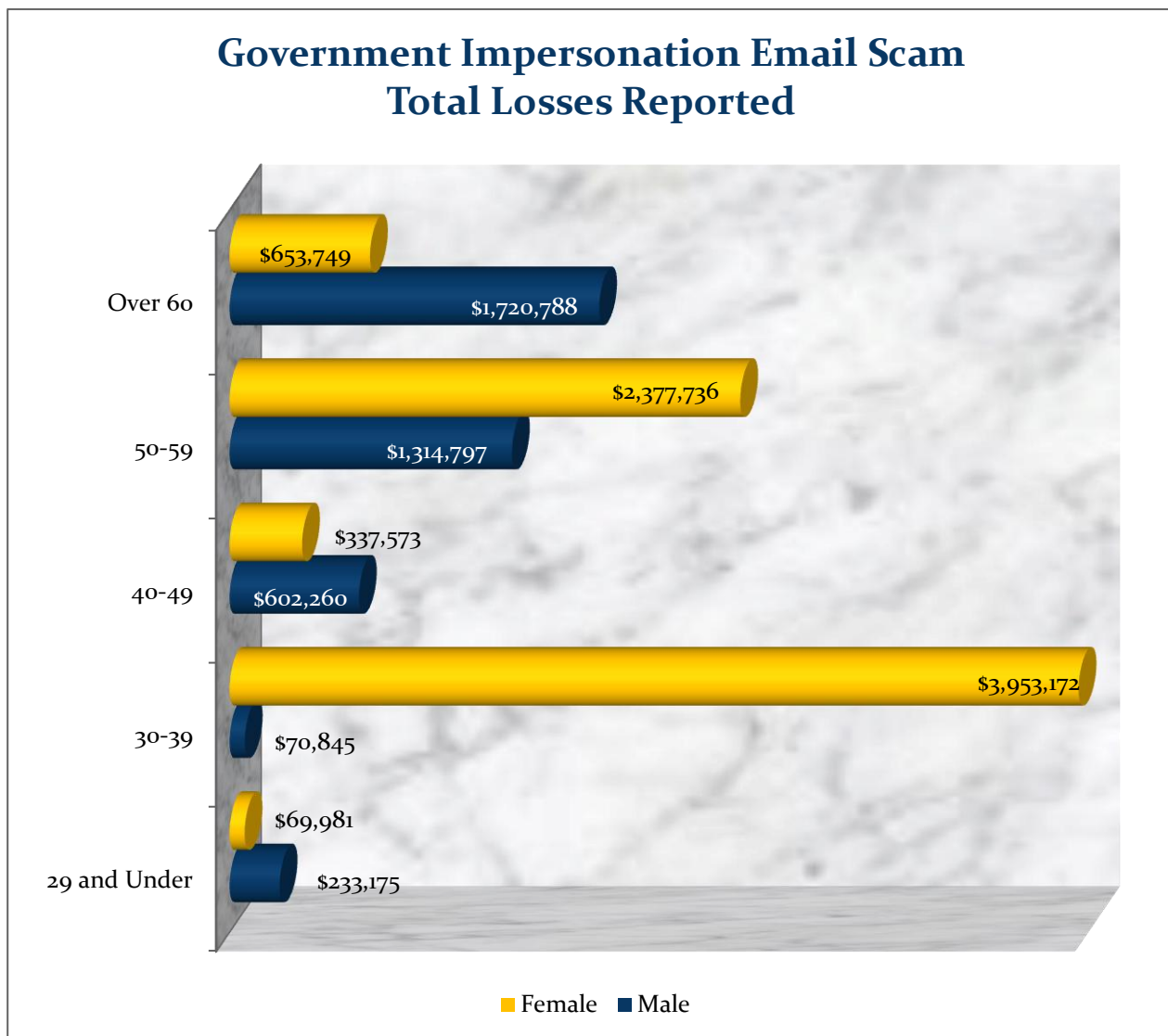
Auto Fraud

The IC3 receives numerous complaints related to auto fraud scams. Although there are variations, the typical scam involves a consumer finding a vehicle on a legitimate website which is often below market value. The fraudster claims they must sell the vehicle quickly because they are relocating for work or being deployed by the military and are in need of money. The criminal refuses to meet in person, will not allow an inspection of the vehicle, and often attempts to rush the sale. To make the deal appear legitimate, the criminal instructs the victim to wire full or partial payment to a third-party agent and to fax the payment receipt to the seller as proof of payment. The fraudster keeps the money but does not deliver the vehicle. See Appendix III for a full breakdown of the demographics captured for this scheme.



Government Impersonation E-mail Scam

The IC3 receives complaints containing names of various government agencies and high-ranking government officials being used in spam attacks in an attempt to defraud consumers. In 2014, the IC3 received approximately 16 complaints per day of this type. With an average adjusted loss of approximately \$1,450 per complaint, victims reported losing more than \$23,200 in total to this scam every day. Scammers often pose as government or law enforcement officials to give them an appearance of authority, making it easier to convince unsuspecting victims to give their personal information. Complaints spoofing the name of Attorney General Eric Holder and FBI Director James Comey encompass a large part of the government impersonation e-mail scams. It is important to note government agencies do not send unsolicited e-mails. See Appendix III for a full breakdown of the demographics captured for this scheme.

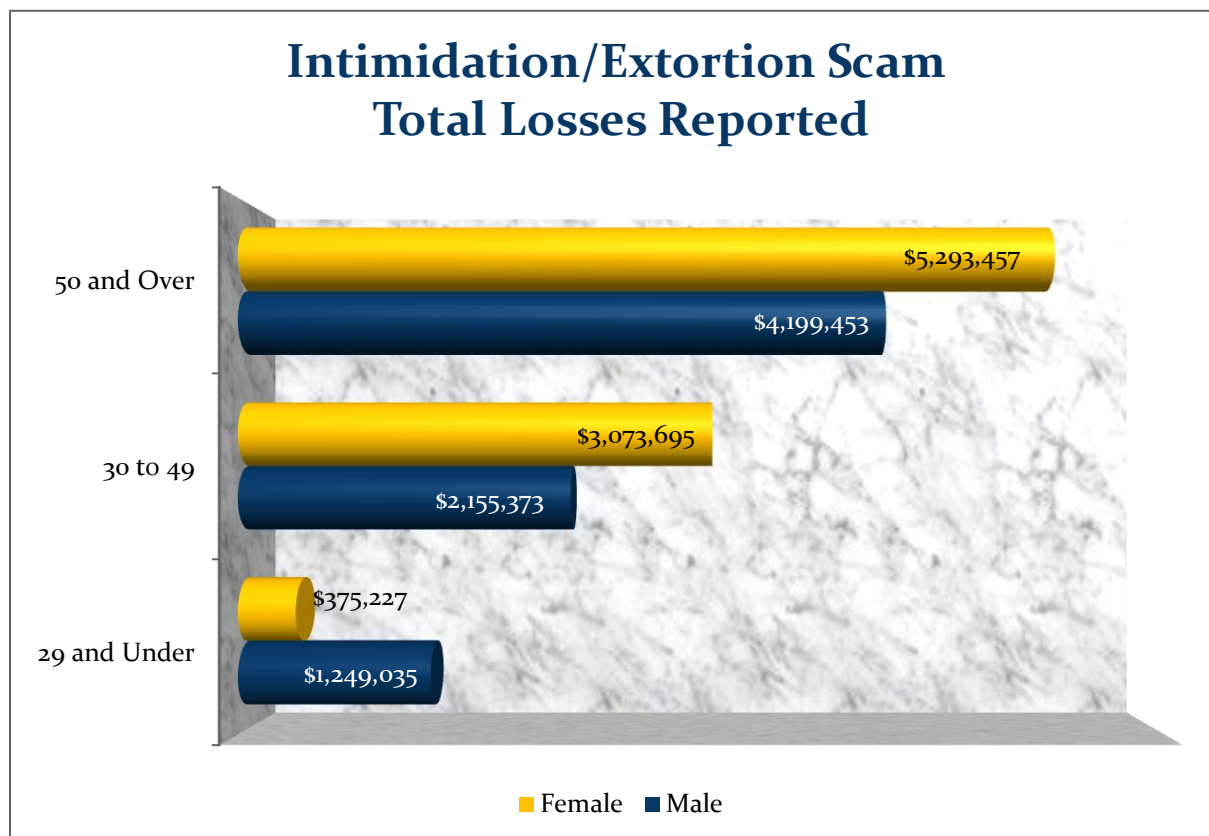


Intimidation/Extortion Scam

Intimidation and extortion scams use demands for money or property through undue exercise of authority, including threats of physical harm, criminal prosecution, or public exposure.

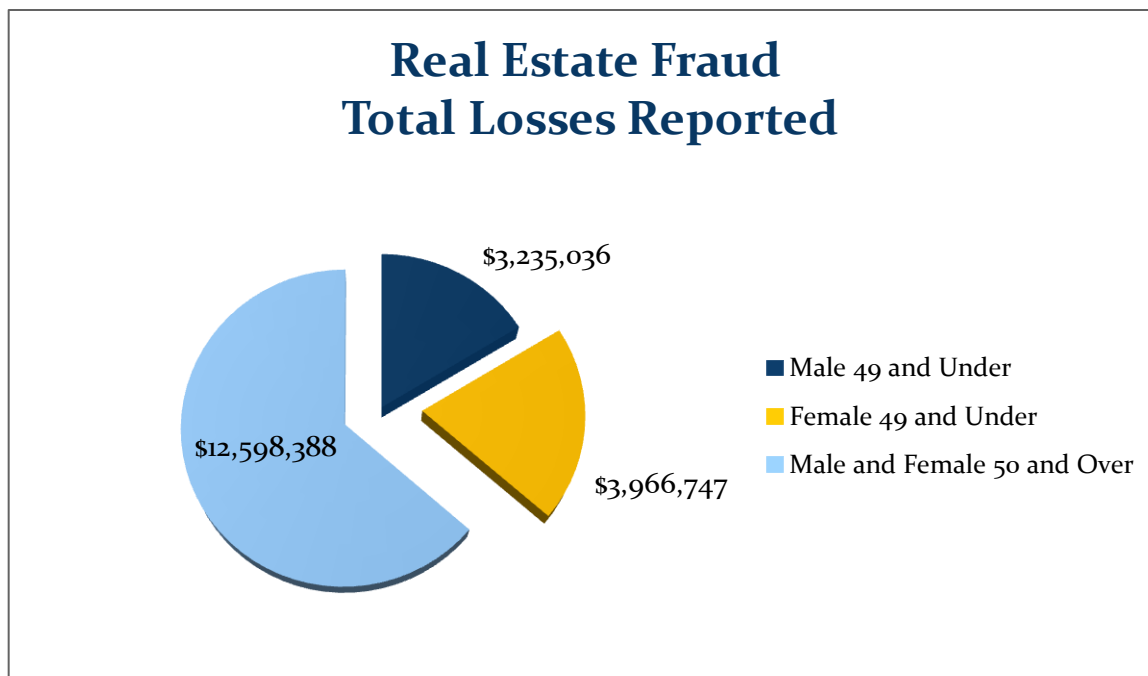
Payday loans, also known as cash advance loans or deferred-deposit check loans, are usually short-term loans with a high interest rate, and are among the most abundant type of extortion scams reported. The various organizations offer loans as a quick solution to an individual's financial problems. The loans can be obtained with very little paperwork, require no background check, and are often advertised as having no credit restrictions. Criminals are capitalizing on the vulnerabilities of people in financial trouble.

The payday loan scheme involves receiving a call or e-mail notifying a loan is delinquent and must be paid in full to avoid legal consequences. The fraudster purports to be a representative of a legitimate agency and claims to be collecting debts for a specific company. The scammer usually has accurate victim information, including social security number, dates of birth, address, employer information, bank account numbers, and names and telephone numbers of relatives and friends. The scammer relentlessly calls or e-mails the victim's home, cell phone, and place of employment. The scammer refuses to provide any details of the alleged payday loans and becomes abusive when questioned. Victims are threatened with legal actions, arrests, and in some cases physical violence if they refuse to pay. See Appendix III for a full breakdown of the demographics captured for this scheme.



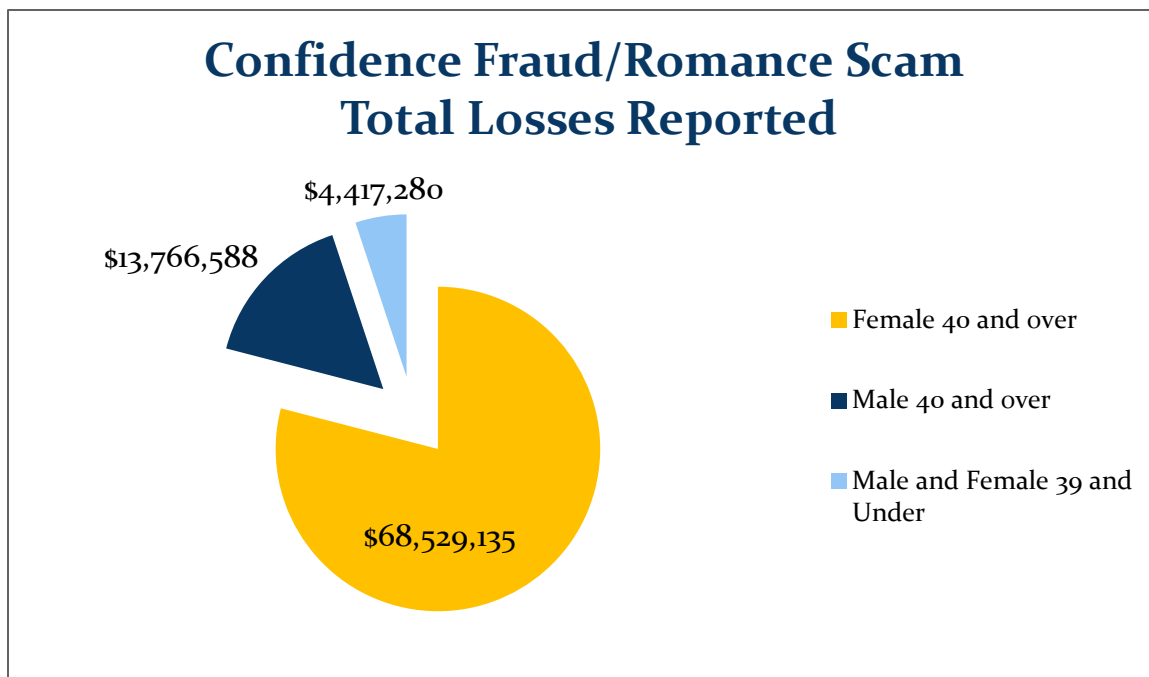
Real Estate Fraud

The use of rental scams by fraudsters was prevalent in 2014. Criminals exploit legitimate online ads listing homes for sale or rent, and repost the ads in an effort to redirect traffic to the subjects. The houses are usually listed below-market rental rates to immediately attract potential victims. Scammers typically e-mail the victim stating they have to leave the area quickly due to employment or volunteer work. Some subjects claim they left the United States for missionary or contract work in another country. Victims are typically instructed to wire funds through a wire transfer service. Victims may be asked to fill out credit applications and provide personal identifying information. See Appendix III for a full breakdown of the demographics captured for this scheme.



Confidence Fraud/Romance Scam

In 2014, the IC3 received numerous complaints regarding confidence fraud and romance scams where the subject assumed the identities of military personnel. These schemes involve scammers pretending to seek companionship or romance online. Victims of these scams believe they are in a relationship with someone who is honest and trustworthy without meeting them in person. Criminals search dating websites, chat rooms, and social media websites for personally identifiable information, and use well-rehearsed scripts to attract potential victims. The criminals present convincing scenarios involving family tragedies, severe life circumstances, and other hardships in an attempt to solicit money. See Appendix III for a full breakdown of the demographics captured for this scheme.



Trends

Social Media: A Popular Platform for Criminals

Over the last decade, the growth and popularity of social media has increased. Social media has revolutionized the way people interact with others and has become an integral part of life for people of all ages. Criminals have exploited social media by phishing for unwary users to fall victim to their scams. The IC3 complaint data shows 12% of the complaints submitted in 2014 contained a social media aspect. Complaints involving social media have quadrupled over the last five years. In most cases, victim's personal information was exploited through compromised accounts or social engineering.

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Some of the fraudulent methods identified by the IC3 include:

- **Click-jacking** - Concealing hyperlinks beneath legitimate clickable content which, when clicked, causes a user to unknowingly perform actions, such as downloading malware, or sending personal information to a website. Numerous click-jacking scams have employed "Like" and "Share" buttons on social networking websites. Research other ways to use your browser options to maximize security.
- **Doxing** - Publicly releasing a person's identifying information online without authorization. Caution should be exercised by users when sharing or posting information about themselves, family, and friends.
- **Pharming** - Redirecting users from legitimate websites to fraudulent ones for the purpose of extracting confidential data. Type in an official website, instead of "linking" to it from an unsolicited source.

Popular Virtual Currency Schemes

In 2014, virtual currency schemes reported to the IC3 more than doubled from the previous year. Bitcoin, Litecoin, and Peercoin, just to name a few, are popular types of virtual currencies, also known as Crypto-Currency, which can be used as an accepted form of payment at many online businesses. As this type of currency becomes more popular, criminals have comprised new ways of capitalizing on this market, bilking millions of dollars from victims around the globe.



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Popular crypto-currency scams reported to the IC3 in 2014:

- Victims not receiving their crypto-currency mining equipment or mining contracts after they paid for them. Crypto-Currency mining is the process of producing crypto or virtual currencies using computers. Computers are used to solve mathematical equations, generating crypto-coins.
- Victims sending high performance computers to crypto-mining datacenters to join others in a mining pool, only to be scammed by the operators. The losses included damages to computers during transit, receiving little or no crypto-coins from joining the datacenter pool, or having their computer stolen.
- Other victims have reported hacking of their virtual wallets, and then being blackmailed to get their money back.

With crypto-currency becoming more popular, users need to educate themselves to fully understand the risks of this type of digital monetary system.

Business E-mail Compromise

The Business E-mail Compromise is defined as a sophisticated scam targeting businesses working with foreign suppliers and/or businesses which regularly perform wire transfer payments.

The IC3 began receiving complaints describing Business E-mail Compromise scams in 2010. Victims at the time identified themselves as United States based businesses which had long term working relationships with Asian suppliers. Victims were instructed through spoofed e-mails, intercepted facsimiles or telephone communications to change invoice remittance payments to fraudulent locations, usually banks located in Asia. The scam began to evolve in 2013 when victims indicated the e-mail accounts of Chief Executive Officers or Chief Financial Officers of a targeted business were hacked or spoofed, and wire payments were requested to be sent to fraudulent locations, again usually in Asia. The Business E-mail Compromise scam continued to evolve, and in 2014, victim businesses reported having personal e-mails compromised and multiple fraudulent requests for payment sent to vendors identified from their contact list.

Business E-mail Compromise is linked to other types of criminal activity including romance, lottery, employment, and check scams. Victims of these scams may be used to unknowingly transfer fraudulent funds on behalf of the perpetrators. In 2014, the IC3 received 2,417 Business E-mail Compromise complaints with a total reported loss of \$226 million dollars.

Operation Wellspring Initiative

The IC3 receives thousands of Internet related fraud complaints per month from the general public which do not meet federal investigative thresholds. These complaints are archived in the IC3 database and are exploited as a source of significant tactical and strategic intelligence associated with computer intrusions and other Internet-facilitated crimes. The IC3 complaints are used as a source of continuous supply, or “wellspring” of Internet related fraud cases, which can be worked by state and local law enforcement agencies through the FBI’s Cyber Task Forces.

In August 2013, the IC3 launched a pilot project to establish a national platform for the investigation and intelligence sharing of Internet crimes. The pilot project was named “Operation Wellspring.”

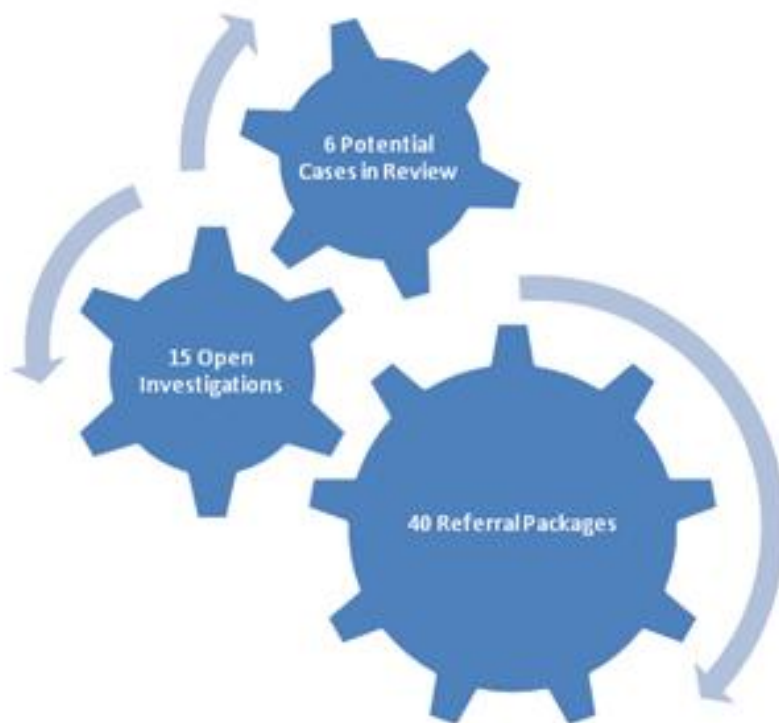
The Wellspring pilot was launched with the Salt Lake City FBI Cyber Task Force in partnership with the Utah Department of Safety. In 2014, Wellspring was expanded to Dallas, TX and San Diego, CA.

"IC3.gov is the first place I go if I'm working any Internet fraud case. The IC3 contains a wealth of information and I always find additional information about my suspect such as phone numbers, addresses and e-mail accounts that I wasn't aware of. I also find that my suspect has victimized a handful of other people that I wasn't aware of. The IC3 has provided me with essential information such as victim complaints, link charts and intelligence that has helped me find suspects and return stolen property to the rightful owner."

Sergeant Jeff Plank
Utah Department of Public Safety

During 2014, the IC3 provided 40 referral packages to Wellspring offices with information pertaining to 1,619 victims with almost \$3.8 million in losses. There are currently 15 open investigations as a result of Operation Wellspring and an additional six potential cases were referred to

state/local law enforcement offices. The IC3 plans to invite other field offices to participate based on the demonstrated accomplishments of the pilot offices.



IC3 Database Remote Access

The IC3 has expanded the remote search capabilities of the IC3 database by making it available to all sworn law enforcement through the FBI's Law Enforcement Enterprise Portal (LEEP). LEEP is a gateway providing law enforcement agencies, intelligence groups, and criminal justice entities access to beneficial resources.

This web-based access provides users the ability to aggregate victims and losses to substantiate criminal activity with the office's area of jurisdiction, and to enhance the development of cases.

"The IC3.gov website, where the reports are filed, allows our agency to refer citizens who need to file mortgage, loan, and debt consolidation reports that concern our jurisdiction to the IC3 website, rather than our agency's personnel having to take a report, freeing up our resources. The "Advanced Search Options" allows our agency to filter out the above report types for processing into our agency's internal reporting system or for consolidation and forwarding to the District Attorney's fraud unit. The remote query tool using the Advanced Search Options serves this function well. We typically run a query on a weekly basis."

Ian Horlock
Irvine Police Department

"I can tell you that I did find remote query very useful in identifying all complaints related to Indiana. On several occasions, I used a raw IC3 report to generate a finished intelligence product, which was then used to open an investigation"

"I think over the past two years we opened at least 9 cases off of IC3 reporting; in one instance it provided us an opportunity to use an investigative technique which resulted in the identification of a hacker located overseas"

Bill Puller
FBI Indianapolis

Conclusion

Throughout 2014, the IC3 supported law enforcement in their investigations of Internet-related crimes.

The IC3 used the 269,422 complaints received in 2014 for analysis, and extracted pertinent information to provide to law enforcement, produced intelligence reports, and published numerous scam alerts and PSAs. The IC3 contributed to the efforts of combating Internet crime by disseminating over 1,500 referrals to law enforcement agencies. Many of these referral packages included numerous complaints and covered a wide variety of Internet schemes.

Complaints received and reviewed during 2014, revealed the growing impact social media has had on Internet crime and the emergence of virtual currency transactions. Additionally, the Business E-mail Compromise scam emerged as being linked to a myriad of fraud schemes.

The IC3 focused on FBI Cyber Task Forces through Operation Wellspring and saw many successes in 2014. The IC3 plans to expand this initiative in the coming year to invite additional FBI field offices to participate.

Appendix I: Complainant Statistics

Complainant Statistics by State*

Rank	State	Percent	Rank	State	Percent
1	California	12.54%	27	Louisiana	0.97%
2	Florida	7.56%	28	Alaska	0.96%
3	Texas	6.87%	29	Kentucky	0.95%
4	New York	5.85%	30	Connecticut	0.93%
5	Pennsylvania	3.30%	31	Arkansas	0.83%
6	Illinois	3.14%	32	Oklahoma	0.82%
7	Virginia	2.88%	33	Utah	0.74%
8	New Jersey	2.85%	34	Kansas	0.68%
9	Washington	2.59%	35	New Mexico	0.61%
10	Ohio	2.48%	36	Iowa	0.59%
11	Arizona	2.45%	37	Mississippi	0.53%
12	North Carolina	2.32%	38	West Virginia	0.44%
13	Georgia	2.31%	39	Idaho	0.43%
14	Maryland	2.30%	40	Hawaii	0.41%
15	Michigan	2.28%	41	New Hampshire	0.37%
16	Colorado	2.01%	42	Nebraska	0.36%
17	Massachusetts	1.70%	43	District of Columbia	0.33%
18	Indiana	1.66%	44	Delaware	0.33%
19	Tennessee	1.59%	45	Maine	0.29%
20	Nevada	1.51%	46	Montana	0.28%
21	Missouri	1.41%	47	Rhode Island	0.24%
22	Wisconsin	1.31%	48	Wyoming	0.23%
23	Alabama	1.30%	49	Vermont	0.15%
24	Oregon	1.18%	50	North Dakota	0.15%
25	Minnesota	1.17%	51	South Dakota	0.14%
26	South Carolina	1.15%			

**Note: This percentage is based on the total number of complaints from each state and the District of Columbia. The percentages include complaints listing dollar loss amounts and complaints reporting no dollar loss. Also, 9.53% (23,507) of the complainants did not provide location information. Statistics were rounded to the nearest hundredth percent.*

Complainant Loss by Victim State*

Rank	State	Loss	Percent	Rank	State	Loss	Percent
1	California	\$131,363,796	19.51%	27	Oklahoma	\$6,240,131	0.93%
2	Florida	\$52,544,107	7.80%	28	Utah	\$6,172,314	0.92%
3	Texas	\$50,116,593	7.44%	29	Louisiana	\$5,868,218	0.87%
4	New York	\$47,150,859	7.00%	30	Alabama	\$5,529,072	0.82%
5	Arizona	\$25,399,954	3.77%	31	Kentucky	\$5,342,414	0.79%
6	Pennsylvania	\$20,806,848	3.09%	32	Kansas	\$4,378,440	0.65%
7	Illinois	\$20,685,294	3.07%	33	New Mexico	\$4,177,508	0.62%
8	New Jersey	\$19,232,722	2.86%	34	Arkansas	\$3,972,610	0.59%
9	Virginia	\$16,571,859	2.46%	35	Nebraska	\$3,785,798	0.56%
10	Georgia	\$15,847,730	2.35%	36	Idaho	\$3,380,639	0.50%
11	Washington	\$14,780,493	2.19%	37	New Hampshire	\$3,025,825	0.45%
12	North Carolina	\$13,362,999	1.98%	38	Iowa	\$2,687,857	0.40%
13	Michigan	\$12,407,668	1.84%	39	Mississippi	\$2,580,678	0.38%
14	Ohio	\$12,345,292	1.83%	40	Hawaii	\$2,497,141	0.37%
15	Massachusetts	\$12,309,742	1.83%	41	Delaware	\$2,434,469	0.36%
16	Nevada	\$12,294,762	1.83%	42	West Virginia	\$2,330,137	0.35%
17	Colorado	\$11,487,488	1.71%	43	District of Columbia	\$1,551,758	0.23%
18	Connecticut	\$11,478,793	1.70%	44	Rhode Island	\$1,525,758	0.23%
19	Minnesota	\$9,441,547	1.40%	45	North Dakota	\$1,495,117	0.22%
20	Wisconsin	\$9,235,027	1.37%	46	Alaska	\$1,273,764	0.19%
21	Oregon	\$9,178,386	1.36%	47	Wyoming	\$1,236,741	0.18%
22	South Carolina	\$9,077,367	1.35%	48	Vermont	\$1,165,746	0.17%
23	Maryland	\$9,009,877	1.34%	49	South Dakota	\$1,023,368	0.15%
24	Missouri	\$7,156,094	1.06%	50	Montana	\$847,657	0.13%
25	Tennessee	\$6,453,385	0.96%	51	Maine	\$843,184	0.13%
26	Indiana	\$6,264,190	0.93%				

**Note: Percentages are based on the total losses reported from all states and the District of Columbia. Of the complaints, 23,507 (with a loss amount of \$32,010,223) did not provide location information. Statistics were rounded to the nearest hundredth.*

Complainant Statistics by Country*

Rank	State	Complaints	Percent	Rank	State	Complaints	Percent
1	United States	246,620	91.54%	26	Russian Federation	190	0.07%
2	Canada	4,074	1.51%	27	Hong Kong	190	0.07%
3	United Kingdom	2,103	0.78%	28	Argentina	172	0.06%
4	India	2,094	0.78%	29	Belgium	163	0.06%
5	Australia	1,423	0.53%	30	Ireland	163	0.06%
6	France	896	0.33%	31	Columbia	162	0.06%
7	Puerto Rico	528	0.20%	32	Japan	162	0.06%
8	Brazil	515	0.19%	33	Greece	161	0.06%
9	Mexico	475	0.18%	34	Portugal	154	0.06%
10	China	458	0.17%	35	Romania	151	0.06%
11	South Africa	434	0.16%	36	Denmark	135	0.05%
12	Germany	395	0.15%	37	Norway	133	0.05%
13	Philippines	393	0.15%	38	Thailand	129	0.05%
14	Netherlands	297	0.11%	39	Switzerland	126	0.05%
15	Spain	290	0.11%	40	Indonesia	120	0.04%
16	New Zealand	289	0.11%	41	Turkey	117	0.04%
17	Pakistan	250	0.09%	42	Poland	115	0.04%
18	United Arab Emirates	249	0.09%	43	Afghanistan	111	0.04%
19	Israel	243	0.09%	44	Republic of Korea	106	0.04%
20	Malaysia	240	0.09%	45	Egypt	95	0.04%
21	Sweden	239	0.09%	46	Finland	85	0.03%
22	Italy	232	0.09%	47	Bulgaria	84	0.03%
23	Singapore	231	0.09%	48	Chile	80	0.03%
24	Nigeria	215	0.08%	49	Ukraine	74	0.03%
25	Saudi Arabia	215	0.08%	50	Venezuela	72	0.03%

**Note: This total of complaints represents the top 50 countries reporting to the IC3. This total includes complaints listing dollar loss amounts and complaints reporting no dollar loss. Statistics were rounded to the nearest hundredth percent. The top 50 countries represent 99% of the complaints received.*

Complainant Loss by Victim Country*

Ran	State	Loss	Percent	Rank	State	Loss	Percent
1	United States	\$672,080,323	83.96%	26	Taiwan	\$1,213,619	0.15%
2	Canada	\$11,838,789	1.48%	27	Kazakhstan	\$1,208,364	0.15%
3	Australia	\$11,149,880	1.39%	28	Malaysia	\$1,087,005	0.14%
4	Hong Kong	\$8,683,462	1.08%	29	Venezuela	\$1,013,459	0.13%
5	United Kingdom	\$8,641,506	1.08%	30	Russian Federation	\$1,010,980	0.13%
6	Chile	\$6,585,354	0.82%	31	Puerto Rico	\$943,135	0.12%
7	South Africa	\$6,581,690	0.82%	32	Thailand	\$941,268	0.12%
8	India	\$5,888,264	0.74%	33	Dominican Republic	\$930,604	0.12%
9	Spain	\$4,651,181	0.58%	34	Switzerland	\$914,456	0.11%
10	China	\$3,673,131	0.46%	35	Portugal	\$867,154	0.11%
11	Germany	\$3,147,174	0.39%	36	Pakistan	\$774,340	0.10%
12	Nigeria	\$2,999,357	0.37%	37	France	\$766,629	0.10%
13	United Arab Emirates	\$2,865,701	0.36%	38	New Zealand	\$734,068	0.09%
14	Saudi Arabia	\$2,157,234	0.27%	39	Philippines	\$704,456	0.09%
15	Mexico	\$2,034,155	0.25%	40	Italy	\$702,474	0.09%
16	Mongolia	\$2,005,774	0.25%	41	Columbia	\$699,829	0.09%
17	Republic of Korea	\$1,965,255	0.25%	42	Finland	\$597,313	0.07%
18	Japan	\$1,941,273	0.24%	43	Kuwait	\$580,759	0.07%
19	Norway	\$1,695,877	0.21%	44	Austria	\$579,688	0.07%
20	Netherlands	\$1,659,926	0.21%	45	Turkey	\$551,900	0.07%
21	Sweden	\$1,598,282	0.20%	46	Monaco	\$550,000	0.07%
22	Brazil	\$1,499,456	0.19%	47	Denmark	\$544,620	0.07%
23	Belgium	\$1,487,552	0.19%	48	Poland	\$528,635	0.07%
24	Singapore	\$1,447,133	0.18%	49	Egypt	\$523,577	0.07%
25	Indonesia	\$1,307,382	0.16%	50	Costa Rica	\$481,769	0.06%

**Note: This is the total of losses reported from the top 50 countries. Statistics were rounded to the nearest hundredth. The top 50 countries represent 98.59% of the total losses reported.*

Appendix II

State by State Statistics *



Alabama

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	81	\$35,564	55	\$17,495	136	\$53,059
20-29	223	\$272,382	286	\$230,697	509	\$503,079
30-39	271	\$289,594	399	\$584,973	670	\$874,568
40-49	262	\$726,951	373	\$452,739	635	\$1,179,690
50-59	284	\$731,892	368	\$1,152,992	652	\$1,884,885
60 & Over	285	\$470,169	315	\$563,623	600	\$1,033,792
Total	1,406	\$2,526,552	1,796	\$3,002,519	3,202	\$5,529,073



Alaska

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	11	\$8,185	13	\$1,978	24	\$10,164
20-29	68	\$86,668	61	\$50,123	129	\$136,791
30-39	49	\$47,753	72	\$61,674	121	\$109,427
40-49	69	\$38,841	82	\$201,519	151	\$240,360
50-59	1,717	\$332,660	89	\$218,309	1,806	\$550,968
60 & Over	78	\$135,406	70	\$90,648	148	\$226,053
Total	1,992	\$649,512	387	\$624,251	2,379	\$1,273,764



Arizona

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	102	\$46,726	76	\$48,192	178	\$94,918
20-29	375	\$259,442	420	\$431,912	795	\$691,355
30-39	656	\$5,100,188	479	\$596,459	1,135	\$5,696,647
40-49	458	\$645,739	546	\$7,681,313	1,004	\$8,327,052
50-59	521	\$2,528,541	554	\$2,212,261	1,075	\$4,740,803
60 & Over	740	\$3,175,590	1,113	\$2,673,589	1,853	\$5,849,180
Total	2,852	\$11,756,227	3,188	\$13,643,727	6,040	\$25,399,954

*Complaint counts represent the number of individual complaints received from each state and do not represent the number of individuals filing a complaint.



Arkansas

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	22	\$14,248	22	\$6,882	44	\$21,130
20-29	113	\$75,887	147	\$61,685	260	\$137,573
30-39	631	\$247,008	181	\$596,177	812	\$843,184
40-49	130	\$488,434	163	\$203,503	293	\$691,937
50-59	178	\$304,594	174	\$976,978	352	\$1,281,572
60 & Over	144	\$352,001	148	\$645,213	292	\$997,214
Total	1,218	\$1,482,172	835	\$2,490,437	2,053	\$3,972,610



California

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	558	\$403,637	511	\$358,173	1,069	\$761,810
20-29	2,926	\$4,057,597	2,781	\$2,921,018	5,707	\$6,978,615
30-39	3,364	\$10,013,116	2,760	\$16,430,614	6,124	\$26,443,730
40-49	3,394	\$20,807,407	3,110	\$10,360,894	6,504	\$31,168,301
50-59	3,096	\$18,588,624	3,007	\$17,972,741	6,103	\$36,561,366
60 & Over	2,973	\$19,105,110	2,443	\$10,344,865	5,416	\$29,449,975
Total	16,311	\$72,975,490	14,612	\$58,388,305	30,923	\$131,363,796



Colorado

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	69	\$43,022	68	\$35,034	137	\$78,056
20-29	404	\$360,271	420	\$237,770	824	\$598,041
30-39	471	\$783,921	505	\$585,068	976	\$1,368,989
40-49	479	\$1,666,243	527	\$1,350,713	1,006	\$3,016,956
50-59	493	\$1,178,691	539	\$1,954,414	1,032	\$3,133,105
60 & Over	555	\$2,251,387	423	\$1,040,955	978	\$3,292,341
Total	2,471	\$6,283,535	2,482	\$5,203,953	4,953	\$11,487,488



Connecticut

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	46	\$30,411	22	\$9,663	68	\$40,074
20-29	190	\$172,502	152	\$140,928	342	\$313,431
30-39	221	\$388,212	180	\$147,032	401	\$535,244
40-49	236	\$912,751	268	\$4,302,952	504	\$5,215,703
50-59	257	\$861,265	265	\$829,695	522	\$1,690,960
60 & Over	270	\$2,277,767	188	\$1,405,616	458	\$3,683,382
Total	1,220	\$4,642,908	1,075	\$6,835,885	2,295	\$11,478,793



Delaware

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	10	\$2,777	7	\$2,728	17	\$5,505
20-29	60	\$133,029	54	\$59,794	114	\$192,824
30-39	75	\$560,852	69	\$40,904	144	\$601,756
40-49	52	\$138,261	97	\$324,675	149	\$462,935
50-59	77	\$67,247	102	\$747,698	179	\$814,945
60 & Over	106	\$159,106	93	\$197,398	199	\$356,504
Total	380	\$1,061,272	422	\$1,373,197	802	\$2,434,469



District of Columbia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	8	\$11,799	8	\$2,348	16	\$14,147
20-29	93	\$46,732	128	\$33,602	221	\$80,334
30-39	108	\$153,258	107	\$58,895	215	\$212,153
40-49	76	\$251,309	83	\$218,994	159	\$470,303
50-59	55	\$76,929	57	\$431,626	112	\$508,555
60 & Over	44	\$41,677	39	\$224,589	83	\$266,266
Total	384	\$581,704	422	\$970,054	806	\$1,551,758



Florida

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	309	\$158,423	280	\$168,543	589	\$326,966
20-29	1,350	\$2,113,374	1,381	\$1,304,428	2,731	\$3,417,802
30-39	1,670	\$4,338,063	1,674	\$2,467,683	3,344	\$6,805,746
40-49	1,939	\$5,351,936	1,996	\$5,000,588	3,935	\$10,352,524
50-59	1,872	\$10,453,426	2,049	\$6,527,154	3,921	\$16,980,579
60 & Over	2,226	\$7,571,856	1,891	\$7,088,634	4,117	\$14,660,491
Total	9,366	\$29,987,078	9,271	\$22,557,030	18,637	\$52,544,107



Georgia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	128	\$60,589	88	\$63,908	216	\$124,496
20-29	509	\$385,003	602	\$506,992	1,111	\$891,995
30-39	552	\$1,085,619	630	\$704,029	1,182	\$1,789,648
40-49	552	\$1,503,776	691	\$1,242,048	1,243	\$2,745,824
50-59	495	\$5,115,877	581	\$1,255,393	1,076	\$6,371,270
60 & Over	434	\$1,968,680	444	\$1,955,817	878	\$3,924,497
Total	2,670	\$10,119,544	3,036	\$5,728,187	5,706	\$15,847,730



Hawaii

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	10	\$1,528	14	\$5,786	24	\$7,315
20-29	70	\$37,199	58	\$47,141	128	\$84,340
30-39	116	\$270,657	69	\$60,214	185	\$330,871
40-49	87	\$184,883	78	\$59,193	165	\$244,076
50-59	147	\$172,481	94	\$1,082,605	241	\$1,255,086
60 & Over	194	\$257,960	83	\$317,494	277	\$575,455
Total	624	\$924,709	396	\$1,572,433	1,020	\$2,497,141



Idaho

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	12	\$1,716	16	\$6,678	28	\$8,394
20-29	86	\$168,971	73	\$35,171	159	\$204,142
30-39	112	\$730,147	93	\$64,785	205	\$794,933
40-49	98	\$111,476	108	\$215,387	206	\$326,864
50-59	125	\$258,507	114	\$125,746	239	\$384,253
60 & Over	114	\$987,468	106	\$674,586	220	\$1,662,054
Total	547	\$2,258,285	510	\$1,122,354	1,057	\$3,380,639



Illinois

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	165	\$73,348	101	\$61,438	266	\$134,786
20-29	708	\$1,333,737	733	\$427,959	1,441	\$1,761,696
30-39	899	\$2,245,024	736	\$596,447	1,635	\$2,841,471
40-49	833	\$3,185,184	847	\$1,869,255	1,680	\$5,054,438
50-59	721	\$3,226,965	802	\$2,497,270	1,523	\$5,724,235
60 & Over	715	\$4,004,979	486	\$1,163,688	1,201	\$5,168,667
Total	4,041	\$14,069,237	3,705	\$6,616,057	7,746	\$20,685,294



Indiana

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	89	\$46,557	45	\$19,647	134	\$66,203
20-29	302	\$247,627	444	\$232,522	746	\$480,149
30-39	389	\$341,302	431	\$410,458	820	\$751,761
40-49	348	\$498,064	518	\$588,490	866	\$1,086,554
50-59	373	\$672,307	468	\$1,277,746	841	\$1,950,054
60 & Over	369	\$625,822	326	\$1,303,647	695	\$1,929,469
Total	1,870	\$2,431,679	2,232	\$3,832,511	4,102	\$6,264,190



Iowa

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	39	\$31,399	15	\$7,640	54	\$39,039
20-29	145	\$68,403	117	\$62,067	262	\$130,470
30-39	141	\$128,582	167	\$366,871	308	\$495,453
40-49	123	\$255,178	145	\$200,499	268	\$455,677
50-59	144	\$307,656	163	\$247,117	307	\$554,772
60 & Over	117	\$176,752	138	\$835,696	255	\$1,012,448
Total	709	\$967,968	745	\$1,719,889	1,454	\$2,687,857



Kansas

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	20	\$18,960	27	\$25,842	47	\$44,802
20-29	153	\$93,300	137	\$71,248	290	\$164,548
30-39	166	\$154,945	147	\$261,244	313	\$416,189
40-49	159	\$303,679	169	\$213,818	328	\$517,497
50-59	161	\$592,874	207	\$338,765	368	\$931,639
60 & Over	176	\$1,659,235	166	\$644,531	342	\$2,303,765
Total	835	\$2,822,992	853	\$1,555,448	1,688	\$4,378,440



Kentucky

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	45	\$17,748	37	\$18,223	82	\$35,971
20-29	182	\$126,727	249	\$280,794	431	\$407,521
30-39	236	\$712,291	249	\$194,682	485	\$906,973
40-49	225	\$609,406	251	\$211,667	476	\$821,072
50-59	208	\$890,152	242	\$922,694	450	\$1,812,847
60 & Over	230	\$511,225	192	\$846,805	422	\$1,358,030
Total	1,126	\$2,867,550	1,220	\$2,474,864	2,346	\$5,342,414



Louisiana

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	42	\$29,311	40	\$24,514	82	\$53,825
20-29	189	\$227,101	259	\$398,725	448	\$625,826
30-39	246	\$414,278	276	\$308,094	522	\$722,373
40-49	191	\$1,624,113	273	\$492,460	464	\$2,116,573
50-59	213	\$686,283	247	\$415,933	460	\$1,102,216
60 & Over	207	\$786,213	199	\$461,192	406	\$1,247,405
Total	1,088	\$3,767,299	1,294	\$2,100,919	2,382	\$5,868,218



Maine

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	17	\$11,165	7	\$4,456	24	\$15,622
20-29	62	\$31,502	57	\$31,410	119	\$62,912
30-39	42	\$61,866	72	\$33,466	114	\$95,331
40-49	71	\$110,940	83	\$77,507	154	\$188,447
50-59	77	\$188,756	93	\$31,684	170	\$220,441
60 & Over	84	\$132,980	61	\$127,451	145	\$260,431
Total	353	\$537,209	373	\$305,975	726	\$843,184



Maryland

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	99	\$108,496	74	\$37,824	173	\$146,320
20-29	398	\$431,400	444	\$418,823	842	\$850,223
30-39	488	\$930,039	597	\$692,312	1,085	\$1,622,351
40-49	506	\$878,925	631	\$923,931	1,137	\$1,802,856
50-59	663	\$1,618,386	666	\$974,089	1,329	\$2,592,475
60 & Over	583	\$1,207,063	528	\$788,590	1,111	\$1,995,653
Total	2,737	\$5,174,308	2,940	\$3,835,570	5,677	\$9,009,877



Massachusetts

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	98	\$58,334	61	\$127,873	159	\$186,208
20-29	341	\$393,517	367	\$290,181	708	\$683,698
30-39	371	\$627,602	330	\$630,947	701	\$1,258,550
40-49	379	\$987,629	392	\$1,703,301	771	\$2,690,930
50-59	404	\$4,577,579	439	\$1,366,014	843	\$5,943,593
60 & Over	704	\$1,165,163	296	\$381,600	1,000	\$1,546,763
Total	2,297	\$7,809,825	1,885	\$4,499,916	4,182	\$12,309,742



Michigan

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	116	\$78,814	78	\$52,921	194	\$131,735
20-29	491	\$656,168	458	\$234,637	949	\$890,805
30-39	513	\$1,715,863	520	\$876,113	1,033	\$2,591,976
40-49	587	\$1,596,830	608	\$1,971,230	1,195	\$3,568,060
50-59	555	\$1,024,647	634	\$1,341,327	1,189	\$2,365,974
60 & Over	571	\$1,230,000	502	\$1,629,118	1,073	\$2,859,118
Total	2,833	\$6,302,322	2,800	\$6,105,346	5,633	\$12,407,668



Minnesota

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	59	\$66,663	49	\$28,099	108	\$94,762
20-29	239	\$403,054	253	\$133,531	492	\$536,585
30-39	325	\$602,184	281	\$389,010	606	\$991,194
40-49	252	\$1,033,699	286	\$1,118,188	538	\$2,151,887
50-59	303	\$1,075,891	299	\$674,631	602	\$1,750,523
60 & Over	295	\$3,041,252	235	\$875,345	530	\$3,916,597
Total	1,473	\$6,222,742	1,403	\$3,218,805	2,876	\$9,441,547



Mississippi

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	25	\$10,877	21	\$14,948	46	\$25,825
20-29	106	\$178,526	148	\$73,507	254	\$252,033
30-39	124	\$150,160	186	\$102,512	310	\$252,673
40-49	100	\$56,432	173	\$185,085	273	\$241,517
50-59	94	\$437,483	133	\$657,772	227	\$1,095,254
60 & Over	110	\$118,047	95	\$595,329	205	\$713,376
Total	559	\$951,526	756	\$1,629,152	1,315	\$2,580,678



Missouri

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	49	\$23,436	44	\$27,583	93	\$51,019
20-29	336	\$241,883	322	\$272,233	658	\$514,116
30-39	306	\$501,269	387	\$756,214	693	\$1,257,483
40-49	294	\$749,133	367	\$645,009	661	\$1,394,142
50-59	353	\$783,329	404	\$1,606,841	757	\$2,390,169
60 & Over	348	\$878,924	277	\$670,240	625	\$1,549,164
Total	1,686	\$3,177,973	1,801	\$3,978,120	3,487	\$7,156,094



Montana

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	9	\$8,287	11	\$5,460	20	\$13,747
20-29	57	\$26,139	39	\$50,596	96	\$76,735
30-39	58	\$37,407	67	\$63,068	125	\$100,475
40-49	53	\$35,795	75	\$189,818	128	\$225,613
50-59	64	\$126,601	105	\$55,459	169	\$182,061
60 & Over	82	\$130,011	71	\$119,016	153	\$249,027
Total	323	\$364,241	368	\$483,416	691	\$847,657



Nebraska

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	13	\$11,450	14	\$9,246	27	\$20,696
20-29	70	\$55,639	81	\$30,088	151	\$85,726
30-39	110	\$2,381,760	93	\$70,086	203	\$2,451,846
40-49	98	\$77,901	86	\$59,955	184	\$137,856
50-59	83	\$220,441	92	\$91,463	175	\$311,904
60 & Over	81	\$623,235	59	\$154,535	140	\$777,770
Total	455	\$3,370,426	425	\$415,372	880	\$3,785,798



Nevada

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	72	\$34,509	61	\$35,828	133	\$70,337
20-29	214	\$463,374	285	\$480,920	499	\$944,294
30-39	307	\$1,248,450	317	\$484,083	624	\$1,732,533
40-49	361	\$1,108,416	863	\$1,315,784	1224	\$2,424,200
50-59	281	\$2,189,840	324	\$1,132,368	605	\$3,322,208
60 & Over	342	\$933,243	289	\$2,867,948	631	\$3,801,191
Total	1,577	\$5,977,832	2,139	\$6,316,931	3,716	\$12,294,762



New Hampshire

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	20	\$5,703	12	\$335	32	\$6,038
20-29	50	\$38,856	52	\$28,095	102	\$66,952
30-39	65	\$48,700	75	\$53,736	140	\$102,436
40-49	92	\$151,809	105	\$731,835	197	\$883,644
50-59	105	\$727,205	125	\$318,565	230	\$1,045,770
60 & Over	103	\$798,215	100	\$122,770	203	\$920,986
Total	435	\$1,770,489	469	\$1,255,336	904	\$3,025,825



New Jersey

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	137	\$81,142	65	\$44,928	202	\$126,070
20-29	593	\$770,448	444	\$486,454	1,037	\$1,256,901
30-39	584	\$2,063,731	516	\$798,513	1,100	\$2,862,244
40-49	586	\$1,423,594	631	\$3,801,265	1,217	\$5,224,859
50-59	1,870	\$1,742,362	685	\$2,373,687	2,555	\$4,116,049
60 & Over	575	\$2,989,292	342	\$2,657,306	917	\$5,646,599
Total	4,345	\$9,070,568	2,683	\$10,162,154	7,028	\$19,232,722



New Mexico

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	25	\$15,381	15	\$11,056	40	\$26,437
20-29	105	\$71,807	119	\$112,725	224	\$184,533
30-39	116	\$586,789	121	\$248,558	237	\$835,347
40-49	135	\$308,058	156	\$343,709	291	\$651,767
50-59	158	\$396,150	178	\$1,134,534	336	\$1,530,684
60 & Over	211	\$460,343	165	\$488,396	376	\$948,739
Total	750	\$1,838,528	754	\$2,338,978	1,504	\$4,177,506



New York

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	285	\$164,855	147	\$89,727	432	\$254,582
20-29	1,378	\$1,303,980	1,307	\$1,120,550	2,685	\$2,424,530
30-39	1,455	\$11,290,849	1,442	\$2,015,541	2,897	\$13,306,390
40-49	1,485	\$4,993,233	1,417	\$6,015,445	2,902	\$11,008,678
50-59	1,281	\$5,947,305	2,054	\$3,041,012	3,335	\$8,988,317
60 & Over	1,237	\$5,910,452	942	\$5,257,910	2,179	\$11,168,362
Total	7,121	\$29,610,674	7,309	\$17,540,185	14,430	\$47,150,859



North Carolina

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	134	\$47,761	91	\$57,724	225	\$105,486
20-29	479	\$391,806	511	\$364,974	990	\$756,779
30-39	527	\$925,277	574	\$1,118,991	1,101	\$2,044,268
40-49	576	\$1,671,829	676	\$1,879,430	1,252	\$3,551,259
50-59	516	\$1,626,017	615	\$1,872,877	1,131	\$3,498,894
60 & Over	560	\$1,725,251	465	\$1,681,060	1,025	\$3,406,311
Total	2,792	\$6,387,942	2,932	\$6,975,057	5,724	\$13,362,999



North Dakota

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	9	\$3,755	8	\$5,378	17	\$9,133
20-29	34	\$62,761	38	\$20,949	72	\$83,710
30-39	51	\$64,611	46	\$26,208	97	\$90,819
40-49	26	\$173,302	28	\$6,245	54	\$179,547
50-59	42	\$912,337	40	\$51,921	82	\$964,258
60 & Over	23	\$19,894	15	\$147,757	38	\$167,651
Total	185	\$1,236,659	175	\$258,458	360	\$1,495,117



Ohio

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	133	\$47,360	70	\$32,684	203	\$80,043
20-29	521	\$324,234	510	\$287,815	1,031	\$612,049
30-39	533	\$1,161,505	585	\$401,335	1,118	\$1,562,839
40-49	628	\$1,518,845	669	\$1,607,984	1,297	\$3,126,829
50-59	577	\$1,490,220	715	\$1,975,255	1,292	\$3,465,475
60 & Over	669	\$1,255,626	504	\$2,242,430	1,173	\$3,498,056
Total	3,061	\$5,797,790	3,053	\$6,547,502	6,114	\$12,345,292



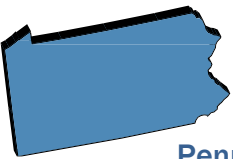
Oklahoma

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	42	\$14,279	31	\$10,740	73	\$25,018
20-29	183	\$145,415	178	\$98,070	361	\$243,485
30-39	162	\$313,605	221	\$227,109	383	\$540,715
40-49	189	\$1,285,439	211	\$342,439	400	\$1,627,877
50-59	191	\$275,351	243	\$603,129	434	\$878,480
60 & Over	185	\$2,145,777	191	\$778,779	376	\$2,924,556
Total	952	\$4,179,866	1,075	\$2,060,265	2,027	\$6,240,131



Oregon

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	55	\$22,589	44	\$29,072	99	\$51,661
20-29	202	\$130,246	218	\$319,540	420	\$449,786
30-39	255	\$1,367,216	240	\$247,971	495	\$1,615,187
40-49	277	\$557,029	311	\$659,082	588	\$1,216,111
50-59	291	\$1,149,085	359	\$1,573,734	650	\$2,722,819
60 & Over	338	\$1,203,869	316	\$1,918,953	654	\$3,122,823
Total	1,418	\$4,430,033	1,488	\$4,748,353	2,906	\$9,178,386



Pennsylvania

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	170	\$87,510	90	\$49,479	260	\$136,989
20-29	695	\$1,834,877	726	\$367,830	1,421	\$2,202,706
30-39	768	\$1,579,769	730	\$1,057,535	1,498	\$2,637,305
40-49	794	\$2,126,666	864	\$2,454,306	1,658	\$4,580,973
50-59	856	\$2,534,968	962	\$2,072,191	1,818	\$4,607,159
60 & Over	809	\$3,442,277	674	\$3,199,440	1,483	\$6,641,717
Total	4,092	\$11,606,067	4,046	\$9,200,781	8,138	\$20,806,848



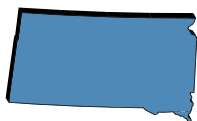
Rhode Island

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	12	\$4,880	3	\$4,133	15	\$9,013
20-29	55	\$39,202	47	\$17,972	102	\$57,174
30-39	72	\$109,923	55	\$39,601	127	\$149,524
40-49	50	\$184,051	59	\$268,491	109	\$452,542
50-59	68	\$733,741	57	\$48,050	125	\$781,790
60 & Over	47	\$21,374	57	\$54,342	104	\$75,716
Total	304	\$1,093,170	278	\$432,588	582	\$1,525,758



South Carolina

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	50	\$17,732	39	\$27,799	89	\$45,530
20-29	212	\$233,163	226	\$185,619	438	\$418,782
30-39	237	\$377,384	304	\$415,311	541	\$792,695
40-49	269	\$452,972	350	\$367,289	619	\$820,261
50-59	251	\$4,358,054	321	\$449,776	572	\$4,807,830
60 & Over	336	\$721,873	241	\$1,470,397	577	\$2,192,270
Total	1,355	\$6,161,177	1,481	\$2,916,190	2,836	\$9,077,367



South Dakota

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	3	\$1,350	5	\$200	8	\$1,550
20-29	29	\$40,779	28	\$9,408	57	\$50,188
30-39	33	\$97,662	39	\$27,286	72	\$124,949
40-49	38	\$92,402	52	\$123,148	90	\$215,550
50-59	29	\$325,952	24	\$211,267	53	\$537,219
60 & Over	27	\$60,551	29	\$33,361	56	\$93,913
Total	159	\$618,697	177	\$404,671	336	\$1,023,368



Tennessee

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	59	\$27,438	53	\$40,354	112	\$67,792
20-29	273	\$212,849	385	\$358,024	658	\$570,874
30-39	353	\$940,920	417	\$329,402	770	\$1,270,322
40-49	371	\$660,676	461	\$679,438	832	\$1,340,114
50-59	346	\$736,191	445	\$575,091	791	\$1,311,282
60 & Over	440	\$1,071,204	306	\$821,798	746	\$1,893,002
Total	1,842	\$3,649,279	2,067	\$2,804,107	3,909	\$6,453,385



Texas

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	334	\$186,188	249	\$227,530	583	\$413,718
20-29	1,411	\$1,744,025	1,637	\$1,434,360	3,048	\$3,178,385
30-39	1,733	\$5,781,154	1,997	\$2,120,236	3,730	\$7,901,390
40-49	1,652	\$5,326,780	1,779	\$4,965,110	3,431	\$10,291,890
50-59	1,639	\$7,750,815	1,698	\$6,588,736	3,337	\$14,339,551
60 & Over	1,530	\$7,425,860	1,295	\$6,565,798	2,825	\$13,991,658
Total	8,299	\$28,214,822	8,655	\$21,901,770	16,954	\$50,116,593



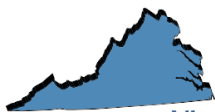
Utah

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	24	\$23,304	26	\$23,532	50	\$46,836
20-29	196	\$269,039	180	\$65,990	376	\$335,029
30-39	226	\$1,670,049	183	\$505,477	409	\$2,175,526
40-49	215	\$520,469	145	\$207,141	360	\$727,610
50-59	155	\$358,773	153	\$634,894	308	\$993,667
60 & Over	200	\$1,174,968	122	\$718,678	322	\$1,893,646
Total	1,016	\$4,016,602	809	\$2,155,712	1,825	\$6,172,314



Vermont

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	9	\$4,991	4	\$2,595	13	\$7,586
20-29	30	\$13,916	24	\$12,819	54	\$26,735
30-39	28	\$132,116	25	\$9,684	53	\$141,800
40-49	41	\$584,869	37	\$20,620	78	\$605,489
50-59	32	\$57,646	60	\$169,043	92	\$226,689
60 & Over	55	\$140,447	37	\$16,999	92	\$157,446
Total	195	\$933,986	187	\$231,760	382	\$1,165,746



Virginia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	101	\$42,384	114	\$78,470	215	\$120,854
20-29	597	\$517,130	661	\$433,593	1,258	\$950,723
30-39	670	\$960,072	812	\$2,227,751	1,482	\$3,187,823
40-49	628	\$1,262,893	769	\$3,029,144	1,397	\$4,292,038
50-59	687	\$1,642,669	748	\$2,375,407	1,435	\$4,018,075
60 & Over	758	\$1,631,461	567	\$2,370,885	1,325	\$4,002,346
Total	3,441	\$6,056,609	3,671	\$10,515,250	7,112	\$16,571,859



Washington

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	119	\$53,649	80	\$42,535	199	\$96,184
20-29	537	\$527,176	533	\$341,326	1,070	\$868,502
30-39	662	\$1,210,707	563	\$515,672	1,225	\$1,726,380
40-49	687	\$2,050,645	650	\$2,511,392	1,337	\$4,562,037
50-59	582	\$2,051,227	687	\$2,556,802	1,269	\$4,608,029
60 & Over	703	\$1,416,932	585	\$1,502,428	1,288	\$2,919,361
Total	3,290	\$7,310,337	3,098	\$7,470,156	6,388	\$14,780,493



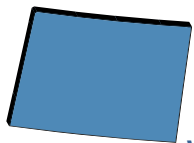
West Virginia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	30	\$6,957	17	\$12,601	47	\$19,559
20-29	63	\$314,233	80	\$60,596	143	\$374,829
30-39	87	\$86,985	124	\$113,695	211	\$200,680
40-49	109	\$133,646	148	\$487,824	257	\$621,470
50-59	118	\$440,922	126	\$179,237	244	\$620,159
60 & Over	84	\$164,621	102	\$328,820	186	\$493,440
Total	491	\$1,147,364	597	\$1,182,773	1,088	\$2,330,137



Wisconsin

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	63	\$19,015	49	\$29,288	112	\$48,303
20-29	271	\$741,903	288	\$175,080	559	\$916,984
30-39	295	\$1,047,405	325	\$213,056	620	\$1,260,461
40-49	315	\$862,279	342	\$796,798	657	\$1,659,077
50-59	317	\$806,382	374	\$1,742,320	691	\$2,548,702
60 & Over	341	\$2,015,217	251	\$786,285	592	\$2,801,501
Total	1,602	\$5,492,201	1,629	\$3,742,827	3,231	\$9,235,027



Wyoming

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	8	\$4,060	9	\$10,569	17	\$14,629
20-29	25	\$9,288	24	\$19,098	49	\$28,386
30-39	46	\$69,312	32	\$30,133	78	\$99,444
40-49	37	\$115,601	43	\$35,695	80	\$151,296
50-59	37	\$87,656	43	\$203,433	80	\$291,089
60 & Over	224	\$630,190	33	\$21,707	257	\$651,897
Total	377	\$916,107	184	\$320,634	561	\$1,236,741

Appendix III

2014 Frequently Reported Internet Crime Demographics

Auto Fraud

Males		
Age Range	Complaints	Loss
Under 20	420	\$812,252
20 - 29	1,865	\$4,387,067
30 - 39	2,166	\$7,931,965
40 - 49	2,245	\$9,031,931
50 - 59	2,183	\$8,158,589
Over 60	1,756	\$8,539,939
Total	10,635	\$38,861,743

Females		
Age Range	Complaints	Loss
Under 20	398	\$763,033
20 - 29	1,527	\$2,971,809
30 - 39	1,316	\$3,119,319
40 - 49	1,401	\$4,254,971
50 - 59	1,049	\$3,394,030
Over 60	535	\$2,857,749
Total	6,226	\$17,360,912

Total		
Age Range	Complaints	Loss
Under 20	818	\$1,575,286
20 - 29	3,392	\$7,358,876
30 - 39	3,482	\$11,051,284
40 - 49	3,646	\$13,286,902
50 - 59	3,232	\$11,552,620
Over 60	2,291	\$11,397,688
Total	16,861	\$56,222,655

Government Impersonation E-mail Scam

Males		
Age Range	Complaints	Loss
Under 20	102	\$18,124
20 - 29	402	\$215,051
30 - 39	606	\$70,845
40 - 49	884	\$602,260
50 - 59	1,347	\$1,314,797
Over 60	1,626	\$1,720,788
Total	4,967	\$3,941,866

Females		
Age Range	Complaints	Loss
Under 20	31	\$21,510
20 - 29	282	\$48,471
30 - 39	508	\$3,953,172
40 - 49	834	\$337,573
50 - 59	1,157	\$2,377,736
Over 60	934	\$653,749
Total	3,746	\$7,392,211

Total		
Age Range	Complaints	Loss
Under 20	133	\$39,634
20 - 29	684	\$263,522
30 - 39	1,114	\$4,024,017
40 - 49	1,718	\$939,833
50 - 59	2,504	\$3,692,534
Over 60	2,560	\$2,374,538
Total	8,713	\$11,334,077

Intimidation/Extortion Scam

Males		
Age Range	Complaints	Loss
Under 20	33	\$14,896
20 - 29	449	\$1,234,139
30 - 39	660	\$1,279,874
40 - 49	589	\$875,498
50 - 59	555	\$1,247,153
Over 60	678	\$2,952,300
Total	2,964	\$7,603,860

Females		
Age Range	Complaints	Loss
Under 20	29	\$7,924
20 - 29	837	\$367,304
30 - 39	1,196	\$969,948
40 - 49	1,152	\$2,103,747
50 - 59	937	\$2,373,813
Over 60	808	\$2,919,644
Total	4,959	\$8,742,379

Total		
Age Range	Complaints	Loss
Under 20	62	\$22,820
20 - 29	1,286	\$1,601,442
30 - 39	1,856	\$2,249,822
40 - 49	1,741	\$2,979,246
50 - 59	1,492	\$3,620,966
Over 60	1,486	\$5,871,944
Total	7,923	\$16,346,239

Real Estate Fraud

Males		
Age Range	Complaints	Loss
Under 20	42	\$35,549
20 - 29	878	\$986,683
30 - 39	864	\$954,628
40 - 49	809	\$1,258,177
50 - 59	782	\$4,113,867
Over 60	659	\$4,020,953
Total	4,034	\$11,369,856

Females		
Age Range	Complaints	Loss
Under 20	107	\$68,853
20 - 29	1,423	\$919,727
30 - 39	1,260	\$928,132
40 - 49	1,294	\$2,050,035
50 - 59	1,153	\$2,496,974
Over 60	684	\$1,966,594
Total	5,921	\$8,430,316

Total		
Age Range	Complaints	Loss
Under 20	149	\$104,402
20 - 29	2,301	\$1,906,409
30 - 39	2,124	\$1,882,760
40 - 49	2,103	\$3,308,212
50 - 59	1,935	\$6,610,841
Over 60	1,343	\$5,987,547
Total	9,955	\$19,800,172

Confidence Fraud/Romance Scam

Males		
Age Range	Complaints	Loss
Under 20	16	\$34,431
20 - 29	276	\$285,750
30 - 39	395	\$1,337,582
40 - 49	379	\$3,744,348
50 - 59	443	\$5,583,369
Over 60	286	\$4,438,870
Total	1,795	\$15,424,351

Females		
Age Range	Complaints	Loss
Under 20	14	\$3,001
20 - 29	181	\$328,545
30 - 39	534	\$2,427,971
40 - 49	1,196	\$17,541,205
50 - 59	1,362	\$29,076,056
Over 60	801	\$21,911,875
Total	4,088	\$71,288,652

Total		
Age Range	Complaints	Loss
Under 20	30	\$37,432
20 - 29	457	\$614,295
30 - 39	929	\$3,765,553
40 - 49	1,575	\$21,285,553
50 - 59	1,805	\$34,659,425
Over 60	1,087	\$26,350,745
Total	5,883	\$86,713,003

Appendix IV:

2014 Scam Alerts and Public Service Announcements

Posted to www.ic3.gov

Scam Alerts

March Scam Alerts

- 419 Scam Exploiting the IC3's Name and one of Cyber's Most Wanted
- Fraudulent Online Advertisements of Human Hair Coincide with Online Retail Fraud
- Firm Predicts 2014's "Most Dangerous" Malware Trends
- Phony Anti-Virus Programs Evade Detection with Stolen Certificates

June Scam Alerts

- Business E-Mail Compromise
- Increase in Fraudulent Tax Filings

November Scam Alerts

- Donation Overpayment Scheme
- E-ZPass Spam Campaign
- Fake Breach Data Sold for Bitcoin

Public Service Announcements

- FBI Reminds Shoppers to be Aware of Cyber Criminals Offering Scams this Holiday Season
- Criminals Post Fraudulent Online Advertisements for Automobiles, Recreational Vehicles, Boats, and Other Outdoor Equipment Leading to Financial Losses In Excess of \$20 Million
- New Twist to the Telephone Tech Support Scam
- Fraudulent Websites Posing as Green Dot MoneyPak Customer Support
- Stealth Genie Mobile Device Spyware Application
- Internal Revenue Service Telephone Scam
- Cyber Criminals Using Fake Government E-Mail to Perpetrate Scam
- Increase in Insider Threat Cases Highlight Significant Risks to Business Networks and Proprietary Information
- African Cyber Criminal Enterprise Members Using "School Impersonation" Scheme to Defraud Retailers
- The Internet Crime Complaint Center Receives 3 Millionth Complaint
- Cyber-Related Scams Targeting Universities, Employees, and Students
- Phishing Attacks on Telecommunication Customers Resulting in Account Takeovers Continue
- Telephone Scam Alleging a Relative is in a Financial or Legal Crisis
- Scams Targeting Merchants
- Callback Scheme Used in International Revenue Share Fraud

Appendix V: Online Crime Prevention Tips

General Crime Prevention Tips

- Be cautious when dealing with individuals located outside the country.
- Research individuals to ensure they are legitimate before doing any type of business with them.
- Contact the Better Business Bureau to determine the legitimacy and reputation of a company.
- Be cautious of businesses which operate from Post Office Boxes or mail drops.
- Be cautious of an individual or company, who only accepts wire transfers, pre-paid cards, or cash.
- Ensure a website is secure and reputable before entering any personal information.

Phishing/Spoofing/Spam

- Be suspicious of any unsolicited e-mail, phone call, or mail requesting your personal information, including social security number, credit card numbers, and banking information.
- Avoid filling out forms in e-mail messages asking for personal information.
- Log on to the official website, instead of “linking” to it from an unsolicited e-mail.
- Contact the business which supposedly sent an e-mail to verify if the e-mail is genuine.
- Don’t open spam. Delete it unread.
- Never respond to spam as this will confirm to the sender it is a “live” e-mail address.
- Have a primary and secondary e-mail address – one for people you know and one for all other purposes.
- Avoid giving out your e-mail address unless you know how it will be used.
- Never purchase anything advertised through an unsolicited e-mail.

Credit Card Fraud

- Promptly reconcile bank statements to avoid unauthorized charges and monitor for fraudulent activity.
- Report unauthorized transactions to your bank or credit card company as soon as possible.
- Never give a credit card number over the phone unless you make the call.

Auction Fraud

- Before you bid, contact the seller with any questions you have.
- Review the seller’s feedback.
- Ensure you understand refund, return and warranty policies.
- Determine the shipping charges before you buy.
- If an escrow service is used, ensure it is legitimate.
- Consider insuring your item.

Debt Elimination

- Obtain the name, address, and telephone number of the individual or company.
- Ensure you understand all terms and conditions of any agreement.
- Ask for names of other customers of the individual or company and contact them.

Employment/Business Opportunities

- Be wary of inflated claims of product effectiveness.
- Be cautious of exaggerated claims of possible earnings or profits.
- Beware when money is required up front for instructions or products.
- Be “leery” when the job posting claims “no experience necessary.”
- Do not give your social security number when first interacting with your prospective employer.

Identity Theft

- Attempt to obtain a physical address, rather than a Post Office Box or mail drop.
- Never throw away credit card or bank statements in usable form.
- Be aware of missed bills, which could indicate your account has been taken over.
- Review a copy of your credit report at least once a year.

Investment Fraud, Ponzi and Pyramid Schemes

- Beware of promises to make fast profits.
- Do not invest in anything unless you understand the deal.
- Be cautious of investments offering high returns at little or no risk.
- Independently verify the terms of any investment which you intend to make.
- Research the parties involved and the nature of the investment.

Lotteries

- Be leery if you do not remember entering a lottery or contest.
- Beware of lotteries charging a fee prior to delivery of your prize.
- Be cautious of demands to send additional money to be eligible for future winnings.
- It is violation of Federal law to play a foreign lottery via mail or phone.

Nigerian Letter or “419”

- Be cautious of individuals representing themselves as foreign government officials.
- Beware when asked to assist in placing large sums of money in overseas bank accounts.
- Do not believe the promise of large sums of money for your cooperation.
- Be cautious when additional fees are requested to further the transactions.

Reshipping

- Be cautious if you are asked to ship packages to an “overseas home office”.
- Be leery if the individual states his country will not allow direct business shipments from the United States.
- Be cautious if the “ship to” address is yours, but the name on the package is not.
- Don’t accept packages which you didn’t order.
- If you receive packages which you didn’t order, either refuse them upon delivery or contact the company where the package is from.

Romance Scams

- Be cautious of individuals who claim the romance was destiny or fate, and you are meant to be together.
- Be cautious if an individual tells you they are in love with you and they cannot live without you, but they need you to send them money so they can visit you. If you do not send them money or help them, they will claim you do not love them.
- Fraudsters typically claim to be originally from the United States (or your local region), but are currently overseas, or going overseas, for business or family matters.

Appendix VI:
Six Month Statistics by Crime Type
June 1, 2014 – December 31, 2014

Crime Type	Victim Count	Victim Loss
Confidence Fraud	5,791	\$82,315,378
Business E-mail Compromise	1,495	\$60,294,162
Non-Payment/Delivery	31,760	\$58,139,846
Identity Theft	8,910	\$32,845,753
Investment	656	\$30,979,794
Real Estate Related	5,262	\$28,548,525
Advanced Fee	9,511	\$25,062,507
Employment	9,809	\$15,606,947
Credit Card Fraud	7,783	\$14,236,939
Overpayment	11,521	\$14,087,649
Auction	9,847	\$11,092,144
Extortion	9,715	\$10,936,749
Lottery/Sweepstakes	2,194	\$8,026,189
Civil Matter	808	\$7,330,033
Corporate Data Breach	393	\$7,316,372
419	3,735	\$6,619,195
Government Impersonation	5,295	\$5,782,423
Personal Data Breach	5,145	\$5,493,229
Misrepresentation	2,403	\$4,716,591
Intellectual Property Rights	756	\$3,663,322
Phishing/Vishing/Smishing/Pharming	6,495	\$3,560,332
Harassment	5,017	\$3,347,105
Re-Shipping	582	\$1,310,307
Threats of Violence	1,514	\$1,197,874
Charity	171	\$838,573
Ransomware	1,402	\$490,577
Virus	421	\$398,979
Malware/Scareware	819	\$314,764
Health Care Related	235	\$289,040
Denial of Service	417	\$273,761
Gambling	48	\$134,962
Terrorism	96	\$60,100
Crimes Against Children	772	\$21,462
Criminal Forums	25	\$8,157

Hacktivist	40	\$1,058
Other	13,648	\$46,849,784
TOTAL	164,491	\$492,190,582

Social Media*	9,833	\$60,418,243
Virtual Currency*	392	\$1,972,312

**Social media and virtual currency alone are not crime types, but often are used in conjunction with one or more of the other crime types listed above. For this reason, they are tracked by the IC3 for trend and reporting purposes.*

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