

GfK

GfK Custom Research
North America

GfK. Growth from Knowledge.



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OmniTel

BANKRATE (APRIL): IDENTITY THEFT

APRIL 4 – 6, 2008

Prepared For:

Bankrate.com
11760 U.S. Highway One
Suite 500
North Palm Beach, FL 33408

OMNITEL

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over.

All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,^{*} the following classification items have been obtained and are available to subscribers:

Nine Census Regions	Family Size/Composition
Metro Area vs. Non-Metro	Marital Status
Nielsen County Classifications	Race
DMA Affiliations	Employment Status
MSA Affiliations	Education
Time Zone	Cable TV

Optional classification items available upon a request only basis prior to field start are:

Home Ownership	Primary Grocery Shopper
Head of Household	Status of Non-Employed

* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from April 4 – 6, 2008. A total of 1,006 interviews were completed, 524 with female adults and 482 with male adults. The margin of error on weighted data is ± 3 percentage points for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

** **Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

Now, I want to ask you some questions about identify theft.

1. Do you know of anyone who's been a victim of identify theft?

Yes	1
No	2
Don't know	dk

2. How concerned are you about having your identity stolen? Are you... (READ LIST. RECORD ONE RESPONSE)

	Very concerned	1
	Somewhat concerned	2
	Not very concerned	3
Or,	Not at all concerned	4
(DO <u>NOT</u> READ)	Don't know	dk

3. Criminals have been known to use many different approaches or avenues to steal a person's identity. Which avenue of identity theft most concerns you? Is it... (READ LIST. RANDOMIZE. CHECK ONLY ONE RESPONSE.)

	Someone stealing your mail	1
	Someone getting your personal information from a business	2
	Someone sifting through your trash for information	3
	Somebody obtaining your personal information over the Internet	4
	A trusted friend or family member stealing your personal information	5
(DO <u>NOT</u> READ)	Don't know	dk

4. I'm now going to read some things people have done to protect themselves against identity theft. For each item, please tell me whether it is something you have done to avoid identity theft. Please answer "yes" or "no" for each. Let's begin with... (READ LIST. RANDOMIZE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>YES</u>	<u>NO</u>	(DO <u>NOT</u> READ) <u>DON'T</u> <u>KNOW</u>
You only use secure mailboxes such as an official USPS mailbox, PO Box, or home mailbox you can lock.	1	2	dk
You requested a credit freeze on your credit files	1	2	dk
You regularly shred unnecessary documents containing sensitive information	1	2	dk
You check your credit reports regularly	1	2	dk
You avoid online banking	1	2	dk
You only pay your bills online	1	2	dk
You refuse to shop online	1	2	dk
You haven't made any changes in your behavior to avoid identity theft	1	2	dk

5. If you believed that you may be the target of identity theft, which of the following activities would you consider doing to protect your credit. Would you consider... (READ LIST. RANDOMIZE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>YES</u>	<u>NO</u>	(DO <u>NOT</u> READ) DON'T <u>KNOW</u>
Initiating a credit or security freeze	1	2	dk
Subscribing to a credit monitoring service	1	2	dk
Personally checking your credit report and monitoring your accounts	1	2	dk
Having fraud alerts placed on your credit files	1	2	dk

GfK

Omnitel - April 04, 2008
 BANKRATE (APRIL): IDENTITY THEFT

Page	Table	Title
1	1	Q.1 Do you know of anyone who's been a victim of identify theft?
2	2	Q.2 How concerned are you about having your identity stolen?
3	3	Q.3 Criminals have been known to use many different approaches or avenues to steal a person's identity. Which avenue of identity theft most concerns you? Is it...
4	4	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You only use secure mailboxes such as an official USPS mailbox, PO Box, or home mailbox you can lock...
5	5	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You requested a credit freeze on your credit files...
6	6	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You regularly shred unnecessary documents containing sensitive information...
7	7	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You check your credit reports regularly...
8	8	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You avoid online banking...
9	9	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You only pay your bills online...
10	10	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You refuse to shop online...
11	11	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...You haven't made any changes in your behavior to avoid identity theft...
12	12	Q.4 For each item, please tell me whether it is something you have done to avoid identity theft. ...Summary of Yes...
14	13	Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider... ...Initiating a credit or security freeze...
15	14	Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider... ...Subscribing to a credit monitoring service...
16	15	Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider... ...Personally checking your credit report and monitoring your accounts...
17	16	Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider... ...Having fraud alerts placed on your credit files...

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



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Omnitel - April 04, 2008
BANKRATE (APRIL): IDENTITY THEFT

Page	Table	Title
18	17	Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider... ...Summary of Yes...

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Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.1 Do you know of anyone who's been a victim of identify theft?

Table 1

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	341 34.1	152 31.4	189 36.7	33 25.5	70 38.8 H	100 36.4 H	94 40.9 dH	37 23.0	39 26.4	42 27.9	37 37.9	27 34.3	159 39.9 ij	123 46.2 IJM	53 28.0	70 31.4	119 32.7	99 44.4 OPQ	285 36.3	73 50.3
No	657 65.7	330 68.3	327 63.3	95 74.5 g	108 60.5	175 63.6	136 59.1	124 77.0 EFG	109 73.2 MN	110 72.1 MN	60 62.1	51 65.7	239 59.8 N	142 53.4	136 71.7 R	154 68.6 R	244 67.0 R	124 55.6	500 63.5	72 49.7
Don't know/No response	2 0.2	2 0.3	-	-	1 0.7	-	-	-	*	-	-	-	1 0.3	1 0.4	*	-	1 0.3	-	1 0.2	-

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base



Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.2 How concerned are you about having your identity stolen?

Table 2

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Very \ Somewhat concerned (Net)	804 80.4	371 76.7	433 83.9 B	94 73.2	138 77.3	221 80.2	199 86.6 Def	131 81.3	99 66.2	118 77.5	81 83.0 I	66 84.7 I	344 86.2 Ij	229 85.8 Ij	146 77.1	175 78.2	294 80.7	189 84.9	649 82.6	121 83.4
Very concerned	396 39.6	175 36.1	222 43.0 b	24 18.6	64 35.5 d	112 40.6 D	116 50.3 DEF	70 43.6 D	58 39.0	60 39.3	44 44.9	25 32.7	156 39.0 n	95 35.5	78 41.5	86 38.6	140 38.5	91 40.9	301 38.3	54 37.5
Somewhat concerned	408 40.8	196 40.6	211 40.9	70 54.6 fGH	75 41.8	109 39.6	83 36.2	61 37.7	41 27.2	58 38.2	37 38.1	40 52.0 I	188 47.2 I	134 50.3 Ijk	67 35.7	89 39.5	153 42.1	98 44.0	348 44.3	66 45.9
Not very \ Not at all concerned (Net)	193 19.3	110 22.8 C	83 16.0	34 26.8 G	41 22.7 g	54 19.5 g	31 13.4	29 18.3	50 33.8 jK LMN	33 22.0 m	16 17.0	12 15.3	55 13.8	38 14.2	41 21.7	49 21.8	69 19.1	34 15.1	135 17.2	22 15.5
Not very concerned	119 11.9	58 12.1	60 11.7	19 14.9	25 14.1	34 12.2	21 9.2	18 11.0	22 14.4	19 12.5	12 12.7	9 11.9	41 10.2	29 11.0	21 11.1	29 12.9	43 11.8	26 11.6	90 11.4	15 10.6
Not at all concerned	74 7.4	52 10.8 C	22 4.3	15 11.9 g	15 8.6	20 7.2	10 4.2	12 7.2	29 19.3 jKL MN	14 9.5 MN	4 4.3	3 3.5	15 3.6	8 3.1	20 10.6 R	20 8.9 r	26 7.3	8 3.5	46 5.8	7 4.9
Don't know/No response	3 0.3	2 0.5	1 0.1	- -	- -	1 0.3	- -	1 0.4	- -	1 0.6	- -	- -	- -	- -	2 1.2	- -	1 0.2	- -	2 0.2	1 1.0

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

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BANKRATE (APRIL): IDENTITY THEFT

Q.3 Criminals have been known to use many different approaches or avenues to steal a person's identity. Which avenue of identity theft most concerns you? Is it...

Table 3

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Somebody obtaining your personal information over the Internet	446 44.6	204 42.1	243 47.0	70 54.7 H	99 55.5 fg H	122 44.3 H	103 44.5 H	48 29.7	37 24.7	71 47.0 I	48 49.4 I	43 55.4 I	193 48.4 I	127 47.5 I	98 51.7 pQ	92 40.9	143 39.3	114 51.2 pQ	400 50.9	55 38.3
Someone getting your personal information from a business	247 24.7	117 24.1	130 25.2	30 23.6	35 19.3	76 27.7	51 22.4	44 27.3	36 24.3	30 19.5	26 26.3	14 18.3	112 28.1	79 29.7 jl	38 19.9	66 29.6 o	94 25.9	49 21.8	187 23.8	43 29.9
Someone stealing your mail	140 14.0	68 14.0	73 14.1	14 11.0	16 8.9	34 12.4	44 19.2 EF	30 18.5 Ef	28 19.0 lm N	31 20.6 IM N	11 11.2	7 8.6	45 11.3	28 10.4	21 11.3	24 10.8	65 17.8 p	30 13.4	92 11.7	16 11.4
Someone sifting through your trash for information	70 7.0	29 5.9	41 8.0	6 4.9	6 3.4	20 7.2	17 7.5	17 10.3 E	10 6.9	13 8.4	5 5.3	8 10.2	25 6.1	17 6.5	9 4.5	21 9.5	28 7.8	11 5.2	49 6.2	14 9.9
A trusted friend or family member stealing your personal information	32 3.2	26 5.3 C	7 1.3	8 5.9 g	10 5.4 G	8 2.8	2 1.1	4 2.3	10 6.7 J	* 0.3	4 4.0 j	4 4.6 j	12 3.0	8 2.8	9 4.7	7 3.3	11 3.1	5 2.0	21 2.7	6 4.1
Don't know/No response	65 6.5	42 8.6 C	23 4.5	- -	13 7.5 d	15 5.5 d	12 5.3 d	19 11.8 DFG	27 18.4 JKL MN	7 4.3	4 3.8	2 2.8	12 3.0	8 3.1	15 7.8	13 5.8	22 6.2	14 6.4	37 4.7	9 6.4

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

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BANKRATE (APRIL): IDENTITY THEFT

Table 4

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

...You only use secure mailboxes such as an official USPS mailbox, PO Box, or home mailbox you can lock...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
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Yes	605 60.5	283 58.5	321 62.3	86 67.0	103 57.7	149 54.2	146 63.4 F	106 66.1 F	88 59.0	99 65.2	63 65.2	42 54.2	240 60.0 N	146 54.7	105 55.6	148 66.0 oq	205 56.3	147 65.8 oq	471 59.9	90 62.3
No	391 39.1	198 40.9	193 37.3	42 33.0	76 42.3	125 45.5 GH	83 36.2	53 33.1	61 40.8	52 34.4	33 33.9	36 45.8	159 39.9	120 45.1 M	82 43.4 p	75 33.4	158 43.5 Pr	75 33.8	311 39.5	54 37.5
Don't know/No response	5 0.5	3 0.6	2 0.4	- -	- -	1 0.3	1 0.4	1 0.8	* 0.2	1 0.4	1 0.9	- -	* 0.1	* 0.1	2 1.0	1 0.5	1 0.3	1 0.4	4 0.6	* 0.2

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BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

Table 5

...You requested a credit freeze on your credit files...

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
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Yes	192 19.2	86 17.7	107 20.7	33 26.1 E	15 8.4	60 21.8 E	50 21.7 E	30 18.9 E	20 13.3	25 16.4	21 21.5	11 13.9	84 21.0 i	53 20.0	50 26.4 p Q r	39 17.5	64 17.6	39 17.5	169 21.4	39 26.8
No	796 79.6	392 81.1	403 78.1	95 73.9	162 90.5 DF GH	214 77.6	178 77.4	128 79.6	127 85.5	126 83.1	76 78.5	66 84.8	312 78.3	211 79.2	135 71.3	182 81.3 O	297 81.7 O	181 81.2 o	607 77.2	104 71.9
Don't know/No response	12 1.2	6 1.2	6 1.2	- -	2 1.0	2 0.6	2 0.9	2 1.5	2 1.2	1 0.5	- -	1 1.3	3 0.7	2 0.8	4 2.3	3 1.1	2 0.7	3 1.2	10 1.3	2 1.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



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 Overlap formulae used. * small base

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BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

Table 6

...You regularly shred unnecessary documents containing sensitive information...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	759 75.9	333 68.8	426 82.6 B	72 56.4	129 72.3 d	206 74.7 D	206 89.4 DEF H	127 78.7 D	93 62.6	107 70.5	74 76.0 i	64 82.3 i	335 83.8 IJ	218 81.8 IJ	130 68.8	174 77.9 o	279 76.7 o	175 78.6 o	618 78.5	118 81.4
No	238 23.8	150 31.0 C	88 17.0	56 43.6 eFG H	50 27.7 G	70 25.3 G	24 10.4	34 21.3 G	56 37.4 kL MN	45 29.5 MN	23 24.0	14 17.7	64 16.1	48 18.0	58 30.5 r	50 22.1	84 23.0	47 20.9	166 21.2	27 18.6
Don't know/No response	3 0.3	1 0.2	2 0.4	- -	- -	- -	* 0.2	- -	- -	- -	- -	- -	* 0.1	* 0.2	1 0.7	- -	1 0.2	1 0.4	2 0.3	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

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BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

Table 7

...You check your credit reports regularly...

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	488 48.8	207 42.8	281 54.4 B	35 27.2	95 53.0 D	138 50.1 D	117 50.9 D	90 55.8 D	56 37.8	61 40.1	40 41.6	43 55.6 lj	224 56.2 lJ K	146 54.8 lJk	97 51.2	99 44.3	179 49.3	112 50.3	402 51.1	98 67.8
No	507 50.7	274 56.6 C	233 45.1	93 72.8 EFG H	84 47.0	136 49.2	113 49.1	69 43.1	92 61.6 LM N	90 59.3 IM N	57 58.4 IM n	34 43.1	175 43.8	120 45.2	90 47.4	124 55.5	183 50.3	110 49.3	381 48.4	45 31.3
Don't know/No response	5 0.5	3 0.6	2 0.5	-	-	2 0.6	-	2 1.0 g	1 0.6	1 0.6	-	1 1.3 m	-	-	2 1.3	* 0.2	1 0.4	1 0.4	4 0.5	1 0.9

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

Table 8

...You avoid online banking...

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	540 54.0	278 57.5 c	262 50.8	71 55.4	79 44.1	121 43.8	139 60.3 EF	119 73.7 DEF G	100 66.9 LM N	100 65.8 IM N	65 67.1 LM N	38 49.0 N	160 40.1 N	92 34.4	109 57.5	125 55.8	195 53.5	112 50.2	376 47.8	75 51.8
No	452 45.2	202 41.6	251 48.6 b	57 44.6 H	98 54.9 GH	154 55.9 GH	91 39.7 H	40 24.6	49 32.6	51 33.4	31 31.9	40 51.0 IJ K	237 59.3 J K	173 64.9 JK IM	79 42.1	95 42.6	168 46.1	109 49.1	407 51.8	70 48.2
Don't know/No response	7 0.7	4 0.9	3 0.6	- -	2 1.0	1 0.3	- -	3 1.7 E	1 0.5	1 0.9	1 1.0	- -	2 0.6	2 0.7	1 0.5	3 1.5	1 0.3	2 0.7	4 0.5	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

Table 9

...You only pay your bills online...

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	156 15.6	78 16.1	78 15.1	17 13.5	44 24.8 GH	53 19.3 gH	30 13.2 H	9 5.7	12 8.4	13 8.5	11 11.4	14 18.3 ij	90 22.6 IJ K	70 26.3 JK M	28 14.6	22 10.0	64 17.6 P	42 18.8 P	149 18.9	15 10.3
No	840 84.0	403 83.2	437 84.7	111 86.5	135 75.2	222 80.7	198 85.9 E	151 94.1 EFG	136 91.6 LM N	138 90.7 IM N	86 88.6 MN	63 80.6	309 77.3 N	196 73.6	161 84.9	200 89.4 qR	300 82.4	179 80.2	635 80.7	129 89.4
Don't know/No response	4 0.4	3 0.7	1 0.2	- -	- -	- -	2 0.9	* 0.2	- -	1 0.8	- -	1 1.2	* 0.1	* 0.1	1 0.5	1 0.6	- -	2 1.0	3 0.4	* 0.2

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

...You refuse to shop online...

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	425 42.5	199 41.2	225 43.6	70 54.6 EF	61 33.9	95 34.4	101 44.0 eF	88 54.6 EFG	93 62.5 LM N	82 53.6 MN	49 50.5 MN	34 43.4 MN	112 28.1 N	64 23.9	79 42.0	104 46.4	151 41.4	91 40.6	286 36.3	48 33.4
No	566 56.6	281 58.1	285 55.1	58 45.4	118 66.1 DG H	181 65.6 DG H	124 53.9 H	70 43.4	53 35.6	66 43.5	48 49.5 i	44 56.6 I	287 71.9 J KL	203 76.1 JK LM	108 57.0	119 53.0	209 57.4	130 58.4	499 63.4	96 66.0
Don't know/No response	10 1.0	4 0.8	6 1.2	- -	- -	- -	5 2.1 F	3 2.1 F	3 2.0 Mn	4 2.9 MN	- -	- -	- -	- -	2 1.0	1 0.6	5 1.2	2 1.0	2 0.2	1 0.6

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

...You haven't made any changes in your behavior to avoid identity theft...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	319 31.9	169 35.0 C	150 29.0	40 31.6	49 27.6	87 31.7	79 34.3	53 33.2	51 34.4	48 31.5	26 26.5	20 25.9	139 34.7	86 32.2	66 34.9	69 30.7	107 29.3	78 34.9	257 32.7	58 40.0
No	667 66.7	310 64.0	357 69.2	85 66.7	127 71.2	184 66.8	150 65.1	107 66.6	98 65.6	102 66.9	71 73.5	58 74.1	256 64.0	176 66.0	121 63.9	152 67.7	253 69.5	141 63.4	516 65.6	85 58.6
Don't know/No response	14 1.4	5 1.0	9 1.8	2 1.8	2 1.2	4 1.5	1 0.6	* 0.2	- -	2 1.6	- -	- -	5 1.2	5 1.8	2 1.2	4 1.6	4 1.1	4 1.7	14 1.8	2 1.4

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

Table 12

...Summary of Yes...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Any (Net)	971 97.1	465 96.2	506 98.1	123 95.9	168 93.6	270 97.9 e	229 99.4 E	160 99.2 E	140 94.1	146 96.0	94 96.5	78 100.0 i	392 98.1 l	259 97.3	186 98.1	214 95.7	354 97.2	218 97.6	763 97.0	143 99.1
You regularly shred unnecessary documents containing sensitive information	759 75.9	333 68.8	426 82.6 B	72 56.4	129 72.3 d	206 74.7 D	206 89.4 DEF H	127 78.7 D	93 62.6	107 70.5	74 76.0 i	64 82.3 l	335 83.8 lj	218 81.8 lj	130 68.8	174 77.9 o	279 76.7 o	175 78.6 o	618 78.5	118 81.4
You only use secure mailboxes such as an official USPS mailbox, PO Box, or home mailbox you can lock	605 60.5	283 58.5	321 62.3	86 67.0	103 57.7	149 54.2	146 63.4 F	106 66.1 F	88 59.0	99 65.2	63 65.2	42 54.2	240 60.0 N	146 54.7	105 55.6	148 66.0 oq	205 56.3	147 65.8 oq	471 59.9	90 62.3
You avoid online banking	540 54.0	278 57.5 c	262 50.8	71 55.4	79 44.1	121 43.8	139 60.3 EF	119 73.7 DEF G	100 66.9 LM N	100 65.8 IM N	65 67.1 LM N	38 49.0 N	160 40.1 N	92 34.4	109 57.5	125 55.8	195 53.5	112 50.2	376 47.8	75 51.8
You check your credit reports regularly	488 48.8	207 42.8	281 54.4 B	35 27.2	95 53.0 D	138 50.1 D	117 50.9 D	90 55.8 D	56 37.8	61 40.1	40 41.6	43 55.6 lj	224 56.2 lj K	146 54.8 ljk	97 51.2	99 44.3	179 49.3	112 50.3	402 51.1	98 67.8
You refuse to shop online	425 42.5	199 41.2	225 43.6	70 54.6 EF	61 33.9	95 34.4	101 44.0 ef	88 54.6 EFG	93 62.5 LM N	82 53.6 MIN	49 50.5 MN	34 43.4 MN	112 28.1 N	64 23.9	79 42.0	104 46.4	151 41.4	91 40.6	286 36.3	48 33.4

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.4 For each item, please tell me whether it is something you have done to avoid identity theft.

Table 12

...Summary of Yes...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
You haven't made any changes in your behavior to avoid identity theft	319 31.9	169 35.0 c	150 29.0	40 31.6	49 27.6	87 31.7	79 34.3	53 33.2	51 34.4	48 31.5	26 26.5	20 25.9	139 34.7	86 32.2	66 34.9	69 30.7	107 29.3	78 34.9	257 32.7	58 40.0
You requested a credit freeze on your credit files	192 19.2	86 17.7	107 20.7	33 26.1 E	15 8.4	60 21.8 E	50 21.7 E	30 18.9 E	20 13.3	25 16.4	21 21.5	11 13.9	84 21.0 i	53 20.0	50 26.4 p q r	39 17.5	64 17.6	39 17.5	169 21.4	39 26.8
You only pay your bills online	156 15.6	78 16.1	78 15.1	17 13.5	44 24.8 GH	53 19.3 gH	30 13.2 H	9 5.7	12 8.4	13 8.5	11 11.4	14 18.3 ij	90 22.6 IJ K	70 26.3 IJK M	28 14.6	22 10.0	64 17.6 P	42 18.8 P	149 18.9	15 10.3
None	25 2.5	16 3.3	9 1.8	5 4.1	10 5.4 GH	6 2.1	1 0.6	1 0.8	9 5.9 lMn	6 4.0	3 3.5	- -	6 1.4	5 2.0	3 1.4	8 3.5	10 2.8	4 2.0	20 2.5	1 0.9
Don't know/No response	4 0.4	3 0.6	1 0.2	- -	2 1.0	- -	- -	- -	- -	- -	- -	- -	2 0.5	2 0.7	1 0.5	2 0.8	- -	1 0.4	4 0.5	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

**Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider...
...Initiating a credit or security freeze...**

Table 13

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	645 64.5	317 65.5	328 63.5	95 74.2 H	116 64.8 h	178 64.5 H	159 68.9 H	86 53.1	99 66.4	91 59.8	55 57.1	59 76.0 jk	272 68.0 k	181 68.0	114 60.5	144 64.3	243 66.9	143 64.2	531 67.5	106 73.4
No	319 31.9	157 32.5	162 31.5	33 25.8	54 30.4	90 32.5	66 28.6	66 41.1 def G	48 31.9	55 36.2	41 42.0 LM n	19 24.0	115 28.8	78 29.1	67 35.6	69 30.7	111 30.6	72 32.2	226 28.8	33 22.4
Don't know/No response	36 3.6	10 2.0	26 5.0 B	- -	9 4.8	8 2.9	6 2.5	9 5.7 dg	2 1.7	6 4.0	1 0.9	- -	13 3.2	8 2.9	7 3.9	11 5.0	9 2.5	8 3.6	29 3.7	6 4.2

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider...

Table 14

...Subscribing to a credit monitoring service...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	385 38.5	168 34.8	217 42.0 b	64 49.7 GH	88 49.0 GH	107 38.8 H	76 33.1 h	42 26.1	47 31.3	64 42.3	31 31.9	37 48.1 lk	168 42.1 in	103 38.5	78 41.3	78 34.7	145 39.7	85 38.0	331 42.0	55 38.0
No	592 59.2	307 63.5 C	285 55.3	61 47.7	87 48.9	164 59.6	151 65.6 DE	113 70.1 DEF	97 65.2 l	83 54.3	65 66.8 l	38 49.2	230 57.6	163 61.1 m	106 56.0	136 60.9	213 58.6	137 61.4	438 55.7	89 61.7
Don't know/No response	22 2.2	8 1.7	14 2.7	3 2.6	4 2.1	4 1.6	3 1.3	6 3.8 g	5 3.4 Mn	5 3.3 Mn	1 1.3	2 2.7 m	2 0.4	1 0.4	5 2.7	10 4.4 R	6 1.7	1 0.6	18 2.2	* 0.2

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base



Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider...

Table 15

...Personally checking your credit report and monitoring your accounts...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	841 84.1	387 79.9	455 88.1 B	107 83.8	158 88.2 H	233 84.3 H	203 88.1 H	121 75.0	116 78.2	127 83.7	74 76.2	70 89.4 ik	351 87.8 IK	231 86.7 ik	158 83.6	183 81.5	299 82.0	202 90.6 oPQ	682 86.8	135 93.5
No	154 15.4	94 19.5 C	60 11.6	21 16.2	21 11.8	42 15.3	27 11.9	38 23.8 EFG	33 21.8 IM n	24 15.7	23 23.8 IM n	8 10.6	48 12.0	36 13.3	29 15.6 r	40 18.0 R	64 17.6 R	20 9.0	102 13.0	9 6.5
Don't know/No response	5 0.5	3 0.6	2 0.3	- -	- -	1 0.3	- -	2 1.2 g	- -	1 0.6	- -	- -	1 0.2	- -	2 0.8	1 0.4	1 0.3	1 0.4	2 0.2	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider...

Table 16

...Having fraud alerts placed on your credit files...

Base: Total respondents

	Sex		Age					Income						Region				In-ternet access (S)	Influen-tials (T)	
	Total (A)	Male (B)	Fe-male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid-west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Yes	733 73.3	336 69.5	397 76.9 B	101 79.0 H	145 80.9 H	204 73.9 H	173 75.1 H	96 59.6	90 60.4	122 80.3 lk	64 66.0	62 80.0 lk	316 79.2 lk	212 79.7 lk	134 70.9	164 73.3	273 75.1	162 72.5	606 77.1	112 77.1
No	237 23.7	136 28.1 C	101 19.6	25 19.4	34 19.1	67 24.2	49 21.1	56 34.7 DEF G	54 36.0 JL MN	27 17.9	29 29.6 n	14 18.1	81 20.2	52 19.5	50 26.4	53 23.9	78 21.4	56 25.1	157 20.0	30 20.6
Don't know/No response	30 3.0	12 2.4	18 3.4	2 1.6	-	5 1.8	9 3.8 E	9 5.7 EF	5 3.7 Mn	3 1.7	4 4.4 Mn	1 1.9	3 0.7	2 0.8	5 2.7	6 2.8	13 3.5	5 2.4	23 3.0	3 2.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

Omnitel - April 04, 2008

BANKRATE (APRIL): IDENTITY THEFT

Q.5 Which of the following activities would you consider doing to protect your credit. Would you consider...

Table 17

...Summary of Yes...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1006	482	524	46	98	246	307	272	135	126	90	79	437	301	191	225	366	224	779	178
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	276 100	230 100	161 100	149 100	152 100	97 100	78 100	399 100	267 100	189 100	224 100	364 100	223 100	786 100	145 100
Any (Net)	932 93.2	438 90.6	493 95.6 B	124 96.9 H	169 94.2 h	257 93.3 H	221 95.9 H	140 87.1	128 85.7	142 93.3	85 87.5	73 93.7	387 96.9 IK	258 96.8 IK	173 91.7	206 92.0	340 93.3	213 95.4	752 95.7	140 96.8
Personally checking your credit report and monitoring your accounts	841 84.1	387 79.9	455 88.1 B	107 83.8	158 88.2 H	233 84.3 H	203 88.1 H	121 75.0	116 78.2	127 83.7	74 76.2	70 89.4 ik	351 87.8 IK	231 86.7 ik	158 83.6	183 81.5	299 82.0	202 90.6 oPQ	682 86.8	135 93.5
Having fraud alerts placed on your credit files	733 73.3	336 69.5	397 76.9 B	101 79.0 H	145 80.9 H	204 73.9 H	173 75.1 H	96 59.6	90 60.4	122 80.3 lk	64 66.0	62 80.0 lk	316 79.2 IK	212 79.7 IK	134 70.9	164 73.3	273 75.1	162 72.5	606 77.1	112 77.1
Initiating a credit or security freeze	645 64.5	317 65.5	328 63.5	95 74.2 H	116 64.8 h	178 64.5 H	159 68.9 H	86 53.1	99 66.4	91 59.8	55 57.1	59 76.0 jk	272 68.0 k	181 68.0	114 60.5	144 64.3	243 66.9	143 64.2	531 67.5	106 73.4
Subscribing to a credit monitoring service	385 38.5	168 34.8	217 42.0 b	64 49.7 GH	88 49.0 GH	107 38.8 H	76 33.1 h	42 26.1	47 31.3	64 42.3	31 31.9	37 48.1 lk	168 42.1 in	103 38.5	78 41.3	78 34.7	145 39.7	85 38.0	331 42.0	55 38.0
None	65 6.5	44 9.1 C	21 4.1	4 3.1	10 5.8	18 6.7	9 4.1	19 12.1 def G	21 14.3 MN	10 6.7	11 11.1 MN	5 6.3	13 3.1	9 3.2	14 7.4	17 7.7	24 6.7	9 4.2	31 4.0	4 2.8
Don't know/No response	3 0.3	2 0.3	2 0.3	- -	- -	- -	- -	1 0.9	- -	- -	1 1.4 m	- -	- -	- -	2 0.9	1 0.3	- -	1 0.4	3 0.3	1 0.5

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base