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# **Cross-Border Fraud Complaints**

## **January – December 2011**



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**Federal Trade Commission**  
*April 2012*

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## TABLE OF CONTENTS

<b>Report Subject</b>	<b>Page No.</b>
Introduction .....	2
Executive Summary .....	3
Cross-Border Complaint Count by Calendar Year .....	4
Cross-Border Fraud and Non-Cross-Border Fraud Complaints .....	5
Cross-Border Fraud Complaints by Consumer and Company Location .....	6
Complaints from U.S. Consumers Against Companies Located in Foreign Countries .....	7
Top Products or Services for Cross-Border Fraud Complaints from U.S. Consumers .....	8
Amount Paid Information for Cross-Border Fraud Complaints from U.S. Consumers .....	9
Methods of Payment for Cross-Border Fraud Complaints from U.S. Consumers .....	10
Methods of Initial Contact for Cross-Border Fraud Complaints from U.S. Consumers .....	11
Top Products or Services for Econsumer Complaints .....	12
Top Law Violations for Econsumer Complaints .....	13
 <u>Appendices</u>	
Appendix A1: Description of the Consumer Sentinel Network .....	14
Appendix A2: Major Data Contributors .....	15
Appendix A3: Data Contributor Details .....	16
Appendix A4: Better Business Bureau Data Contributors .....	17

# INTRODUCTION

## Leading Data Contributors

The Consumer Sentinel Network (CSN) is a secure online database of millions of consumer complaints available only to law enforcement. In addition to storing complaints received by the FTC, the CSN also includes complaints filed with state organizations such as the Minnesota Department of Public Safety, the North Carolina Department of Justice, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Idaho, Michigan, Mississippi, Ohio, Oregon, and Washington. Federal agencies, including the U.S. Postal Inspection Service and the FBI's Internet Crime Complaint Center, contribute data as well. The Commission also receives complaints from the Canadian Anti-Fraud Centre. Non-governmental organizations also voluntarily provide complaint data to the FTC. The Council of Better Business Bureaus, consisting of all North American BBBs, is a major contributor of complaint data. Other organizations include the following: Catalog Choice, the Center for Democracy and Technology, the Identity Theft Assistance Center, the Lawyers' Committee for Civil Rights Under Law, MoneyGram International, the National Fraud Information Center, PrivacyStar, and Western Union.

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

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 7 million complaints, including those about credit reports, debt collection, mortgages, and lending, among other subjects. The CSN has a five-year data retention policy; complaints older than five years are purged biannually. Between January and December 2011, the CSN received more than 1.8 million consumer complaints. Over 990,000 complaints were fraud-related; thirteen percent of these fraud-related complaints were identified as cross-border. The following are a series of statistical reports from the CSN database presenting information about cross-border fraud-related complaints. For the purposes of this report, a fraud complaint is cross-border if: (1) a U.S. consumer complained about a company located in Canada or another foreign country; (2) a Canadian consumer complained about a company located in the U.S. or another foreign country; or (3) a consumer from a foreign country complained about a company located in the U.S. or Canada. Company location is based on addresses reported by the complaining consumers and, thus, likely understates the number of cross-border complaints. In some instances the company address provided by the consumer actually may be a mail drop in the consumer's country rather than the physical location of the company in a foreign country, and in other cases, the consumer does not know whether the location is in the U.S. or abroad.

Some organizations transfer their complaints to CSN after the end of the calendar year, and as a result, the total number of complaints for 2011 will increase in a few months. For the same reason, totals from previous years may differ from prior CSN annual reports.

The 2011 Cross-Border Fraud Complaints Report is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

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

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

 <b>Better Business Bureaus</b>	 <b>Internet Crime Complaint Center</b>
 <b>Canadian Anti-Fraud Centre</b>	 <b>Publishers Clearing House</b>
 <b>U.S. Postal Inspection Service</b>	 <b>Ohio Attorney General</b>
 <b>North Carolina Department of Justice</b>	 <b>Identity Theft Assistance Center</b>
 <b>Washington Attorney General</b>	 <b>Oregon Department of Justice</b>
 <b>Lawyers' Committee for Civil Rights Under Law</b>	 <b>Michigan Attorney General</b>
 <b>Tennessee Division of Consumer Affairs</b>	 <b>Idaho Attorney General</b>



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## **Executive Summary**

### **Cross-Border Fraud Complaints**

*January 1 – December 31, 2011*

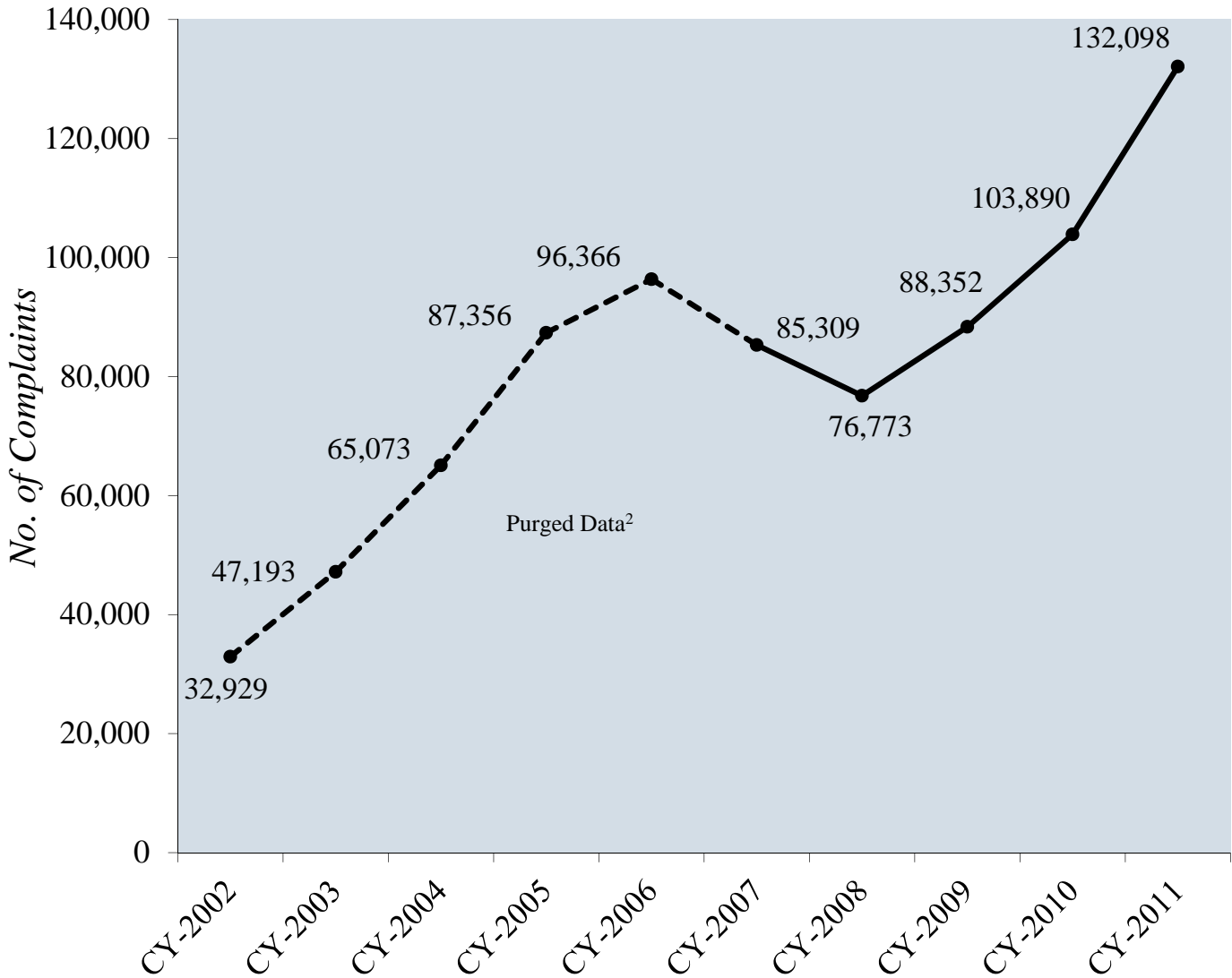
- The Commission received over 132,000 cross-border fraud complaints during calendar year 2011. Cross-border fraud complaints comprised 13% of all fraud complaints received during calendar year 2011, and 13% during both CY-2009 and CY-2010.
- Impostor: Family/Friend was the leading product/service category in U.S. consumers' cross-border complaints (13%), followed by Shop-at-Home /Catalog Sales (13%), Advance-Fee Loans/Credit Arrangers (12%), Prizes/Sweepstakes/Gifts (11%), and Lotteries/Lottery Ticket Buying Clubs (7%).
- Of all cross-border fraud complaints (132,098) in calendar year 2011, 70% (92,309) were from U.S. consumers complaining about other foreign companies and 10% (13,361) were from U.S. consumers complaining about Canadian companies. Prizes/Sweepstakes/Gifts was the top reported product/service category in complaints from U.S. consumers against Canadian companies.
- U.S. consumers reported fraud losses of over \$26 million against companies located in Canada, and losses of over \$189 million against companies located in other foreign countries in calendar year 2011.
- "Wire Transfer" was the highest reported payment method used in cross-border fraud complaints in calendar year 2011; 69% of the complaints from U.S. consumers who paid companies located in Canada reported "Wire Transfer" as the payment method, and 85% of the complaints from U.S. consumers who paid other foreign companies reported "Wire Transfer" as the payment method. Sixty-two percent of cross-border complaints from U.S. consumers reported payment method information. However, these figures may be skewed by the significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer.
- Mail continued to be the most frequently reported method used by companies located in Canada to initially contact U.S. consumers in CY-2011, while E-mail continued to be the most frequently reported method used by companies located in other foreign countries to initially contact U.S. consumers.

ECONSUMER.GOV – Collecting and sharing cross-border e-commerce complaints (for details see Appendix A1).

- Econsumer received over 45,000 complaints between CY-2009 and CY-2011; 11,430 complaints in CY-2009, 14,385 in CY-2010, and 20,179 complaints in CY-2011.
- Clothing was the most commonly reported complaint category in Econsumer complaints during calendar year 2011, comprising over 10% of Econsumer complaints during that time period, while Shop-at-Home/Catalog Sales was the second most commonly reported complaint category, comprising over 9% of Econsumer complaints. "Merchandise or Service Never Received" accounts for over 13% of the Econsumer law violations in CY-2011.

## Cross-Border Fraud Complaint Count<sup>1</sup>

*Calendar Years 2002 through 2011*

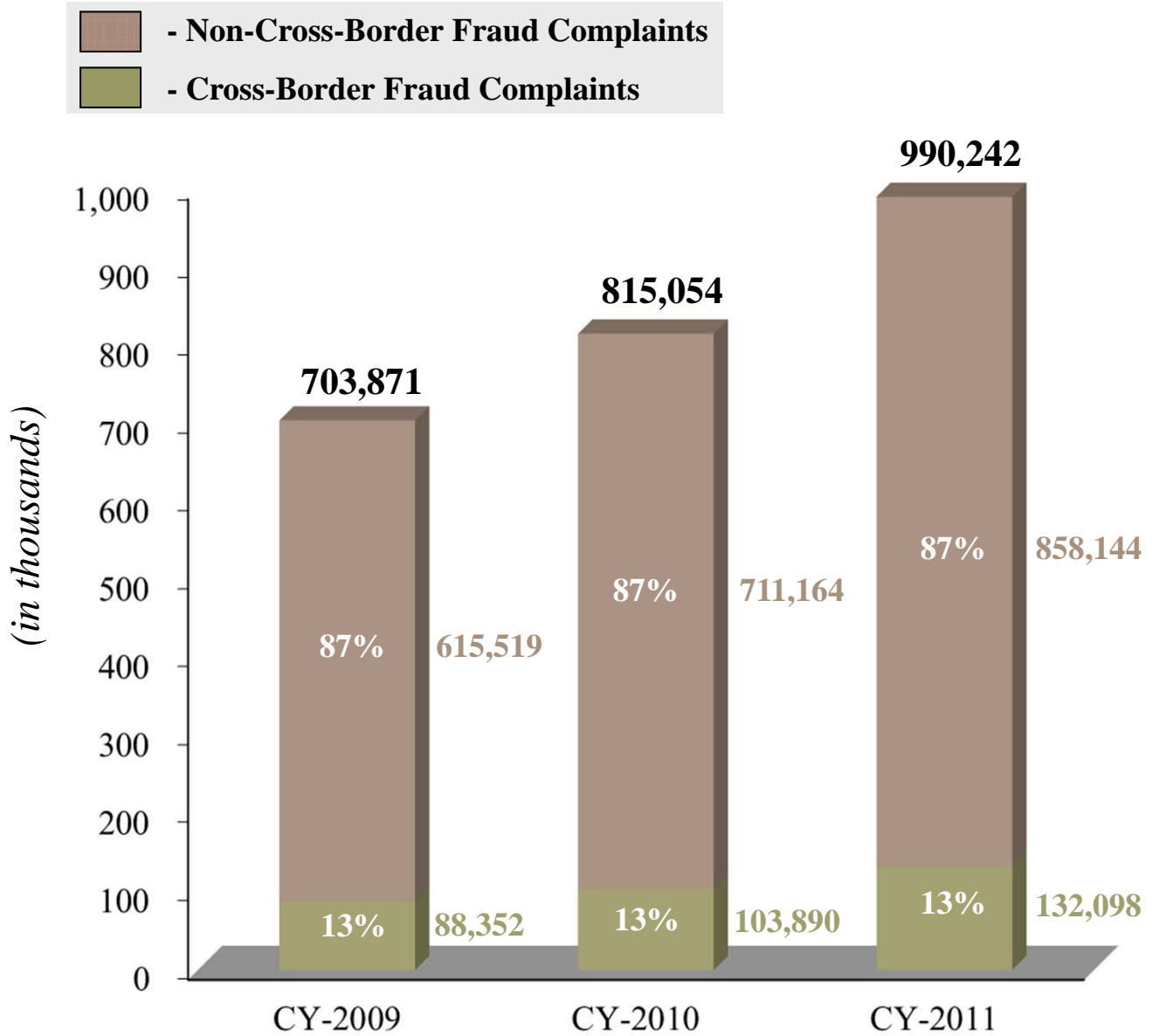


<sup>1</sup>For the purposes of this report, a fraud complaint is “cross-border” if: (1) a U.S. consumer complained about a company located in Canada or another foreign country; (2) a Canadian consumer complained about a company located in the U.S. or another foreign country; or (3) a consumer from a foreign country complained about a company located in the U.S. or Canada. Excludes identity theft and do not call registry complaints.

<sup>2</sup>Complaint counts from CY-2002 to CY-2006 represent historic figures as per the Consumer Sentinel Network’s five-year data retention policy.

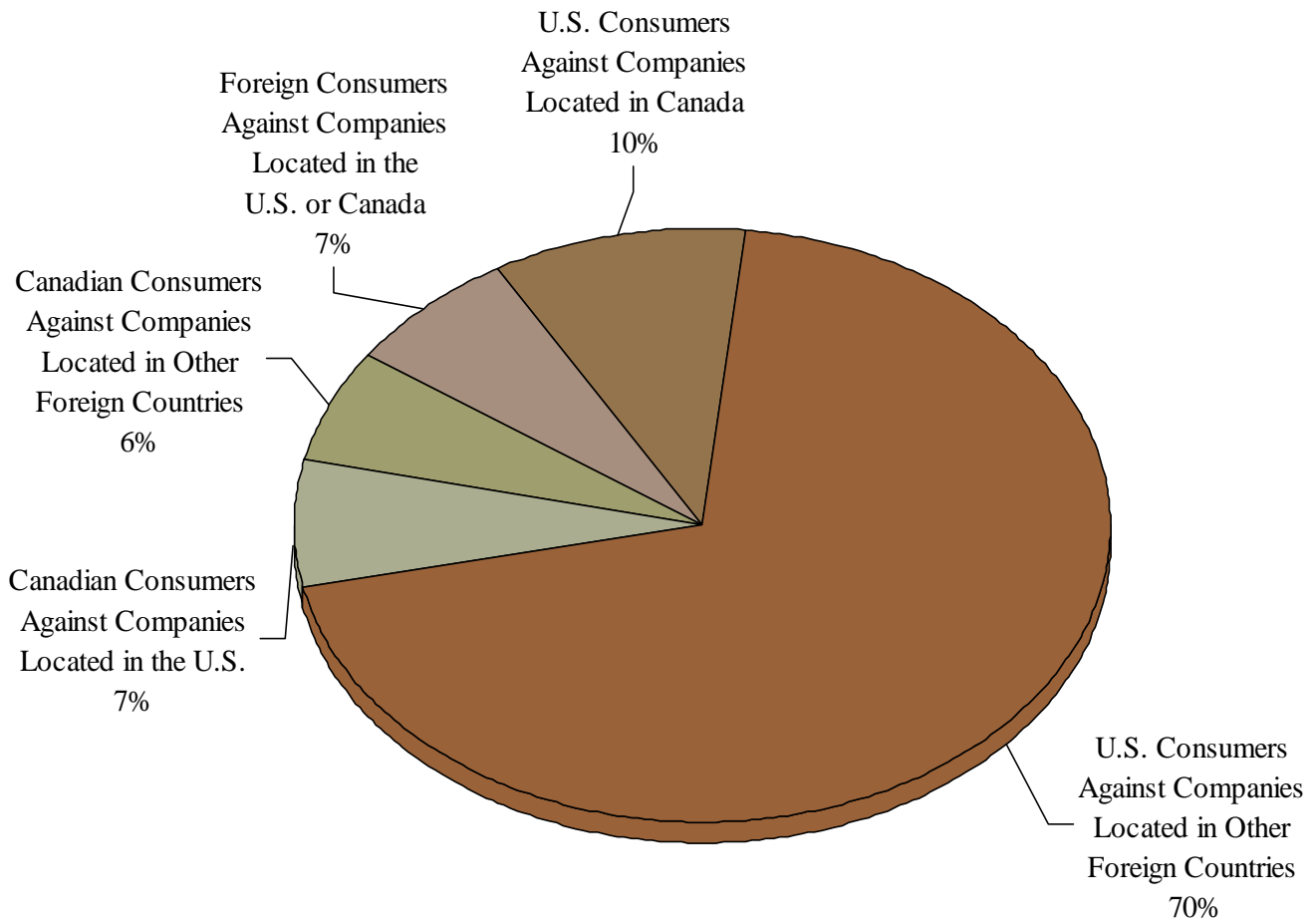
## Consumer Sentinel Network Fraud Complaints<sup>1</sup>

*Calendar Years 2009 through 2011*



<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network fraud complaints by calendar year. These figures exclude identity theft and do not call registry complaints.

## Cross-Border Fraud Complaints By Consumer and Company Location<sup>1</sup> *January 1 – December 31, 2011*



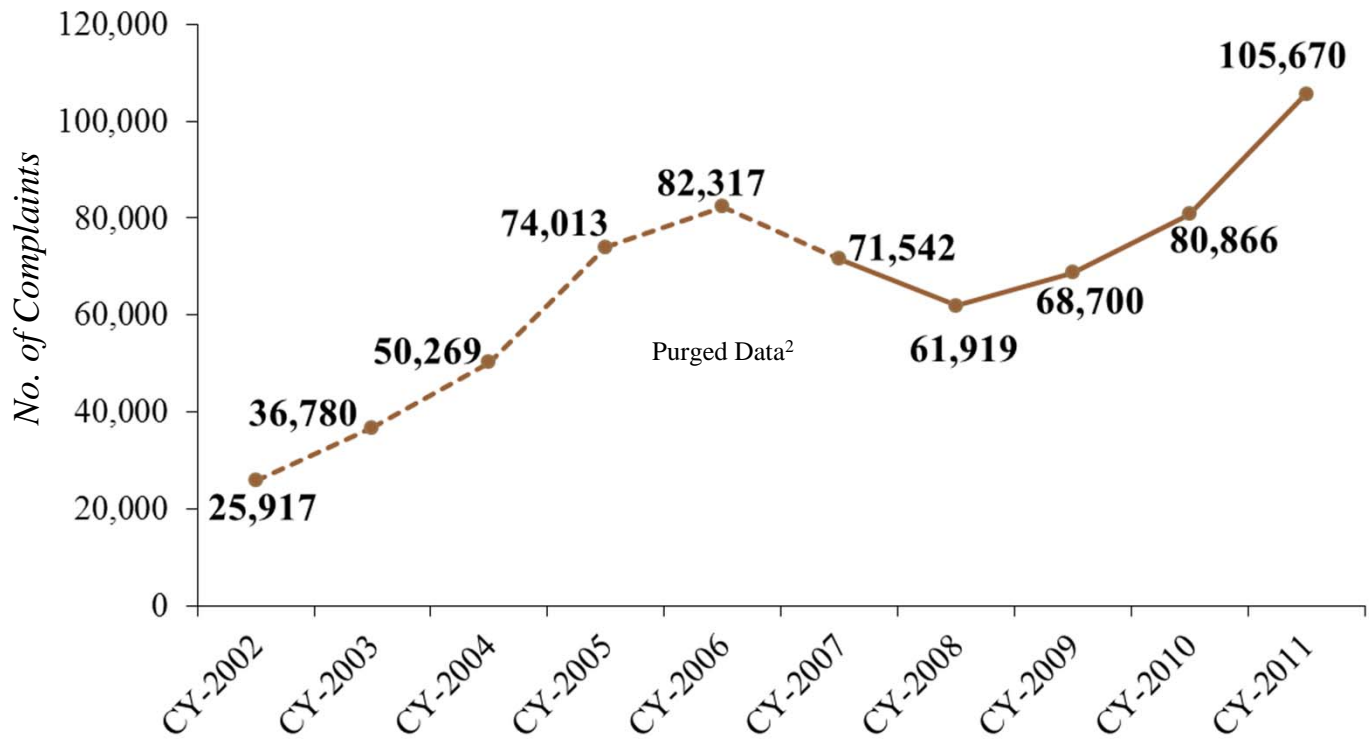
## Cross-Border Fraud Complaints By Consumer and Company Location<sup>1</sup> *Calendar Years 2009 through 2011*

CY	U.S. Consumers Against Companies Located in Canada	U.S. Consumers Against Companies Located in Other Foreign Countries	Canadian Consumers Against Companies Located in the U.S.	Canadian Consumers Against Companies Located in Other Foreign Countries	Foreign Consumers Against Companies Located in the U.S. or Canada
2009	23%	54%	8%	6%	8%
2010	15%	63%	7%	7%	8%
2011	10%	70%	7%	6%	7%

<sup>1</sup>Percentages are based on the total number of cross-border fraud complaints for each calendar year: CY-2009 = 88,352; CY-2010 = 103,890; and CY-2011 = 132,098.

## Fraud Complaints from U.S. Consumers Against Companies Located in Foreign Countries<sup>1</sup>

*Calendar Years 2002 through 2011*



<sup>1</sup>Number of cross-border fraud complaints from U.S. consumers against companies located in Canada or other foreign countries by calendar year.

<sup>2</sup>Complaint counts from CY-2002 to CY-2006 represent historic figures as per the Consumer Sentinel Network’s five-year data retention policy.



# Top Products or Services for Cross-Border Fraud Complaints From U.S. Consumers<sup>1</sup> *January 1 – December 31, 2011*

Rank	Top Products or Services	Complaints	Percentage <sup>1</sup>
1	Impostor: Family\Friend	14,124	13%
2	Shop-at-Home\Catalog Sales	13,379	13%
3	Advance-Fee Loans, Credit Arrangers	12,769	12%
4	Prizes\Sweepstakes\Gifts	11,791	11%
5	Lotteries\Lottery Ticket Buying Clubs	7,757	7%

<sup>1</sup>Percentages are based on the total number of cross-border fraud complaints (**105,670**) from U.S. consumers against companies located in Canada or other foreign countries received between January 1 and December 31, 2011. Twelve percent (12,421) of the cross-border complaints from U.S. consumers against companies located in Canada or other foreign countries did not contain specific product service codes.

Top Products or Services for Complaints from U.S. Consumers Against Companies Located in Canada <i>January 1 – December 31, 2011</i>				Top Products or Services for Complaints from U.S. Consumers Against Companies Located in Other Foreign Countries <i>January 1 – December 31, 2011</i>			
Rank	Product or Service	Complaints	Percentage <sup>2</sup>	Rank	Product or Service	Complaints	Percentage <sup>3</sup>
1	Prizes\Sweepstakes\Gifts	3,356	25%	1	Impostor: Family\Friend	13,649	15%
2	Advance-Fee Loans, Credit Arrangers	1,826	14%	2	Shop-at-Home\Catalog Sales	12,339	13%
3	Telemarketing, Other	1,339	10%	3	Advance-Fee Loans, Credit Arrangers	11,090	12%
4	Shop-at-Home\Catalog Sales	1,044	8%	4	Prizes\Sweepstakes\Gifts	8,458	9%
5	Counterfeit Check Scams	776	6%	5	Lotteries\Lottery Ticket Buying Clubs	7,496	8%

<sup>2</sup>Percentages are based on the total number of cross-border fraud complaints (**13,361**) from U.S. consumers against companies located in Canada received between January 1 and December 31, 2011.

<sup>3</sup>Percentages are based on the total number of cross-border fraud complaints (**92,309**) from U.S. consumers against companies located in other foreign countries received between January 1 and December 31, 2011.

## Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Canada *Calendar Years 2009 through 2011*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average <sup>1</sup>	Median <sup>2</sup>
2009	20,633	14,737	71%	\$60,080,678	\$4,077	\$2,800
2010	15,184	11,562	76%	\$32,006,101	\$2,768	\$1,980
2011	13,361	8,890	67%	\$26,171,508	\$2,944	\$840

<sup>1</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2009 = 14,737; CY-2010 = 11,562; and CY-2011 = 8,890. Six consumers reported an amount paid of \$1 million or more during CY-2009.

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

## Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Other Foreign Countries *Calendar Years 2009 through 2011*

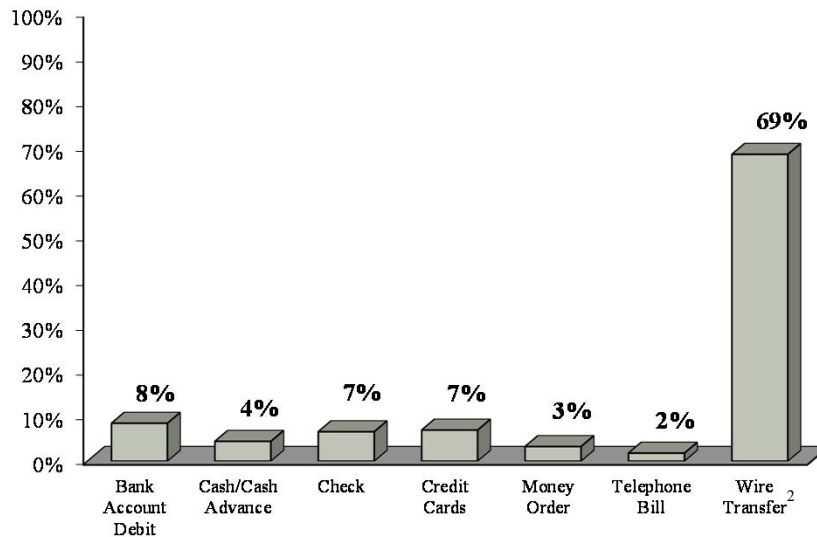
CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average <sup>3</sup>	Median <sup>4</sup>
2009	48,067	45,348	94%	\$238,298,575	\$5,255	\$720
2010	65,682	62,522	95%	\$184,399,735	\$2,949	\$600
2011	92,309	89,351	97%	\$189,202,060	\$2,118	\$522

<sup>3</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2009 = 45,348; CY-2010 = 62,522; and CY-2011 = 89,351. One consumer reported an amount paid of \$1 million or more during CY-2010 and 10 consumers in CY-2009.

<sup>4</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Methods of Payment Reported by Consumers in Cross-Border Fraud Complaints *January 1 - December 31, 2011*

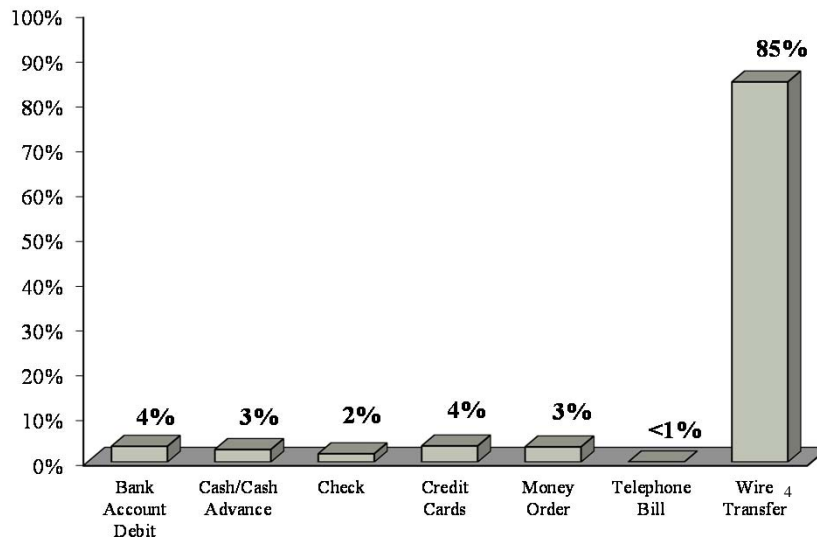
### U.S. Consumers Who Paid Companies Located in Canada<sup>1</sup>



<sup>1</sup>Percentages are based on the total number of consumers who reported the method of payment (3,530). **26%** of consumers reported this information.

<sup>2</sup>These figures include a significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer, which may affect the distribution of the reported method of payment.

### U.S. Consumers Who Paid Companies Located in Other Foreign Countries<sup>3</sup>

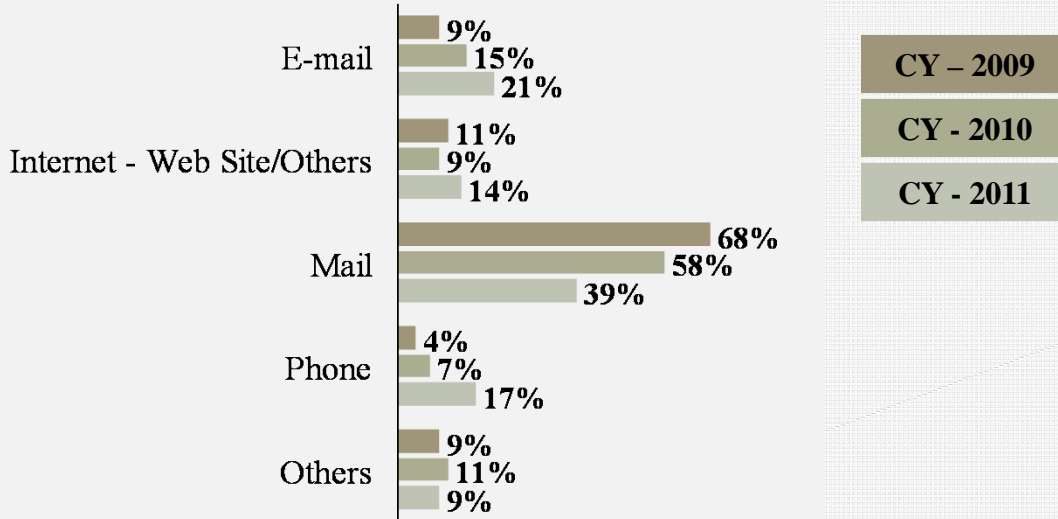


<sup>3</sup>Percentages are based on the total number of consumers who reported the method of payment (62,297). **67%** of consumers reported this information.

<sup>4</sup>These figures include a significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer, which may affect the distribution of the reported method of payment.

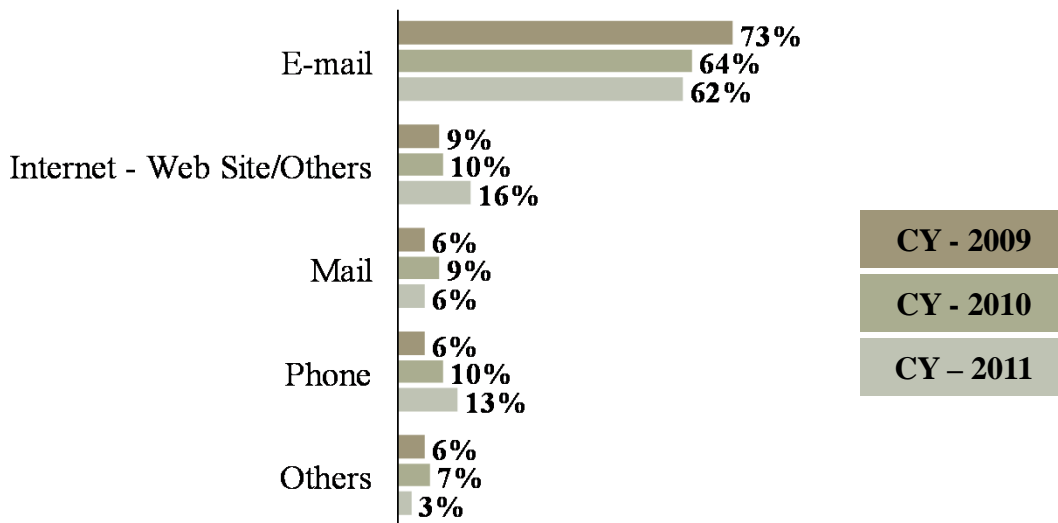
## Methods of Initial Contact by Calendar Year in Cross-Border Fraud Complaints

### U.S. Consumers Contacted By Companies Located in Canada<sup>1</sup>



<sup>1</sup>Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2009 = 16,075 with 78% reporting this information; CY-2010 = 10,019 with 66% reporting this information; and CY-2011 = 7,701 with 58% reporting this information.

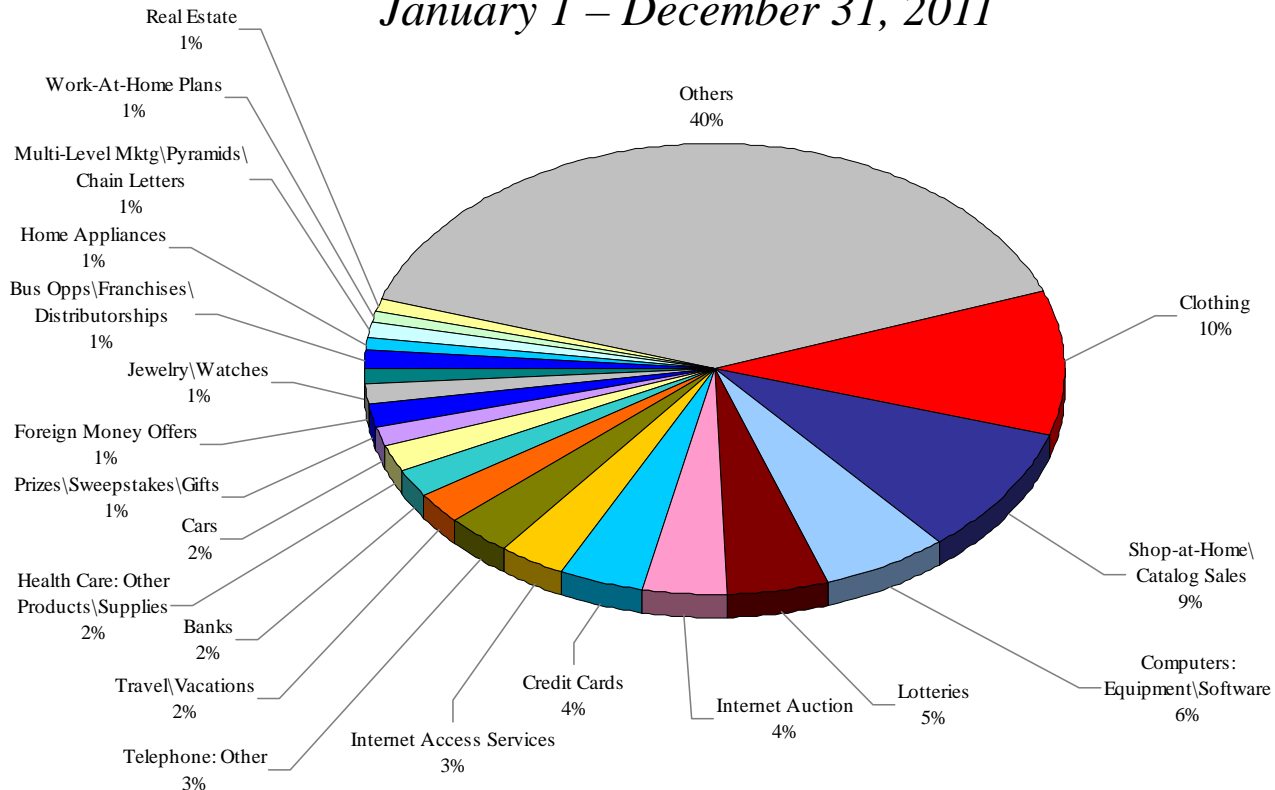
### U.S. Consumers Contacted By Companies Located in Other Foreign Countries<sup>2</sup>



<sup>2</sup>Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2009 = 35,058 with 73% reporting this information; CY-2010 = 38,139 with 58% reporting this information; and CY-2011 = 45,712 with 50% reporting this information.

## Top Products or Services for Econsumer Complaints<sup>1</sup>

January 1 – December 31, 2011



<sup>1</sup>Percentages are based on the 20,179 econsumer complaints received from January 1 to December 31, 2011.

## Top Products or Services for Econsumer Complaints

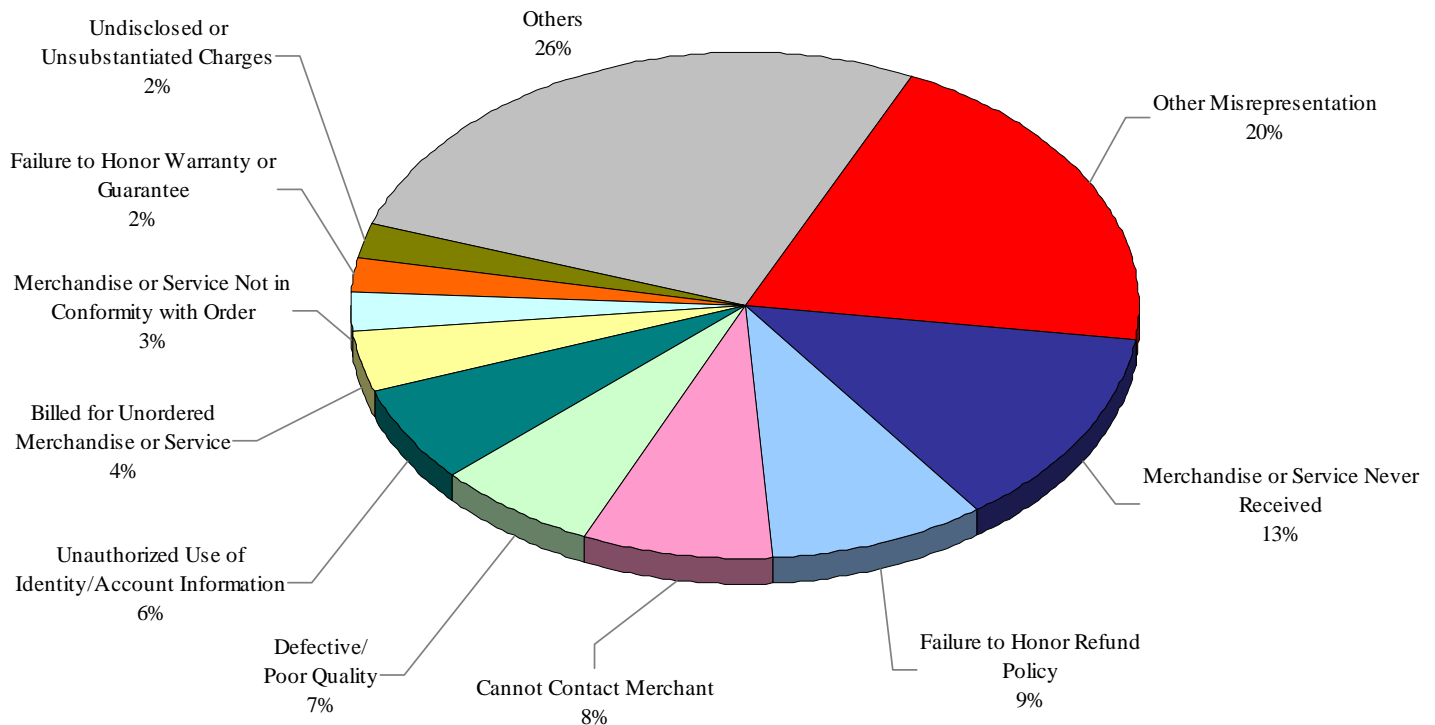
Calendar Years 2009 through 2011

Top Product or Service	CY-2009		CY-2010		CY-2011	
	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>
Clothing	678	5.9%	1,620	11.3%	2,062	10.2%
Shop-at-Home\Catalog Sales	4,662	40.8%	1,544	10.7%	1,885	9.3%
Computers: Equipment\Software	784	6.9%	1,052	7.3%	1,175	5.8%
Lotteries	429	3.8%	342	2.4%	953	4.7%
Internet Auction	813	7.1%	889	6.2%	781	3.9%
Credit Cards	617	5.4%	687	4.8%	757	3.8%
Internet Access Services	391	3.4%	470	3.3%	614	3.0%
Telephone: Other	0	0.0%	408	2.8%	602	3.0%
Travel\Vacations	249	2.2%	426	3.0%	494	2.4%
Banks	335	2.9%	311	2.2%	381	1.9%
Health Care: Other Products\Supplies	309	2.7%	332	2.3%	370	1.8%
Cars	290	2.5%	264	1.8%	320	1.6%
Prizes\Sweepstakes\Gifts	268	2.3%	258	1.8%	294	1.4%

<sup>2</sup>Percentages are based on the total number of econsumer complaints reported in each time period: CY-2009 = 11,430; CY-2010 = 14,385; and CY-2011 = 20,179.

## Top Law Violations for Econsumer Complaints<sup>1</sup>

*January 1 – December 31, 2011*



<sup>1</sup>Percentages are based on the **25,515** econsumer law violations reported from January 1 to December 31, 2011. One complaint may have multiple law violations.

## Top Law Violations for Econsumer Complaints

*Calendar Years 2009 through 2011*

Law Violation	CY-2009		CY-2010		CY-2011	
	Complaints <sup>2</sup>	Percentages <sup>3</sup>	Complaints <sup>2</sup>	Percentages <sup>3</sup>	Complaints <sup>2</sup>	Percentages <sup>3</sup>
Other Misrepresentation (Explain in Comment Field)	1,814	11.8%	2,685	13.9%	5,170	20.3%
Merchandise or Service Never Received	2,516	16.4%	2,900	15.1%	3,280	12.9%
Failure to Honor Refund Policy	1,342	8.7%	1,971	10.2%	2,280	8.9%
Cannot Contact Merchant	1,409	9.2%	1,774	9.2%	1,960	7.7%
Defective/Poor Quality	848	5.5%	1,388	7.2%	1,683	6.6%
Unauthorized Use of Identity/Account Information	965	6.3%	955	5.0%	1,551	6.1%
Billed for Unordered Merchandise or Service	1,130	7.4%	1,042	5.4%	997	3.9%
Merchandise or Service Not in Conformity with Order	466	3.0%	545	2.8%	661	2.6%
Failure to Honor Warranty or Guarantee	372	2.4%	493	2.6%	574	2.2%

<sup>2</sup>Number of complaints reporting each econsumer law violation in each time period. The total number of law violations are more than the number of complaints reported in each time period because one complaint may have multiple law violations. The total number of econsumer complaints reported in each time period are: CY-2009 = 11,340; CY-2010 = 14,385; and CY-2011 = 20,179.

<sup>3</sup>Percentages are based on the total number of econsumer law violations reported in each time period: CY-2009 = 15,340; CY-2010 = 19,2682; and CY-2011 = 25,515. One complaint may have multiple law violations.



## Appendix A1: The Consumer Sentinel Network

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

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



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

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



Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. Through econsumer.gov, consumers can file cross-border consumer complaints online and learn about alternative ways to resolve them. All information is available in English, French, German, Japanese, Korean, Polish, and Spanish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government Website with participating consumer protection law enforcers from 25 nations.

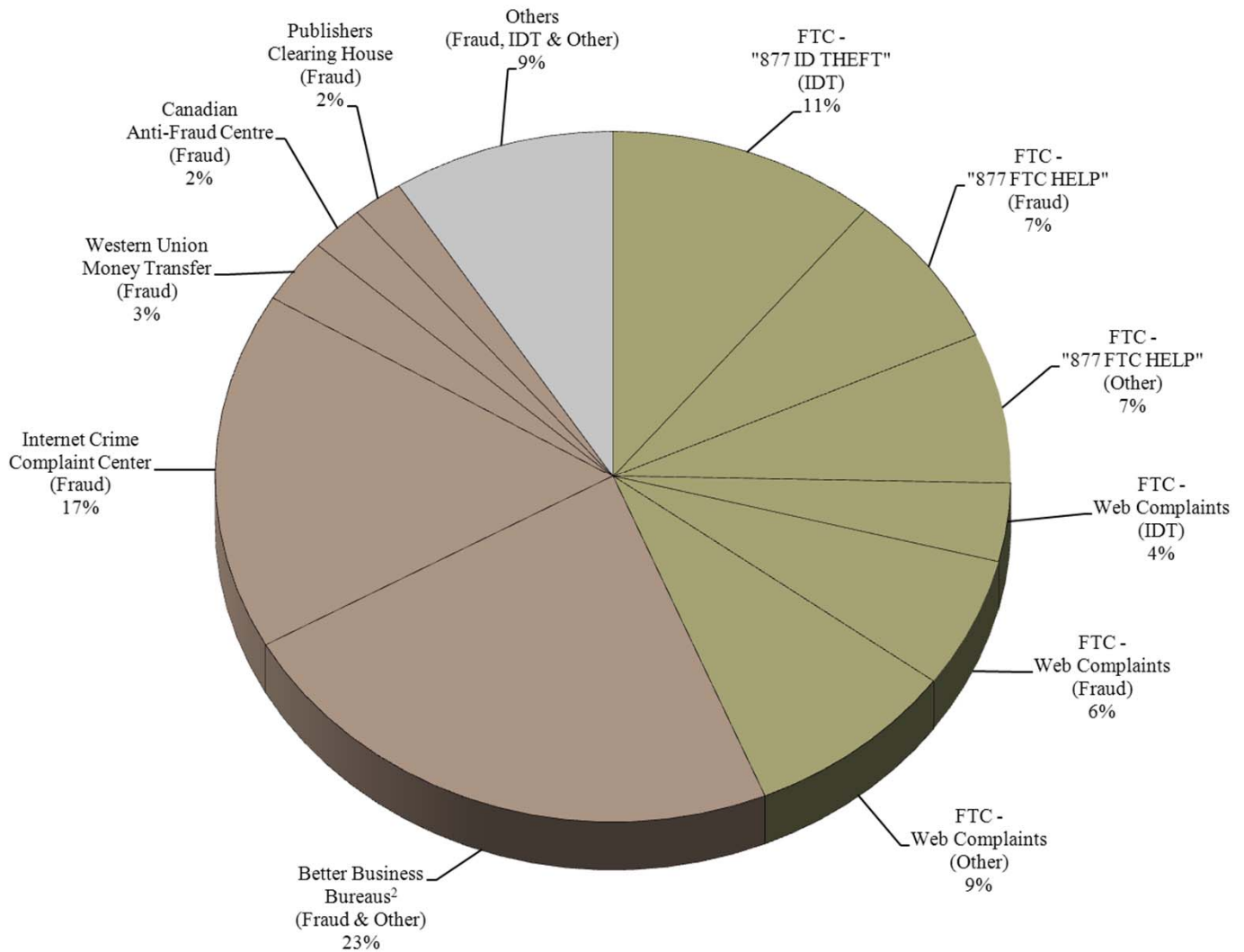
[www.econsumer.gov](http://www.econsumer.gov)



Consumer Sentinel/Military, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Consumer Sentinel/Military also provides a gateway to consumer education materials covering a wide range of consumer protection issues, such as auto leasing, identity theft, and work-at-home scams. Members of the United States Armed Forces can enter complaints directly into Consumer Sentinel. This information is used by law enforcement agencies, members of the Judge Advocate General staff, and other Department of Defense personnel to help protect armed services members and their families from consumer protection-related problems.

[www.FTC.gov/sentinel/military](http://www.FTC.gov/sentinel/military)

## Appendix A2: Consumer Sentinel Network Major Data Contributors<sup>1</sup> January 1 – December 31, 2011



<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network complaints (1,813,080) received between January 1 and December 31, 2011. The type of complaints provided by the organization is indicated in parentheses.

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





## Appendix A3: Consumer Sentinel Network Data Contributor Details

### January 1 – December 31, 2011

Data Contributors	CY - 2009		CY - 2010		CY - 2011	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
FTC - "877 ID THEFT"	216,370	15%	193,076	13%	197,074	11%
FTC - "877 FTC HELP" (Fraud)	138,884	10%	131,065	10%	132,169	7%
FTC - "877 FTC HELP" (Other)	147,854	11%	125,973	9%	127,181	7%
FTC - Web Complaints IDT	47,703	3%	46,468	3%	65,892	4%
FTC - Web Complaints Fraud	89,037	6%	97,317	7%	110,091	6%
FTC - Web Complaints Other	148,771	11%	164,413	11%	156,169	9%
Better Business Bureaus <sup>2</sup>	146,538	10%	151,910	10%	416,520	23%
Internet Crime Complaint Center	300,060	21%	296,557	20%	302,381	17%
Western Union Money Transfer	0	0%	0	0%	54,657	3%
Canadian Anti-Fraud Centre	49,814	4%	49,005	3%	39,260	2%
Publisher's Clearing House	0	0%	34,541	2%	37,311	2%
Others	133,999	9%	170,043	12%	174,375	9%
<i>MoneyGram International</i>	8,940	1%	35,556	2%	25,838	1%
<i>PrivacyStar</i>	0	0%	10,582	1%	23,641	1%
<i>U.S. Postal Inspection Service</i>	33,714	2%	22,764	2%	23,533	1%
<i>Ohio Attorney General</i>	22,980	2%	24,624	2%	18,031	1%
<i>North Carolina Department of Justice</i>	18,375	1%	18,088	1%	16,760	1%
<i>Identity Theft Assistance Center</i>	14,271	1%	11,551	1%	16,149	1%
<i>Washington Attorney General</i>	0	0%	0	0%	11,154	1%
<i>Oregon, Department of Justice</i>	12,346	1%	11,592	1%	10,011	1%
<i>Lawyers' Committee for Civil Rights</i>	741	<1%	7,106	<1%	9,725	1%
<i>Michigan Attorney General</i>	137	<1%	11,393	1%	7,154	<1%
<i>National Consumer League</i>	11,629	1%	8,638	1%	6,964	<1%
<i>Tennessee Consumer Affairs Division</i>	3,048	<1%	3,318	<1%	2,384	<1%
<i>Idaho Attorney General</i>	2,980	<1%	2,114	<1%	1,175	<1%
<i>Minnesota Department of Public Safety</i>	3,405	<1%	1,424	<1%	680	<1%
<i>Mississippi Attorney General</i>	644	<1%	543	<1%	639	<1%
<i>Xerox Corporation</i>	683	<1%	488	<1%	348	<1%
<i>Catalog Choice</i>	26	<1%	194	<1%	45	<1%
<i>U.S. Department of Justice, Executive Office for Immigration Review</i>	0	0%	0	0%	34	<1%
<i>U.S. Department of the Treasury, Internal Revenue Service</i>	0	0%	0	0%	28	<1%
<i>Other Data Contributors</i>	80	<1%	68	<1%	82	<1%
<b>Total Number of Complaints</b>	<b>1,419,030</b>		<b>1,460,368</b>		<b>1,813,080</b>	

<sup>1</sup>Percentages are based on the total number of CSN complaints: CY-2009 = 1,419,030; CY-2010 = 1,460,368; and CY-2011 = 1,813,080.

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

## Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors *January 1 – December 31, 2011*

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