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# Cross-Border Fraud Complaints

## January – December 2009



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**Federal Trade Commission**  
*April 2010*

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## INTRODUCTION

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 submitted to the FTC, the CSN also includes complaints filed with the Internet Crime Complaint Center, Better Business Bureaus, Canada's Phone Busters, the U.S. Postal Inspection Service, the Identity Theft Assistance Center, and the National Fraud Information Center, among others.

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than **5.4 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 2009, the CSN received more than **1.3 million** consumer complaints. Over 721,000 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 2009 will increase in a few months. For the same reason, totals from previous years may differ from prior CSN annual reports. The 2009 Cross-Border Fraud Complaints report is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

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

### *Consumer Sentinel Network Leading Partners & Data Contributors*

 <b>Better Business Bureaus</b>	 <i>Department of Defense</i>
 <i>Federal Bureau of Investigation</i>	 <i>Federal Trade Commission</i>
 <i>Identity Theft Assistance Center</i>	 <i>Internet Crime Complaint Center</i>
 <i>National Association of Attorneys General</i>	 <i>National Consumers League</i>
 <i>Canada's PhoneBusters</i>	 <i>U.S. Postal Inspection Service</i>

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



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## **Executive Summary**

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

*January 1 – December 31, 2009*

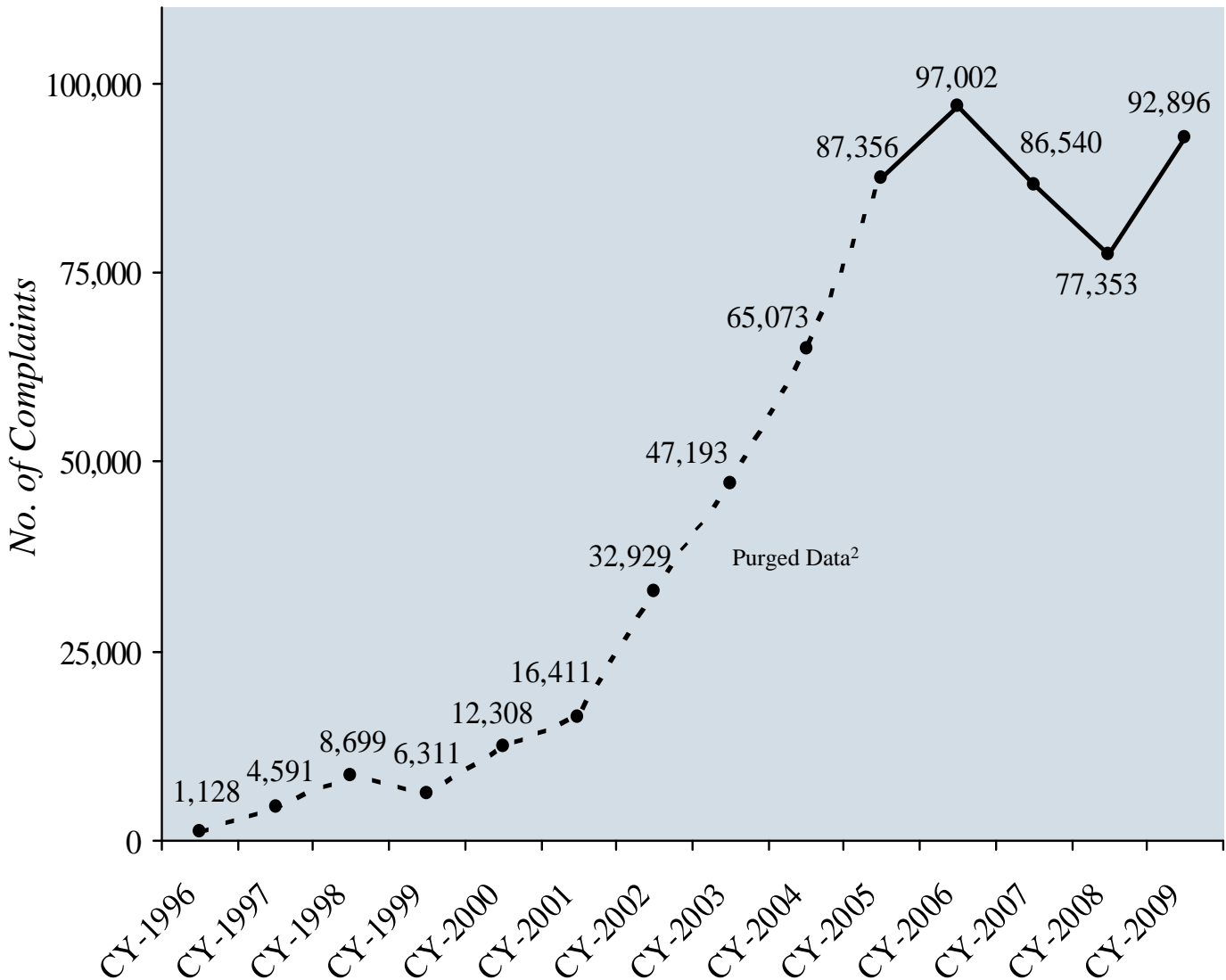
- The Commission received over 92,000 cross-border fraud complaints during calendar year 2009. Cross-border fraud complaints comprised 13% of all fraud complaints received during calendar year 2009, 15% and 12% for CY-2007 and CY-2008, respectively.
- Prizes/Sweepstakes/Gifts was the leading product/service category in U.S. consumers' cross-border complaints (15%), followed by Shop-at-Home/Catalog Sales (11%), Advance-Fee Loans, Credit Arrangers (10%), Internet Auction (8%), and Internet Access Services (7%).
- Of all cross-border fraud complaints (92,896) in calendar year 2009, 55% (51,477) were from U.S. consumers complaining about other foreign companies and 22% (20,329) 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, and Shop-at-Home/Catalog Sales was the top reported product/service category in complaints from U.S. consumers against other foreign companies.
- U.S. consumers reported fraud losses of over \$60 million against companies located in Canada, and losses of over \$208 million against companies located in other foreign countries in calendar year 2009.
- "Wire Transfer" was the highest reported payment method used in cross-border fraud complaints in calendar year 2009; 53% of the complaints from U.S. consumers who paid companies located in Canada reported "Wire Transfer" as the payment method, and 52% of the complaints from U.S. consumers who paid other foreign companies reported "Wire Transfer" as the payment method. Nine percent (9%) of cross-border complaints from U.S. consumers reported payment method information.
- Mail continued to be the most frequently reported method used by companies located in Canada to initially contact U.S. consumers in CY-2009 while Internet - 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 37,000 complaints between CY-2007 and CY-2009; 15,601 complaints in CY-2007, 10,308 in CY-2008, and 11,431 complaints in CY-2009.
- Shop-at-Home/Catalog Sales was the most commonly reported complaint category in Econsumer complaints during calendar years 2007 through 2009, comprising over 45% of all Econsumer complaints during that time period. "Merchandise or Service Never Received" accounts for over 19% of the Econsumer law violations during the same time period.

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

### Calendar Years 1996 through 2009



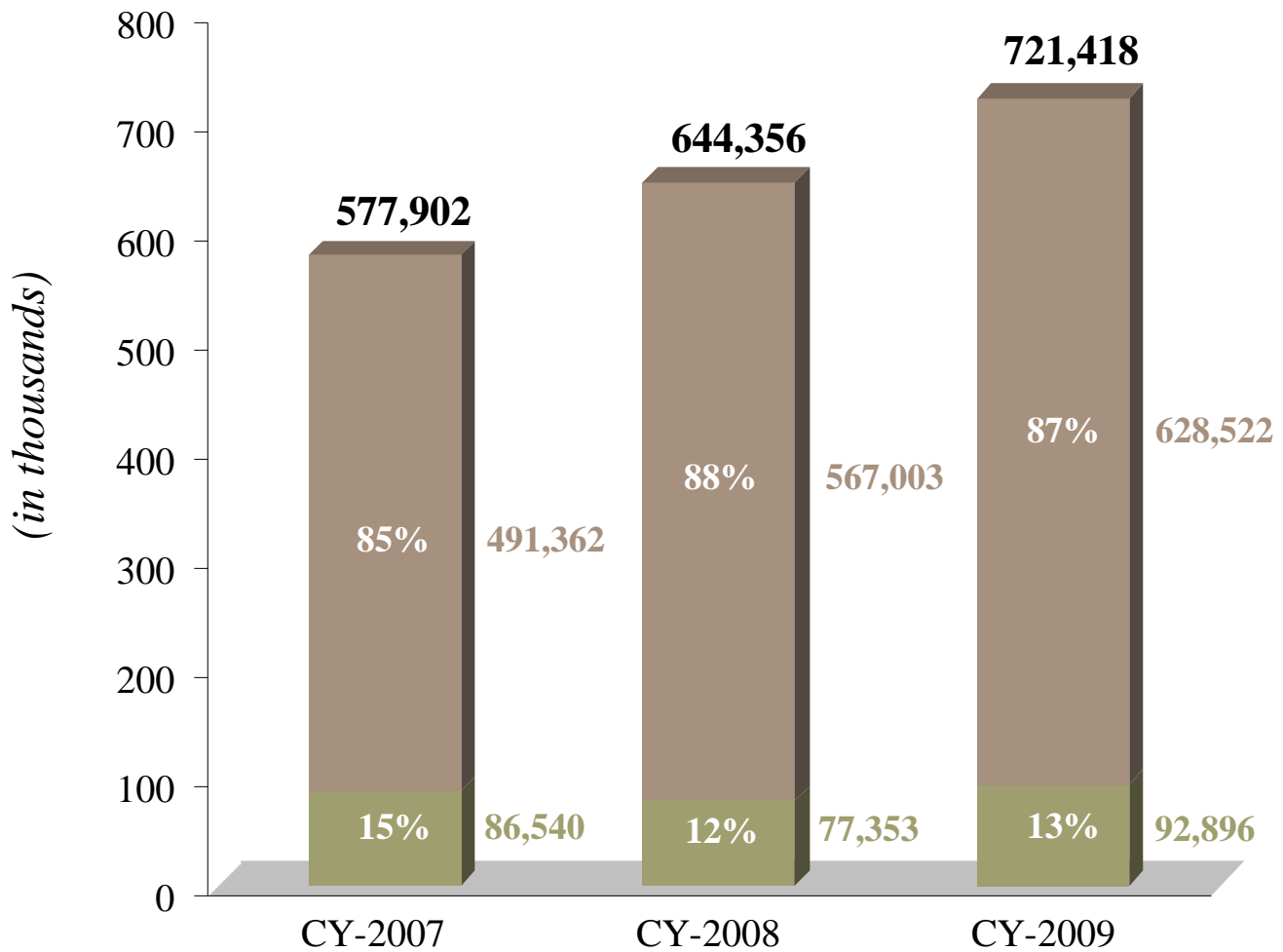
<sup>1</sup>For the purposes of this report, a fraud complaint is “cross-border” if: (1) a U.S. consumer complained about a company located in Canada or another foreign country; (2) a Canadian consumer complained about a company located in the U.S. or another foreign country; or (3) a consumer from a 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-1996 to CY-2004 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 2007 through 2009*

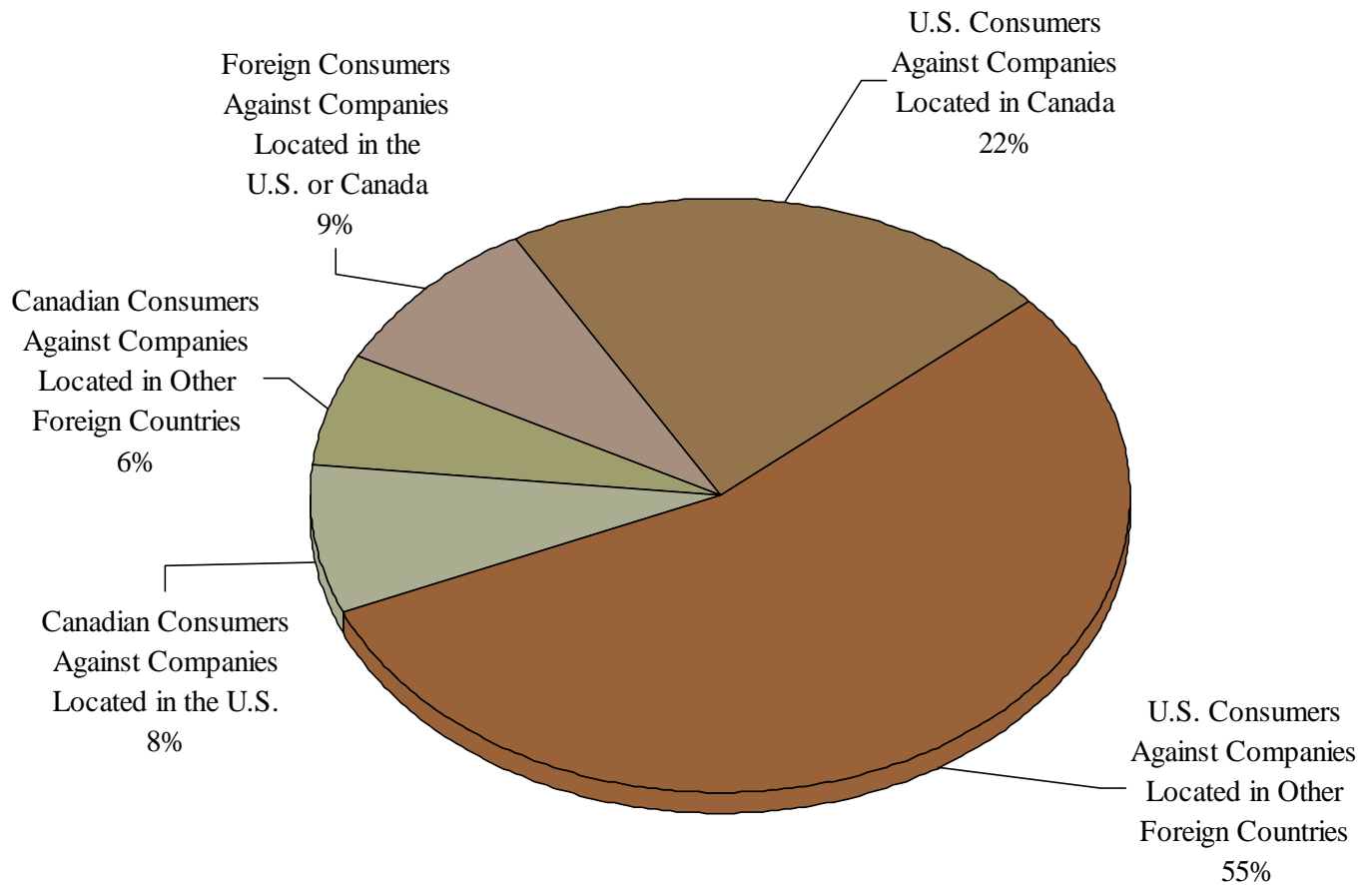
- Non-Cross-Border Fraud Complaints
- Cross-Border Fraud Complaints



<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, 2009*



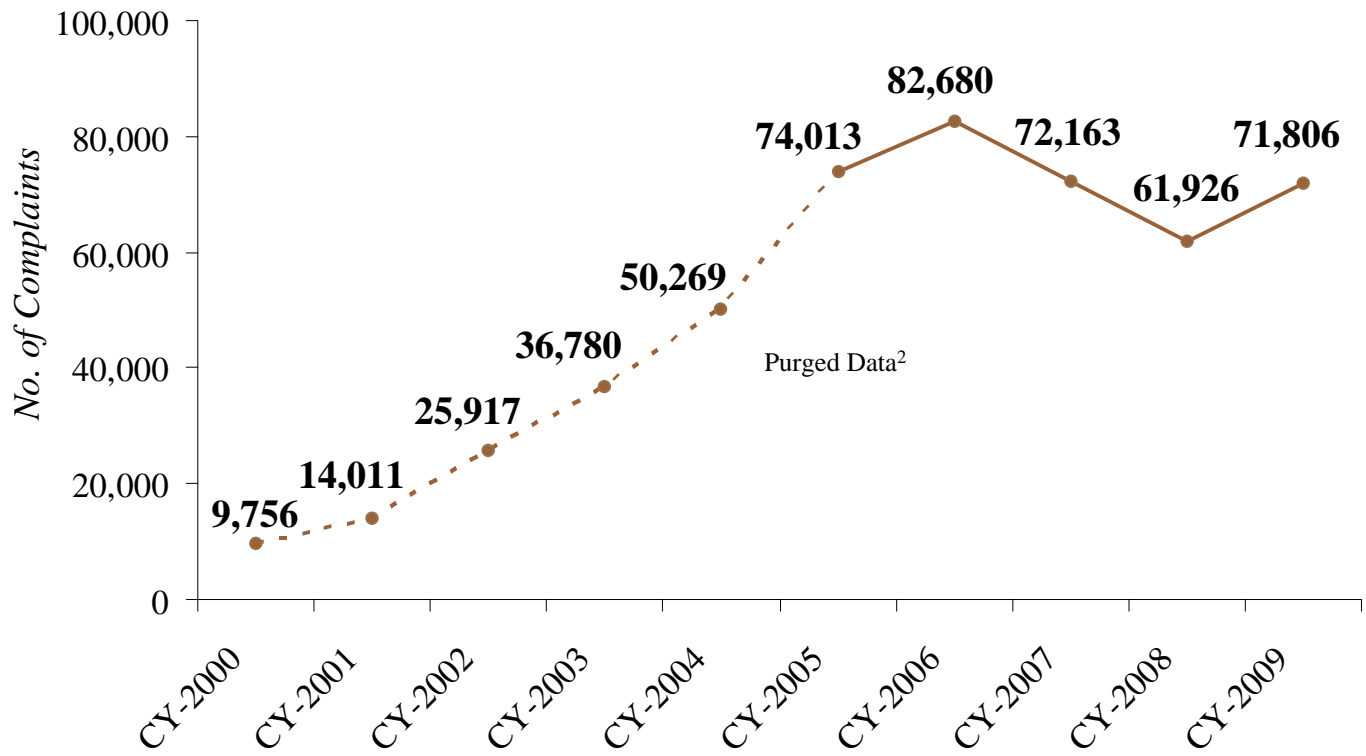
## Cross-Border Fraud Complaints By Consumer and Company Location<sup>1</sup> *Calendar Years 2007 through 2009*

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
2007	21%	62%	6%	5%	6%
2008	30%	50%	7%	5%	8%
2009	22%	55%	8%	6%	9%

<sup>1</sup>Percentages are based on the total number of cross-border fraud complaints for each calendar year: CY-2007 = 86,540; CY-2008 = 77,353; and CY-2009 = 92,896.

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

*Calendar Years 2000 through 2009*



<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-2000 to CY-2004 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, 2009*

Rank	Top Products or Services	Complaints	Percentage <sup>1</sup>
1	Prizes/Sweepstakes/Gifts	11,009	15%
2	Shop-at-Home/Catalog Sales	7,679	11%
3	Advance-Fee Loans, Credit Arrangers	7,046	10%
4	Internet Auction	5,666	8%
5	Internet Access Services	4,674	7%

<sup>1</sup>Percentages are based on the total number of cross-border fraud complaints (**71,806**) from U.S. consumers against companies located in Canada or other foreign countries received between January 1 and December 31, 2009. Ten percent (7,539) 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 *January 1 – December 31, 2009*

Rank	Product or Service	Complaints	Percentage <sup>2</sup>
1	Prizes/Sweepstakes/Gifts	8,586	42%
2	Foreign Money Offers	1,251	6%
3	Shop-at-Home/Catalog Sales	1,241	6%
4	Investments: Stocks/Commodity Futures Trading	1,151	6%
5	Advance-Fee Loans, Credit Arrangers	971	5%

<sup>2</sup>Percentages are based on the total number of cross-border fraud complaints (**20,329**) from U.S. consumers against companies located in Canada received between January 1 and December 31, 2009.

### Top Products or Services for Complaints from U.S. Consumers Against Companies Located in Other Foreign Countries *January 1 – December 31, 2009*

Rank	Product or Service	Complaints	Percentage <sup>3</sup>
1	Shop-at-Home/Catalog Sales	6,439	13%
2	Advance-Fee Loans, Credit Arrangers	6,075	12%
3	Internet Auction	5,280	10%
4	Internet Access Services	4,122	8%
5	Counterfeit Check Scams	3,349	7%

<sup>3</sup>Percentages are based on the total number of cross-border fraud complaints (**51,477**) from U.S. consumers against companies located in other foreign countries received between January 1 and December 31, 2009.

## Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Canada *Calendar Years 2007 through 2009*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average <sup>1</sup>	Median <sup>2</sup>
2007	18,537	15,589	84%	\$56,223,329	\$3,607	\$2,500
2008	22,915	16,201	71%	\$46,356,834	\$2,861	\$2,513
2009	20,329	14,806	73%	\$60,212,351	\$4,067	\$2,750

<sup>1</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2007 = 15,589; CY-2008 = 16,201; and CY-2009 = 14,806. Six consumers reported an amount paid of \$1 million or more during CY-2009; 8 consumers in CY-2007 and 1 consumer in CY-2008.

<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 2007 through 2009*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average <sup>3</sup>	Median <sup>4</sup>
2007	53,626	48,311	90%	\$214,961,662	\$4,450	\$750
2008	39,011	35,552	91%	\$167,998,277	\$4,725	\$944
2009	51,477	48,887	95%	\$208,058,501	\$4,256	\$700

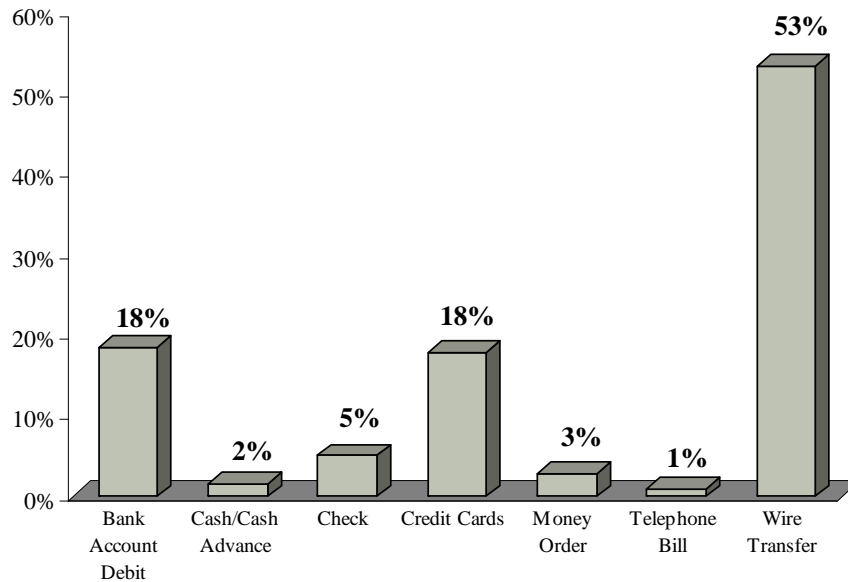
<sup>3</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2007 = 48,311; CY-2008 = 35,552; and CY-2009 = 48,887. Nine consumers reported an amount paid of \$1 million or more during CY-2009; 35 consumers in CY-2007 and 22 consumers in CY-2008.

<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

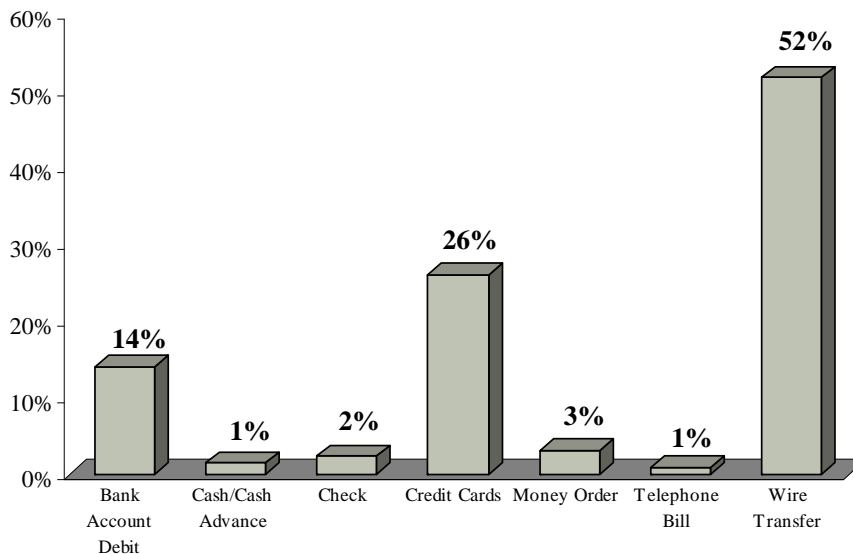
*January 1 - December 31, 2009*

### 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 (1,517). **7%** of consumers reported this information.

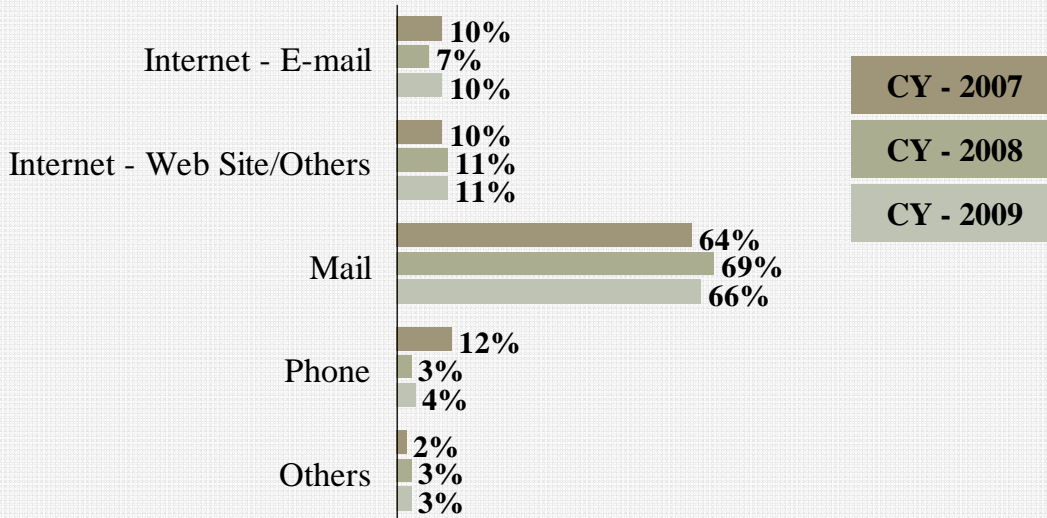
### U.S. Consumers Who Paid Companies Located in Other Foreign Countries<sup>2</sup>



<sup>2</sup>Percentages are based on the total number of consumers who reported the method of payment (4,914). **10%** of consumers reported this information.

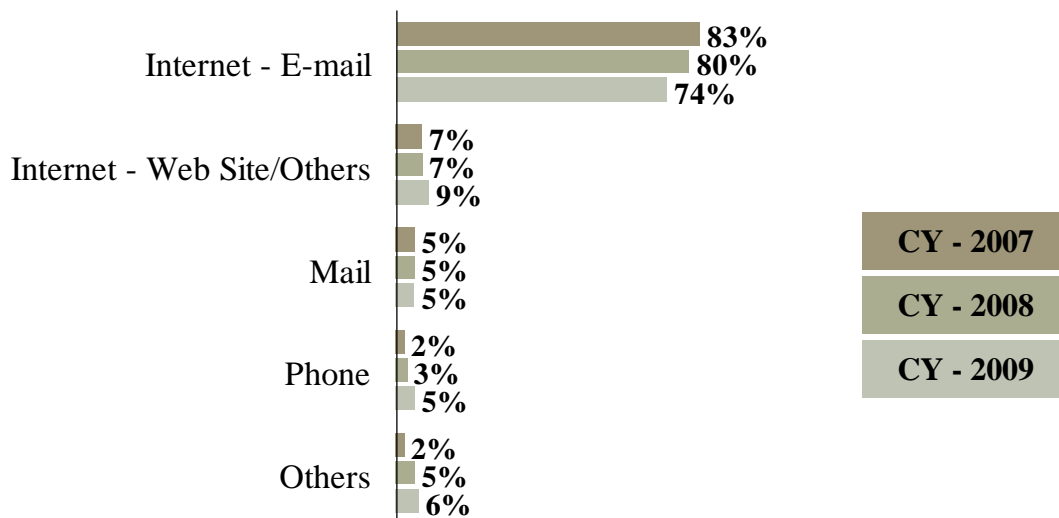
## Methods of Initial Contact by Calendar Year

### 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-2007 = 15,849 with 85% reporting this information; CY-2008 = 19,173 with 84% reporting this information; and CY-2009 = 15,529 with 76% reporting this information. Unknown contacts counts for the majority of the "Others" initial contacts.

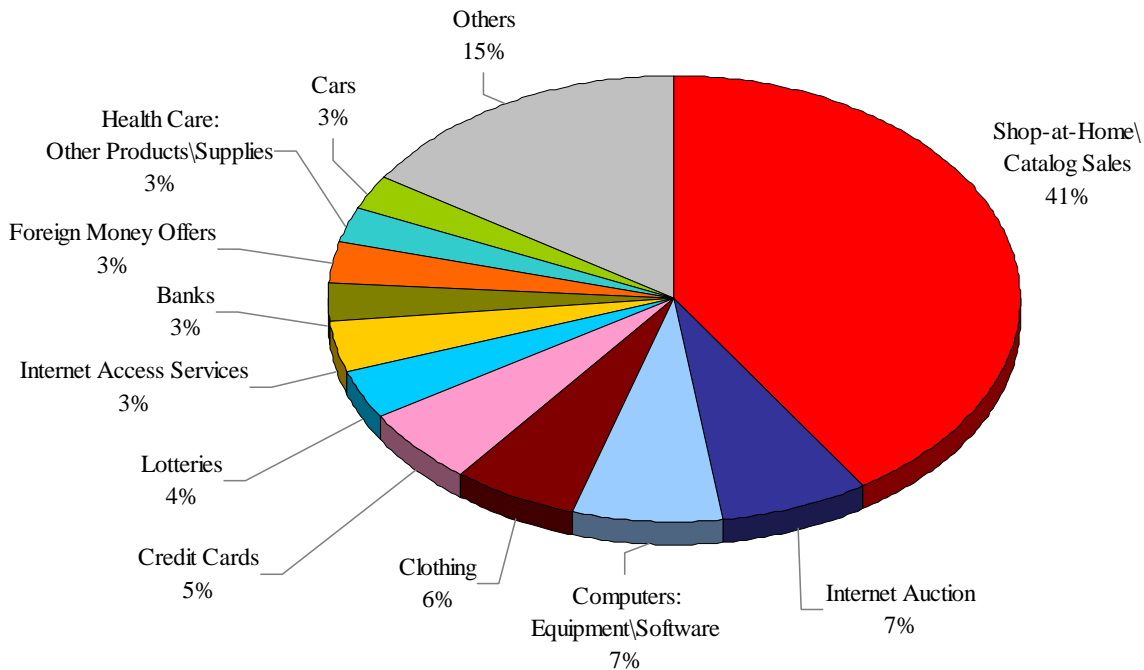
### U.S. Consumers Contacted By Companies Located in Other Foreign Countries<sup>2</sup>



<sup>2</sup>Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2007 = 41,950 with 78% reporting this information; CY-2008 = 30,298 with 78% reporting this information; and CY-2009 = 37,507 with 73% reporting this information.



## Top Products or Services for Econsumer Complaints<sup>1</sup> January 1 – December 31, 2009



<sup>1</sup>Percentages are based on the 11,431 consumer complaints received from January 1 to December 31, 2009.

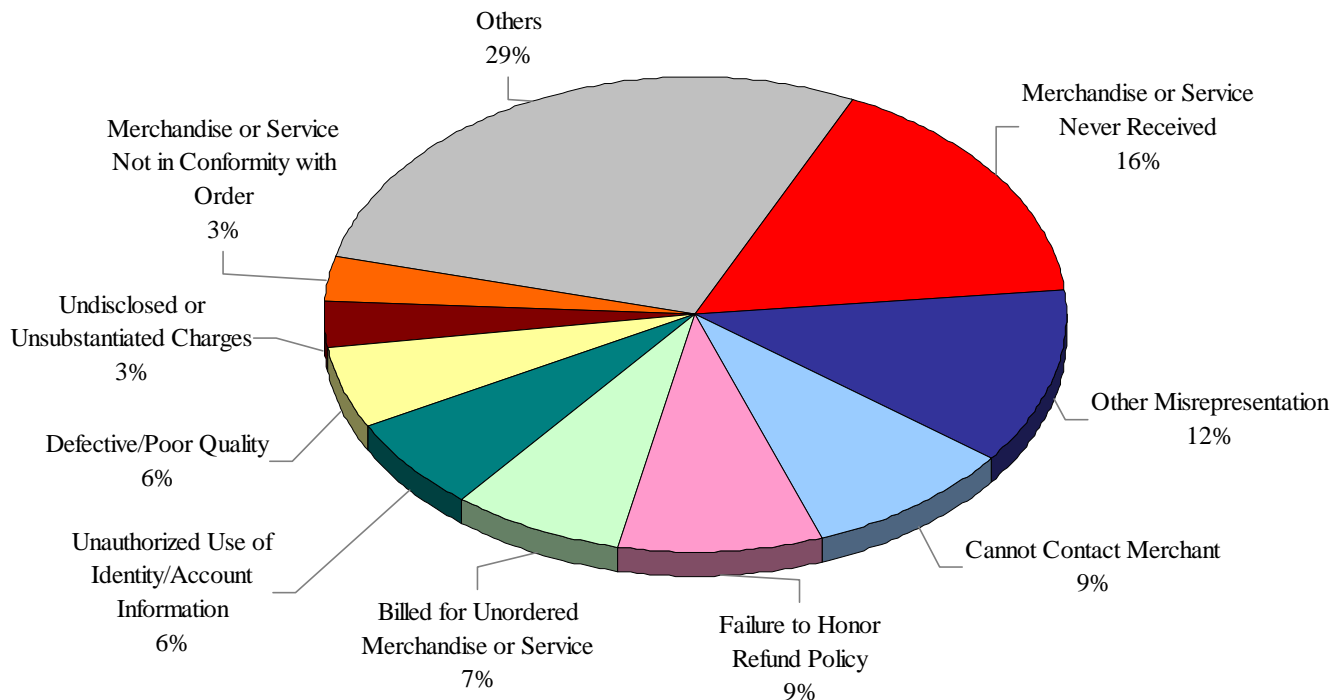
## Top Products or Services for Econsumer Complaints Calendar Years 2007 through 2009

Top Product or Service	CY-2007		CY-2008		CY-2009	
	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>
Shop-at-Home\Catalog Sales	7,143	45.8%	5,134	49.8%	4,663	40.8%
Internet Auction	1,179	7.6%	715	6.9%	812	7.1%
Computers: Equipment\Software	1,008	6.5%	705	6.8%	784	6.9%
Clothing	511	3.3%	548	5.3%	677	5.9%
Credit Cards	381	2.4%	260	2.5%	617	5.4%
Lotteries\Lottery Ticket Buying Clubs	1,290	8.3%	495	4.8%	429	3.8%
Internet Access Services	377	2.4%	324	3.1%	391	3.4%
Banks	417	2.7%	281	2.7%	335	2.9%
Foreign Money Offers	833	5.3%	528	5.1%	327	2.9%
Health Care: Other Products\Supplies	248	1.6%	160	1.6%	309	2.7%
Cars	442	2.8%	351	3.4%	290	2.5%

<sup>2</sup>Percentages are based on the total number of consumer complaints reported in each time period: CY-2007 = 15,601; CY-2008 = 10,308; and CY-2009 = 11,431.



## Top Law Violations for Econsumer Complaints<sup>1</sup> January 1 – December 31, 2009



<sup>1</sup>Percentages are based on the **15,312** econsumer law violations reported from January 1 to December 31, 2009. One complaint may have multiple law violations.

## Top Law Violations for Econsumer Complaints Calendar Years 2007 through 2009

Law Violation	CY-2007		CY-2008		CY-2009	
	Complaints <sup>2</sup>	Percentages <sup>3</sup>	Complaints <sup>2</sup>	Percentages <sup>3</sup>	Complaints <sup>2</sup>	Percentages <sup>3</sup>
Merchandise or Service Never Received	4,180	20.1%	2,905	20.6%	2,525	16.5%
Other Misrepresentation	3,486	16.8%	2,092	14.8%	1,820	11.9%
Cannot Contact Merchant	1,973	9.5%	1,394	9.9%	1,410	9.2%
Failure to Honor Refund Policy	1,405	6.8%	1,145	8.1%	1,346	8.8%
Billed for Unordered Merchandise or Service	874	4.2%	689	4.9%	1,139	7.4%
Unauthorized Use of Identity/Account Information	1,149	5.5%	699	4.9%	971	6.3%
Defective/Poor Quality	783	3.8%	679	4.8%	849	5.5%
Undisclosed or Unsubstantiated Charges	643	3.1%	431	3.1%	478	3.1%
Merchandise or Service Not in Conformity with Order	623	3.0%	529	3.7%	466	3.0%
Failure to Honor Warranty or Guarantee	503	2.4%	385	2.7%	373	2.4%

<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-2007 = 15,601; CY-2008 = 10,308; and CY-2009 = 11,431.

<sup>3</sup>Percentages are based on the total number of econsumer law violations reported in each time period: CY-2007 = 20,780; CY-2008 = 14,124; and CY-2009 = 15,322. One complaint may have multiple law violations.



## Appendix A1: The Consumer Sentinel Network

The Consumer Sentinel Network is a unique investigative cyber tool that provides law enforcement members secure access to millions of consumer complaints. It is provided at no cost to any federal, state or local law enforcement agency, as well as to select international law enforcement authorities. 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 providing members with access 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 identity theft problems in their own backyards, 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 in order to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. The multilingual public Web site provides general information about consumer protection in all countries that belong to the International Consumer Protection and Enforcement Network, contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, Korean, Polish, and Spanish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government Web site with participating consumer protection law enforcers from 23 nations.

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

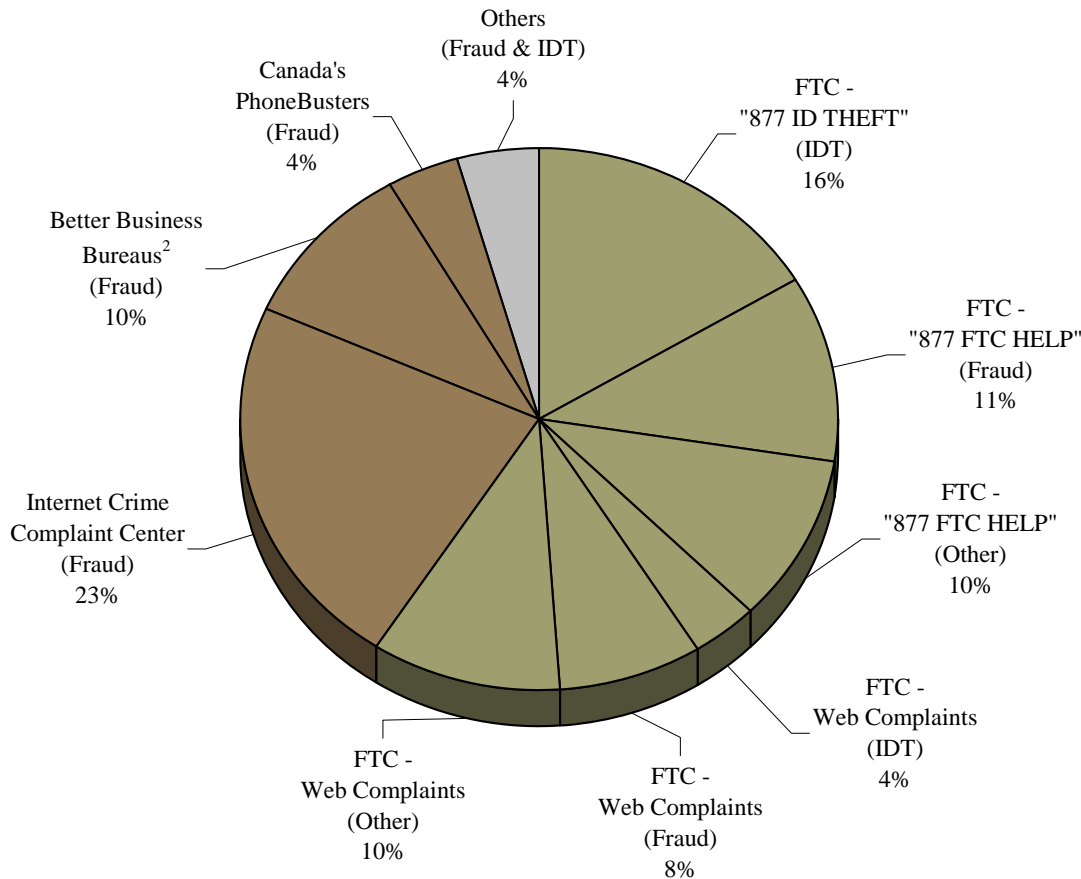


Consumer Sentinel/Military, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Consumer Sentinel/Military also provides 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 others in the Department of Defense 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, 2009*



<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network complaints (1,330,426) received between January 1 and December 31, 2009. 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.

Data Contributors	CY - 2007		CY - 2008		CY - 2009	
	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>	Complaints	Percentages <sup>3</sup>
FTC - "877 ID THEFT"	186,855	18%	209,727	17%	216,114	16%
FTC - "877 FTC HELP" (Fraud)	59,206	6%	96,653	8%	146,601	11%
FTC - "877 FTC HELP" (Other)	92,964	9%	112,608	9%	140,077	10%
FTC - Web Complaints IDT	56,660	5%	83,662	7%	47,661	4%
FTC - Web Complaints Fraud	82,236	8%	87,682	7%	102,739	8%
FTC - Web Complaints Other	106,721	10%	119,338	10%	135,080	10%
Internet Crime Complaint Center	208,393	20%	276,452	23%	300,061	23%
Better Business Bureaus <sup>2</sup>	169,332	16%	132,265	11%	132,555	10%
Canada's PhoneBusters	28,477	3%	44,269	4%	49,814	4%
Others	59,539	6%	62,339	5%	59,724	4%
U.S. Postal Inspection Service	24,413	2%	29,631	2%	33,652	3%
Identity Theft Assistance Center	15,378	1%	20,630	2%	14,269	1%
National Fraud Information Center	17,829	2%	11,055	1%	11,128	1%
Other Data Contributors <sup>4</sup>	1,919	<1%	1,023	<1%	675	<1%
<b>Total Number of Complaints</b>	<b>1,050,383</b>		<b>1,224,995</b>		<b>1,330,426</b>	

<sup>3</sup>Percentages are based on the total number of CSN complaints: CY-2007 = 1,050,383; CY-2008 = 1,224,995; and CY-2009 = 1,330,426.

<sup>4</sup>For a list of other organizations contributing to the Consumer Sentinel Network, see Appendix A3.



## **Appendix A3: Consumer Sentinel Network Other Data Contributors**

*January 1 – December 31, 2009*

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### Federal Agencies

Department of Defense Police, Criminal Investigations Unit  
US Immigration and Customs Enforcement

### Attorney General Offices

Ohio Attorney General

### Other State & Local Agencies

California, Stanislaus County District Attorney  
Connecticut, Department of Consumer Protection  
North Carolina, Department of Justice  
North Dakota, Department of Financial Institutions  
Pennsylvania, Wayne County District Attorney's Office  
Washington Securities Division

### Local Police/Sheriff Departments

Alabama, Mobile Police Department  
California, Inglewood Police Department  
Iowa, Clinton Police Department  
Maine, Lincoln County Sheriff's Office  
Minnesota, Fergus Falls Police Department  
New Jersey, Bergenfield Police Department

### Others

Xerox Corporation



## **Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors**

*January 1 – December 31, 2009*

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*Better Business Bureaus*

Alabama, Birmingham	Ohio, Columbus
Alabama, Huntsville	Ohio, Dayton
Alberta, Edmonton (Canada)	Ohio, Toledo
Arizona, Tucson	Oklahoma, Oklahoma City
Arkansas, Little Rock	Oklahoma, Tulsa
British Columbia, Vancouver (Canada)	Ontario, Kitchener (Canada)
California, San Joaquin Valley (Fresno)	Pennsylvania, Scranton
Colorado, Colorado Springs	South Carolina, Columbia
Colorado, Denver	Tennessee, Chattanooga
Colorado, Fort Collins	Tennessee, Knoxville
District of Columbia, Washington	Tennessee, Nashville
Florida, Clearwater	Texas, Abilene
Florida, Pensacola	Texas, Amarillo
Georgia, Atlanta, Athens and Northeast Georgia	Texas, Austin
Georgia, Macon	Texas, Brazos Valley
Georgia, Savannah	Texas, Dallas
Hawaii, Honolulu	Texas, El Paso
Illinois, Chicago	Texas, South Plains
Illinois, Peoria	Texas, Tyler
Indiana, Evansville	Texas, Wichita Falls
Indiana, Fort Wayne	Utah, Salt Lake City
Iowa, Des Moines	Washington, Seattle
Kansas, Kansas City	Washington, Spokane
Louisiana, Acadiana (Lafayette)	Wisconsin, Milwaukee
Louisiana, Baton Rouge	
Louisiana, Lake Charles	
Louisiana, Shreveport	
Maryland, Baltimore	
Massachusetts, Worcester	
Michigan, Grand Rapids	
Minnesota, Saint Paul	
Missouri, Saint Louis	
Missouri, Springfield	
Nebraska, Omaha	
Nevada, Reno	
New Hampshire, Concord	
North Carolina, Charlotte	
North Carolina, Greensboro	
North Carolina, Raleigh	