

Six Month Trends

- The average loss to consumers from January-June 2005 is \$4,107, compared to \$1,974 in all of 2004.
- Wire transfers are now the most common form of payment: 30 percent now compared to 2 percent in 1995.
- In 25 percent of reports the crook is from a country outside the United States. 12 percent from Canada and 13 percent are from countries outside the US/Canada.
- In 31 percent of all reports, the location of the crook is unknown.
- In some categories, the unknown location of crooks is higher. In phishing scams, for example, 68 percent of victims did not know the location of the crooks.
- Scams with most victims age 60+ include medical care products/services (49 percent), investments (46 percent), prizes/sweepstakes (41 percent), and magazine sales (40 percent).



Internet
National Fraud Information Center
Watch

Telemarketing Scams

January—June 2005

Top Ten Scams

Category	% of All Complaints	Average Loss
Prizes/Sweepstakes <i>Requests for payment to claim prizes that never materialize</i>	30%	\$7,271
Scholarships/Educational Grants <i>Falsely promise to help get scholarships or government educational grants, for a fee</i>	11%	\$443
Credit Card Offers <i>False promises of credit cards, even if credit is bad, for a fee</i>	9%	\$250
Magazine Sales <i>Misrepresent cost of subscriptions or pretend to be publisher offering renewals</i>	8%	\$176
Advance Fee Loans <i>False promises of loans, even if credit is bad, for a fee upfront</i>	5%	\$1,580
Work-at-Home Plans <i>Materials sold on false promises of big profits working at home</i>	4%	\$476
Fake Check Scams <i>Consumers paid with phony checks for work or items sold, instructed to wire money back</i>	4%	\$4,834
Lotteries/Lottery Clubs <i>Requests for payment to claim lottery winnings or get help to win, often foreign lotteries</i>	4%	\$1,809
Phishing <i>Calls pretending to be from well-known source asking to confirm personal information</i>	3%	\$448
Buyers Clubs <i>Charges for memberships in discount buying clubs consumers never agreed to join</i>	2%	\$275



Telemarketing Scams

January—June 2005

Internet
National Fraud Information Center
Watch

Ages of Consumers

<i>Ages</i>	<i>% of Complaints</i>
19 and Under	1%
20-29	15%
30-39	15%
40-49	17%
50-59	17%
60-69	11%
70-79	14%
80+	10%

Top 5 Methods of Payment

<i>Category</i>	<i>% of Payments</i>
Wire	30%
Bank Debit	25%
Check	17%
Credit Card	11%
Money Order	7%

Methods of Contact by Telemarketing Crooks

<i>Category</i>	<i>% of Contacts</i>
Phone	60%
Mail	25%
Print	11%

Top 5 Locations

Victims

<i>Location*</i>
1. Montana
2. Hawaii
3. Connecticut
4. Virginia
5. New Hampshire

Crooks

<i>Location</i>	<i>% of Complaints</i>
Countries Outside U.S./Canada	13%
Canada	12%
Florida	11%
New York	10%
California	9%

*relative to state population