

**Background & Methodology**

**Conducted 400 surveys per state**

- Fielding took place September 28, 2016 – October 6, 2016
- Utilized a proprietary online market research panel
- Total is weighted by gender and age within state

**Key Measures**

- Identity Theft Concerns and Prevention Methods
- Chip Credit Card Usage

**1. How concerned are you about being a victim of identity theft/fraud?**

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
<i>Base (n=)</i>	400	400	400	400	400	401	400	400	400	400
Very concerned	35%	34%	31%	21%	27%	24%	23%	26%	28%	27%
Somewhat concerned	55%	55%	59%	66%	64%	65%	66%	59%	63%	64%
Not at all concerned	10%	11%	10%	13%	9%	11%	11%	15%	9%	9%

**2A. What level of trust do you have that Banks/Credit Card Companies will keep your personal/account information secure?**

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
<i>Base (n=)</i>	400	400	400	400	400	401	400	400	400	400
High trust that my information will remain secure	45%	41%	42%	50%	44%	43%	47%	51%	43%	47%
Medium trust that my information will remain secure	45%	48%	48%	43%	49%	50%	46%	44%	51%	44%
Low trust that my information will remain secure	10%	11%	10%	7%	7%	7%	7%	5%	6%	9%

**2B. What level of trust do you have that ATMs will keep your personal/account information secure?**

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
<i>Base (n=)</i>	400	400	400	400	400	401	400	400	400	400
High trust that my information will remain secure	28%	25%	25%	33%	29%	23%	28%	30%	26%	25%
Medium trust that my information will remain secure	48%	55%	53%	54%	53%	61%	55%	54%	54%	50%
Low trust that my information will remain secure	24%	20%	22%	13%	18%	16%	17%	16%	20%	25%

**2C. What level of trust do you have that Gas Stations will keep your personal/account information secure?**

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
<i>Base (n=)</i>	400	400	400	400	400	401	400	400	400	400
High trust that my information will remain secure	7%	9%	12%	14%	8%	8%	8%	16%	9%	9%
Medium trust that my information will remain secure	46%	49%	51%	61%	48%	63%	58%	56%	52%	53%
Low trust that my information will remain secure	47%	42%	37%	25%	44%	29%	34%	28%	39%	38%

2D. What level of trust do you have that <u>Stores (in-person)</u> will keep your personal/account information secure?										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
High trust that my information will remain secure	20%	16%	17%	21%	15%	16%	18%	21%	19%	16%
Medium trust that my information will remain secure	62%	61%	61%	63%	67%	69%	65%	65%	62%	65%
Low trust that my information will remain secure	18%	23%	22%	16%	18%	15%	17%	14%	19%	19%

2E. What level of trust do you have that <u>Online Retailers</u> will keep your personal/account information secure?										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
High trust that my information will remain secure	14%	11%	13%	16%	13%	11%	14%	13%	15%	14%
Medium trust that my information will remain secure	66%	67%	59%	65%	65%	68%	65%	63%	64%	64%
Low trust that my information will remain secure	20%	22%	28%	19%	22%	21%	21%	24%	21%	22%

3. What steps or service(s) have you taken advantage of to prevent identity theft/fraud? (Select all that apply)										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
Check bank accounts/credit card transactions	76%	72%	75%	76%	79%	74%	78%	76%	76%	81%
Get email alerts on suspicious transactions	62%	61%	65%	50%	59%	54%	57%	59%	63%	56%
Check credit score	50%	49%	42%	48%	47%	46%	44%	43%	47%	48%
Daily credit monitoring service	25%	24%	21%	14%	17%	15%	14%	14%	22%	14%
Use a service that monitors illegal websites/black market	12%	14%	11%	6%	9%	12%	8%	10%	12%	8%
Have frozen my credit/cards	9%	16%	11%	11%	11%	9%	7%	11%	9%	9%
Other	3%	2%	1%	1%	2%	2%	2%	2%	2%	3%
None of the above	4%	6%	8%	8%	7%	7%	4%	8%	8%	5%

4. Have you been a victim of identity theft/fraud in the past 2 years, such as fraudulent credit card transactions, ATM use, tax refund theft, etc.?										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
Yes	31%	28%	28%	20%	28%	25%	18%	15%	22%	25%
No	69%	72%	72%	80%	72%	75%	82%	85%	78%	75%

5. What steps, if any, did you take to prevent identity fraud from happening to you again in the future? (Select all that apply)										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	124	112	113	80	112	99	71	63	89	97
Monitor credit /accounts myself	55%	57%	58%	62%	56%	61%	46%	55%	62%	50%
Froze or cancelled specific cards/accounts	51%	56%	56%	49%	50%	51%	66%	59%	65%	59%
Enrolled in a credit monitoring system	32%	31%	24%	15%	17%	23%	12%	18%	22%	24%
Sought advice from a financial institution	19%	12%	14%	15%	20%	18%	18%	26%	15%	20%
Froze my credit	14%	20%	21%	9%	11%	13%	13%	13%	3%	14%
Sought advice from family/friends	4%	5%	7%	3%	4%	4%	4%	8%	5%	6%
Other	1%	3%	4%	3%	5%	6%	4%	3%	4%	5%
Nothing, I did not change my behaviors	4%	3%	5%	12%	9%	6%	5%	5%	0%	4%

6. Do you have any credit cards that are <u>NOT</u> chip cards?										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
Yes	38%	36%	36%	50%	45%	42%	45%	44%	40%	47%
No	58%	61%	59%	45%	53%	55%	50%	52%	54%	48%
Don't know	4%	3%	5%	5%	2%	3%	5%	4%	6%	5%

7. In the past 3 months, have any of the stores where you have shopped <u>NOT</u> had an activated/working chip card reader?										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
Yes	78%	70%	71%	76%	75%	74%	82%	80%	77%	81%
No	16%	21%	17%	11%	13%	13%	8%	12%	13%	9%
Don't know	6%	9%	12%	13%	12%	13%	10%	8%	10%	10%

Respondent Profile

Gender										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
Male	48%	48%	48%	49%	48%	49%	49%	51%	48%	49%
Female	52%	52%	52%	51%	52%	51%	51%	49%	52%	51%

Age										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	400	400	400	400	400	401	400	400	400	400
18-34	27%	32%	31%	30%	29%	30%	31%	35%	29%	29%
35-44	16%	18%	17%	15%	15%	16%	16%	15%	17%	15%
45-54	17%	18%	18%	17%	18%	18%	17%	16%	18%	18%
55-64	16%	16%	16%	17%	18%	17%	17%	16%	17%	18%
65 or older	24%	16%	18%	21%	20%	19%	19%	18%	19%	20%

**Statistical Statement:**

The AAA Consumer Pulse™ Survey was conducted online among residents living in The Auto Club Group territory from September 28, 2016 – October 6, 2016. Approximately 400 residents in each state completed the survey. State results have a margin of error of ± 4.9 percentage points. Responses are weighted by gender and age to ensure reliable and accurate representation of the adult population (18+).