

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



Total Number of Internet-Related Fraud Complaints & Amount Paid January 1 - December 31, 2002

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
102,517	94,502	92%	\$122,364,090	\$1,295	\$172

¹Average is based on the total number of consumers who reported amount paid (94,502). Fourteen consumers reported an amount paid of \$1 million or more.

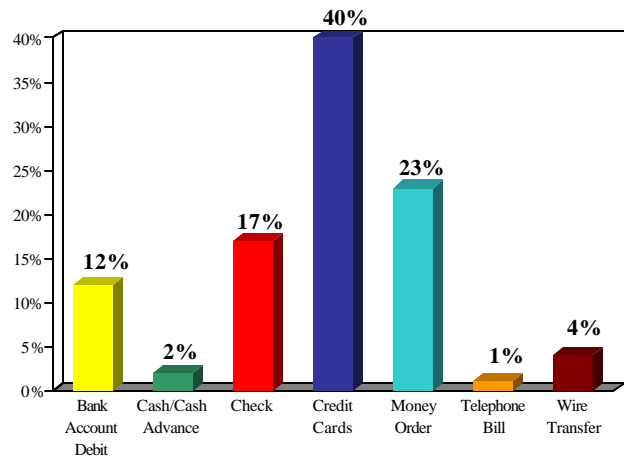
²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Internet-Related Fraud Complaints By Reported Amount Paid January 1 - December 31, 2002

Amount Paid	Percentage ³
\$0	21%
\$1 - 25	11%
\$26 - 50	10%
\$51 - 75	6%
\$76 - 100	5%
\$101 - 250	14%
\$251 - 500	11%
\$501 - 1,000	10%
\$1,001 - 5,000	11%
More than \$5,000	2%

³Percentages are based on the total number of consumers who reported amount paid (94,502). 92% of consumers reported this information.

Methods of Payment Reported by Consumers⁴ January 1 - December 31, 2002



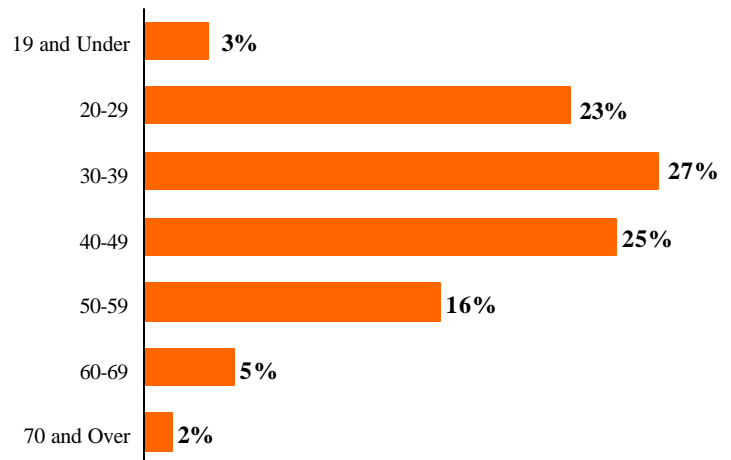
⁴Percentages are based on the total number of consumers who reported the method of payment (39,496). 39% of consumers reported this information.

Top Products/Services for Internet-Related Fraud Complaints⁵ January 1 - December 31, 2002

Internet Auctions	50%
Shop-at-Home/Catalog Sales	13
Internet Access Services	11
Foreign Money Offers	5
Internet Info & Adult Services	5
Business Opportunities	3
Computers	2
Internet Web Site Design	2
Others	9

⁵Percentages are based on the total number of Internet-related complaints (102,517) received between January 1 and December 31, 2002.

Internet-Related Fraud Complaints By Consumer Age⁶ January 1 - December 31, 2002



⁶Percentages are based on the total number of Internet-related fraud complaints where consumers reported their age (62,791). 61% of consumers reported their age.