

## 2004 Trends

- For the first time, phishing has made it to the top ten list.
- Overall, the average loss per victim is \$1,974, up from \$1,504 in 2003.
- Of the top methods of payment, wire transfers comprise 30 percent of the transactions, up from 21 percent in 2003.
- Of the top methods of payment, bank debit comprise 26 percent of the transactions, down from 37 percent in 2003.
- Of the top methods of contact by crooks, phone is at 67 percent, up from 57 percent in 2003.
- Foreign crooks comprise 26 percent, up from 18% in 2003. There is an increase in both Canada-based frauds and those outside the U.S./Canada.
- Consumers lost the most money in the categories of Lotteries/Lottery Clubs, Prize/Sweepstakes, Advance Fee Loans, and Travel/Vacation.



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## Telemarketing Scams

January—December 2004

### Top Ten Scams

Category	% of All Complaints	Average Loss
<b>Prizes/Sweepstakes</b> <i>Requests for payment to claim prizes that never materialize</i>	<b>31%</b>	<b>\$3,135</b>
<b>Credit Card Offers</b> <i>False promises of credit cards, even if credit is bad, for a fee</i>	<b>15%</b>	<b>\$256</b>
<b>Scholarships/Educational Grants</b> <i>Falsely promise to help get scholarships or government educational grants, for a fee</i>	<b>7%</b>	<b>\$504</b>
<b>Advance Fee Loans</b> <i>False promises of loans, even if credit is bad, for a fee upfront</i>	<b>7%</b>	<b>\$1,721</b>
<b>Magazine Sales</b> <i>Misrepresent cost of subscriptions or pretend to be publisher offering renewals</i>	<b>6%</b>	<b>\$130</b>
<b>Lotteries/Lottery Clubs</b> <i>Requests for payment to claim lottery winnings or get help to win, often foreign lotteries</i>	<b>5%</b>	<b>\$5,194</b>
<b>Work-at-Home Plans</b> <i>Materials sold on false promises of big profits working at home</i>	<b>4%</b>	<b>\$1,085</b>
<b>Buyers Clubs</b> <i>Charges for memberships in discount buying clubs consumers never agreed to join</i>	<b>3%</b>	<b>\$217</b>
<b>Travel/Vacations</b> <i>Offers of free trips or discount travel that are misrepresented</i>	<b>2%</b>	<b>\$1,268</b>
<b>Phishing</b> <i>Calls pretending to be from well-known source asking to confirm personal information</i>	<b>1%</b>	<b>\$399</b>



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## Ages of Consumers

<i>Ages</i>	<i>% of Complaints</i>
19 and Under	2%
20-29	16%
30-39	16%
40-49	18%
50-59	15%
60-69	10%
70-79	13%
80+	10%

## Methods of Payment

<i>Category</i>	<i>% of Payments</i>
Wire	30%
Bank Debit	26%
Check	14%
Credit Card	10%
Money Order	9%

## Methods of Contact by Telemarketing Crooks

<i>Category</i>	<i>% of Contacts</i>
Phone	67%
Mail	18%
Print	9%
Other	6%

## Location

### Consumers

<i>Location*</i>
1. Michigan
2. Georgia
3. Florida
4. Alaska
5. Mississippi

### Crooks

<i>Location</i>	<i>% of Complaints</i>
Florida	15%
New York	13%
Countries Outside U.S./Canada	13%
Canada	13%
California	7%

\*calculated rank by relative state population