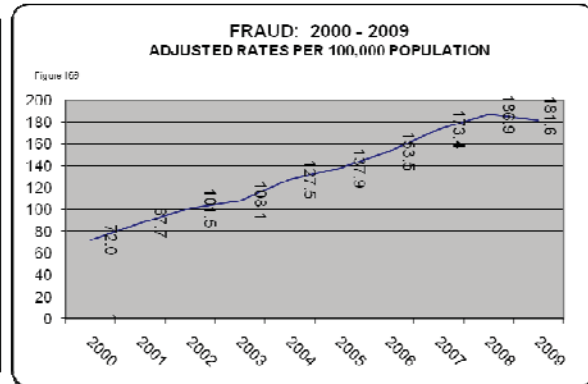
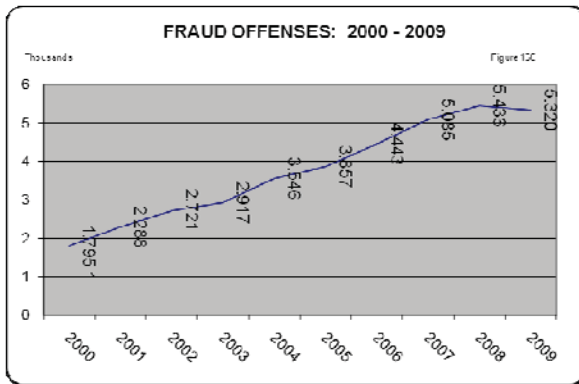


FRAUD

“The intentional perversion of the truth for the purpose of inducing another person or other entity in reliance upon it to part with some thing of value or to surrender a legal right.”

| 2009 FRAUD | |
|---------------------|-------|
| Number of Incidents | 5,320 |
| Adjusted Rate | 181.6 |
| Percent Decrease | -2.8% |
| Number of Victims | 5,644 |
| Number of Arrests | 429 |



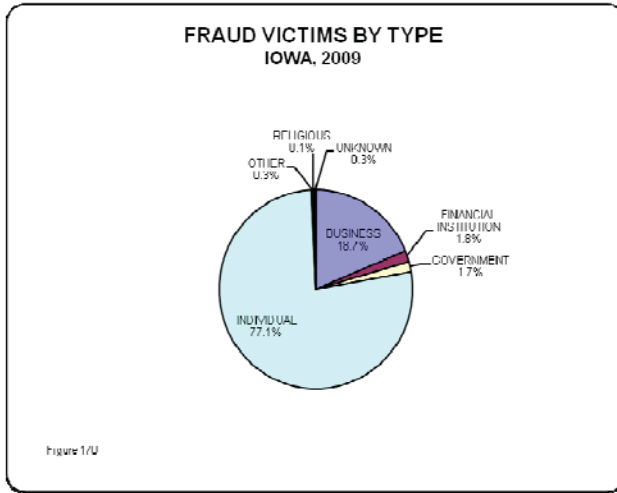
For the first time in more than a decade, the adjusted rate for fraud offenses decreased. The rate has increased more than 1 ½ times over the last decade despite the 2.8% decrease in 2009. Credit Card/ATM and Wire Fraud offenses increased from 2008 while Cons/Swindles, Impersonation and Welfare Fraud offenses decreased.

| FRAUD OFFENSES ATTEMPTED AND COMPLETED | | | | | | | | | | |
|--|-------|------|-------|------|-------|------|-------|------|-------|------|
| Table 67 IOWA, 2005 - 2009 | | | | | | | | | | |
| | 2005 | | 2006 | | 2007 | | 2008 | | 2009 | |
| | # | % | # | % | # | % | # | % | # | % |
| ATTEMPTED | 280 | 7.3 | 323 | 7.3 | 275 | 5.4 | 302 | 5.6 | 321 | 6.0 |
| COMPLETED | 3,577 | 92.7 | 4,120 | 92.7 | 4,810 | 94.6 | 5,134 | 94.4 | 4,999 | 94.0 |
| TOTAL | 3,857 | | 4,443 | | 5,085 | | 5,436 | | 5,320 | |

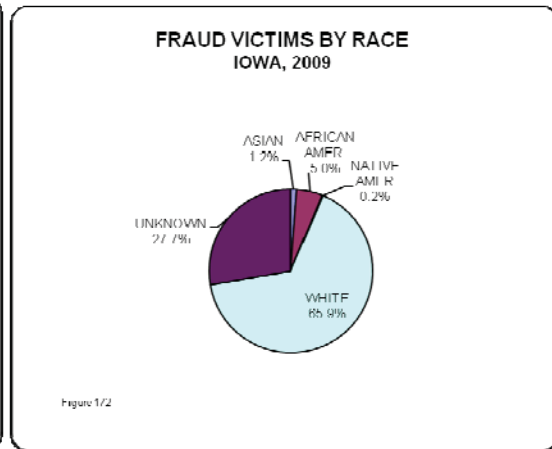
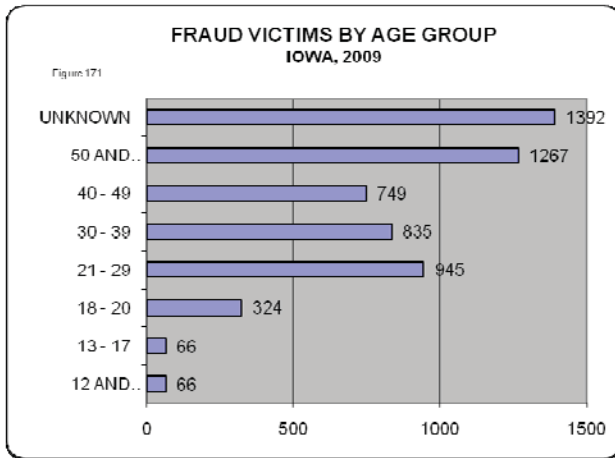
Fraud is broken down into five classification types: False Pretenses/ Swindle/ Confidence Game, Credit Card/Automatic Teller Machine Fraud, Impersonation, Welfare Fraud, and Wire Fraud. In 2009, Credit Card/ATM Fraud (2,018) accounted for 37.9% of the reported fraud offenses. False Pretenses/ Swindle/ Confidence Game (1,587) accounted for 29.8% and Impersonation (1,465) recorded 27.5% of the total offenses. The value of property lost to Credit Card/ATM Fraud increased 60% while the monetary value lost to Swindle/Con offenses decreased 66%.

| Table 68 2009 FRAUD BY TYPE | | |
|-----------------------------|----------|--------------|
| TYPE | OFFENSES | VALUE |
| Swindle/Con | 1,587 | \$5,008,239 |
| Credit Card/ATM | 2,018 | \$3,522,607 |
| Impersonation | 1,465 | \$1,069,168 |
| Welfare | 4 | \$950 |
| Wire | 246 | \$774,844 |
| TOTAL | 5,320 | \$10,375,808 |

VICTIMS



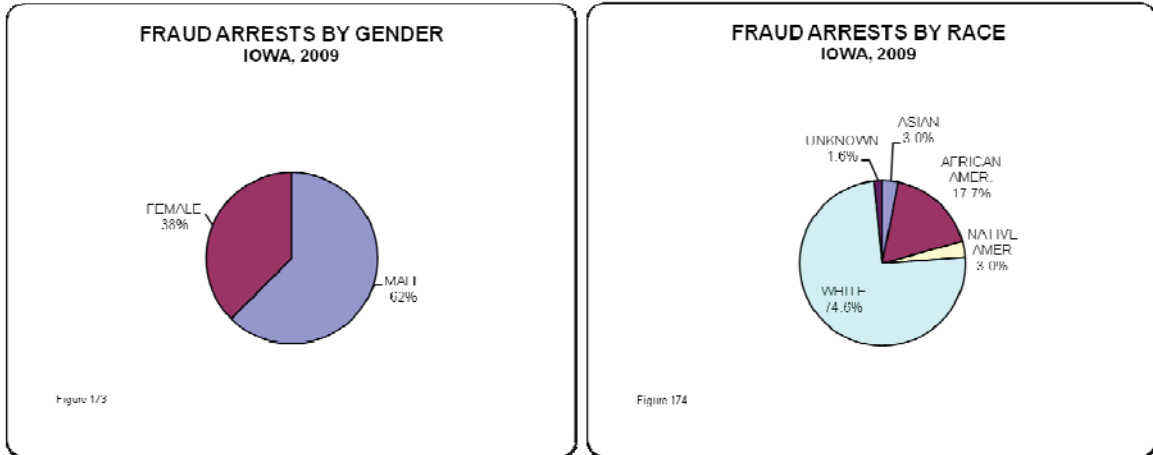
Individuals (4,304) accounted for 76.3% of the fraud victims in 2009, which is a slight increase from the 74.1% recorded in 2008. Among individuals, 54.6% were female and 45.4% were male. There were 18 individuals listed with an unknown gender. Businesses (1,044) recorded 18.7% of the total victims, which is a decrease from the previous year. Financial institutions (102 victims), government (93 victims), and religious organizations (5 victims) also contributed to the total number of fraud victims. There were 36 victims listed as other or unknown.



In 2009, the age group 50 and over was reported most often (29.4% or 1,267 victims) among individual victims, which is comparable to 2008. Ninety-four percent of the unknown victims (1,280) are comprised of businesses, financial institutions, religious organizations and government victims. White females (2,039) recorded the highest percentage of victims, accounting for 36.1% followed by white males (1,683) with 29.8%. There were 191 reported Hispanic victims (126 male, 65 female).

| | FEMALE | | | | | MALE | | | | | UNK | TOTAL |
|---------|--------|--------------|-------------|-----|-------|-------|--------------|-------------|-----|-------|------|-------|
| | ASIAN | AFRICAN AMER | NATIVE AMER | UNK | WHITE | ASIAN | AFRICAN AMER | NATIVE AMER | UNK | WHITE | | |
| <13 | 1 | 3 | | 5 | 14 | | 2 | | 6 | 21 | 14 | 66 |
| 13 - 17 | | 4 | | 2 | 32 | | | | | 28 | | 66 |
| 18 - 20 | 4 | 19 | | 16 | 141 | 9 | 11 | 2 | 11 | 111 | | 324 |
| 21 - 29 | 7 | 48 | | 22 | 453 | 6 | 36 | | 19 | 350 | 4 | 945 |
| 30 - 39 | 7 | 38 | 3 | 15 | 385 | 9 | 25 | 1 | 13 | 339 | | 835 |
| 40 - 49 | 5 | 22 | 2 | 14 | 371 | 6 | 23 | 1 | 8 | 297 | | 749 |
| >49 | 3 | 26 | 1 | 32 | 630 | 8 | 26 | 1 | 18 | 522 | | 1267 |
| UNK | 1 | | | 12 | 13 | 1 | | | 3 | 15 | 1347 | 1392 |
| TOTAL | 28 | 160 | 6 | 118 | 2039 | 39 | 123 | 5 | 78 | 1683 | 1365 | 5644 |

OFFENDERS



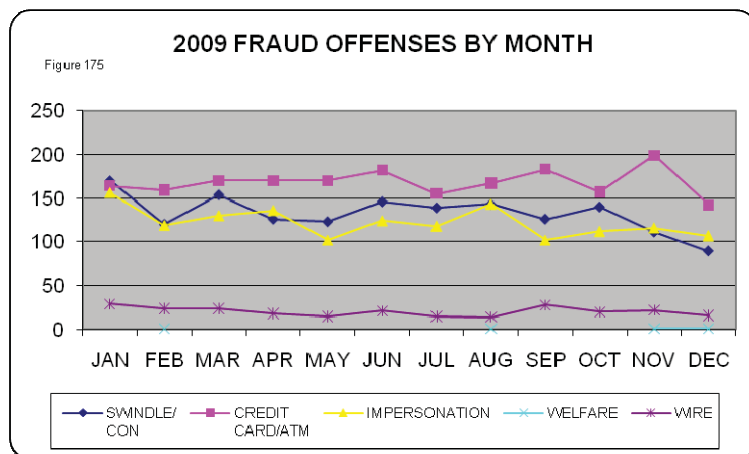
Males accounted for 62% (268 offenders) of the recorded arrests in 2009, which is a comparable to the figures recorded in 2008. White adult males were the most arrested group, accounting for 43.6% of the total arrests, followed by White adult females with 23.1%. Adults accounted for 91.1% of the total arrests.

Table 70 2009 FRAUD ARRESTS BY RACE AND AGE GROUP

| | FEMALE | | | | | MALE | | | | | TOTAL |
|----------|--------|--------------|-------------|-----|-------|-------|--------------|-------------|-----|-------|-------|
| | ASIAN | AFRICAN AMER | NATIVE AMER | UNK | WHITE | ASIAN | AFRICAN AMER | NATIVE AMER | UNK | WHITE | |
| JUVENILE | | 2 | | | 14 | | 2 | | | 20 | 38 |
| ADULT | 4 | 34 | 5 | 3 | 99 | 9 | 38 | 8 | 4 | 187 | 391 |
| TOTAL | 4 | 36 | 5 | 3 | 113 | 9 | 40 | 8 | 4 | 207 | 429 |

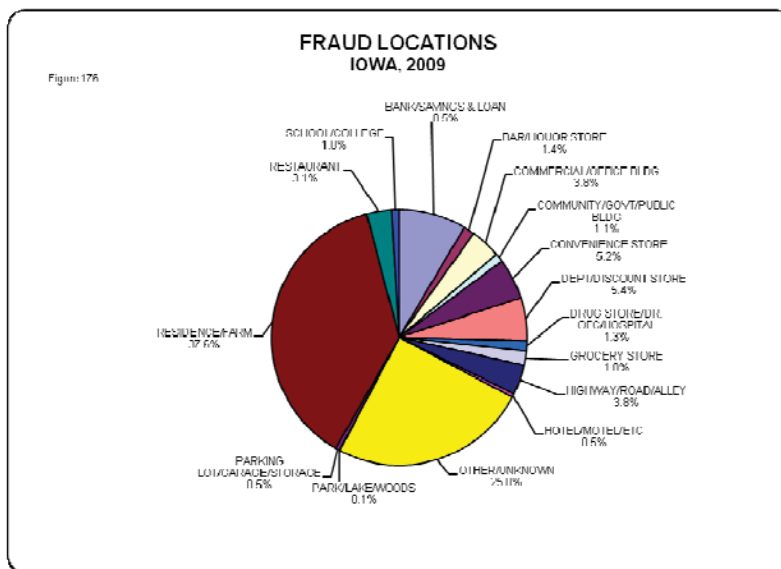
WHEN

In 2009, January (519) was the most reported month for fraud offenses. December (355) had the least number of reported offenses. Swindle/Con offenses peaked in January (170) while Credit Card/ATM fraud offenses reported the highest number of offenses in November (199). Impersonation offenses recorded the highest number of offenses in January (156).



WHERE

| | SWINDLE/ CON | CREDIT CARD/ATM | IMPERSONATION | WELFARE | WIRE | TOTAL |
|--------------------------------|-----------------|--------------------|---------------|----------|------------|-------------|
| AIR/BUS/TRAIN TERMINAL | 2 | | | | | 2 |
| BANK/SAVINGS & LOAN | 150 | 173 | 88 | | 25 | 436 |
| BAR/LIQUOR STORE | 24 | 37 | 11 | | | 72 |
| COMMERCIAL/OFFICE BLDG | 67 | 39 | 88 | | 3 | 197 |
| COMMUNITY/GOVT/PUBLIC BLDG | 21 | 10 | 23 | | 1 | 55 |
| CONVENIENCE STORE | 91 | 163 | 10 | | 1 | 265 |
| CONSTRUCTION SITE | | 1 | 2 | | | 3 |
| DEPT/DISCOUNT STORE | 98 | 148 | 30 | 1 | 2 | 279 |
| DRUG STORE/DR. OFC/HOSPITAL | 32 | 15 | 17 | | 1 | 65 |
| GROCERY STORE | 43 | 37 | 11 | | 1 | 92 |
| HIGHWAY/ROAD/ALLEY | 79 | 8 | 107 | | | 194 |
| HOTEL/MOTEL/ETC | 7 | 8 | 7 | | | 22 |
| OTHER/UNKNOWN | 260 | 608 | 305 | | 103 | 1276 |
| PARK/LAKE/WOODS | 2 | | 1 | | | 3 |
| PARKING LOT/GARAGE/STORAGE | 15 | 8 | 4 | | | 27 |
| RESIDENCE/FARM | 508 | 599 | 720 | 3 | 97 | 1927 |
| RESTAURANT | 92 | 52 | 13 | | 3 | 160 |
| SCHOOL/COLLEGE | 15 | 27 | 6 | | 3 | 51 |
| SERVICE/GAS STATION | 23 | 34 | 4 | | | 61 |
| SPECIALTY STORE | 58 | 51 | 18 | | 6 | 133 |
| TOTAL | 1587 | 2018 | 1465 | 4 | 246 | 5320 |



In 2009, Residence/Farm was the most reported offense location, accounting for 37.6%. Other or unknown locations were reported in 25.0% of the offenses. Financial institutions (8.5%) and stores (12.4% total) were the next most reported offense locations.