

V. CONSUMER VICTIMS – STATE-BY-STATE

The tables in this section show how the FTC’s enforcement under Section 13(b) has helped individual consumers in every U.S. state and territory in recent years.

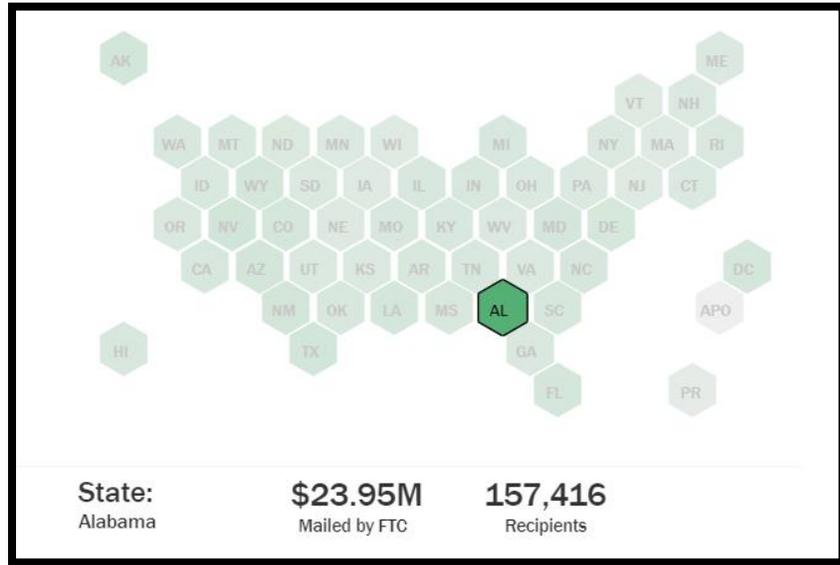
Methodology Notes:

- Refund data for each state was collected from this website:
https://public.tableau.com/app/profile/federal.trade.commission/viz/Refunds_15797958402020/RefundsbyCase
 - o The top five cases, as measured by the First Mailing amount, are shown in a bar graph on the right side of this page. Individual state data for each of these cases was collected from each individual state page, which can be accessed by clicking on each state, district, or territory shown in the map on this page.
 - o The refund data included in this report was captured on January 15, 2022.
 - o While most of the cases listed on this website were filed using Section 13(b), some of the cases included other legal theories as well.
- Fraud data for each state was collected from this website, based on Consumer Sentinel Network data:
<https://public.tableau.com/app/profile/federal.trade.commission/viz/FraudReports/FraudFacts>
 - o Individual state data was collected from each state page, which can be accessed by clicking on each state, district, or territory shown in the map on this page.
 - o The fraud data in this report was captured on March 2, 2022.
- Refund data reflects physical checks mailed by the FTC in the United States for any type of case in recent years.
- Electronic payments, international checks, or refunds administered by defendants or other federal agencies are not reflected because the FTC does not have State-specific geographic data for those refunds.⁴⁷
- The charts include over \$505 million in consumer redress that was principally made possible by the Department of Justice’s criminal forfeiture case against the owners of AMG Services. The FTC distributed the money as partial refunds to the *AMG Capital* victims prior to the Supreme Court’s decision. The fraud data does not include identity theft complaints.⁴⁸

⁴⁷ Fed. Trade Comm’n, *FTC Refunds to Consumers*, *supra* note 36.

⁴⁸ Fed. Trade Comm’n, *Fraud Reports*, *supra* note 46 (data collected from the State by State page).

ALABAMA



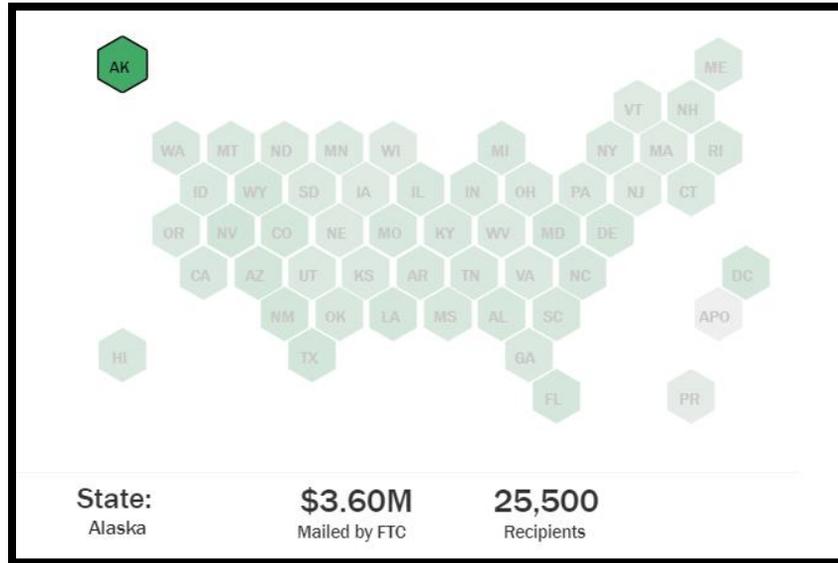
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$9,989,989	26,571
Herbalife	Multi-Level Marketing Scheme	\$1,166,592	1,475
Progressive Leasing	Rent to Own	\$2,835,383	34,492
Reckitt Benckiser	Anticompetitive Practices	\$1,659,212	1,367
University of Phoenix	Education/Job Opportunities	\$641,210	2,203

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	26,986	\$44,700,000	\$423
2020	22,892	\$27,800,000	\$261
2019	20,703	\$18,200,000	\$355
2018	17,655	\$10,000,000	\$311

ALASKA



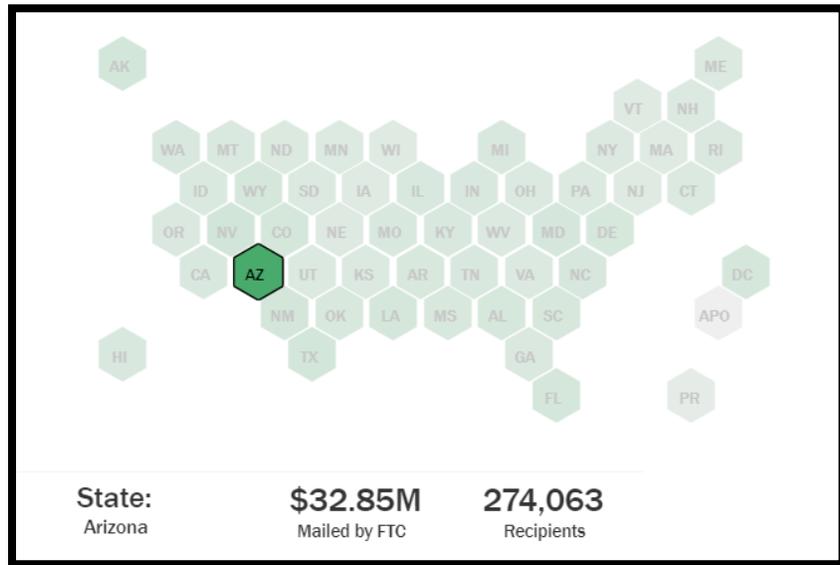
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,531,315	3,561
Herbalife	Multi-Level Marketing Scheme	\$166,746	260
Progressive Leasing	Rent to Own	\$454,389	4,423
Reckitt Benckiser	Anticompetitive Practices	\$52,347	54
University of Phoenix	Education/Job Opportunities	\$80,959	269

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	6,906	\$13,100,000	\$600
2020	4,363	\$ 5,800,000	\$500
2019	3,171	\$ 6,100,000	\$490
2018	2,685	\$ 3,700,000	\$491

ARIZONA



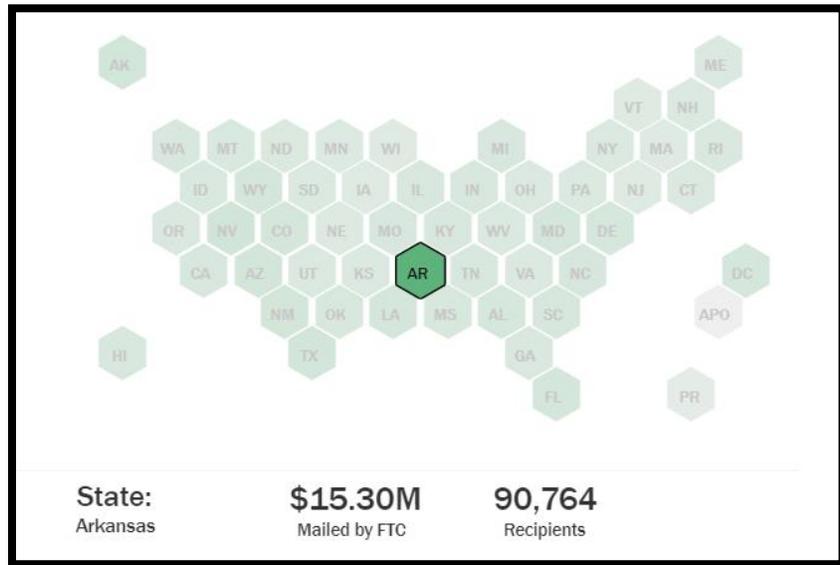
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$5,744,863	16,146
Herbalife	Multi-Level Marketing Scheme	\$4,136,530	5,924
Progressive Leasing	Rent to Own	\$5,805,743	66,728
Reckitt Benckiser	Anticompetitive Practices	\$831,778	896
University of Phoenix	Education/Job Opportunities	\$2,323,123	6,685

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	51,873	\$116,000,000	\$515
2020	43,849	\$ 70,700,000	\$356
2019	36,749	\$ 42,700,000	\$440
2018	31,653	\$ 30,100,000	\$399

ARKANSAS



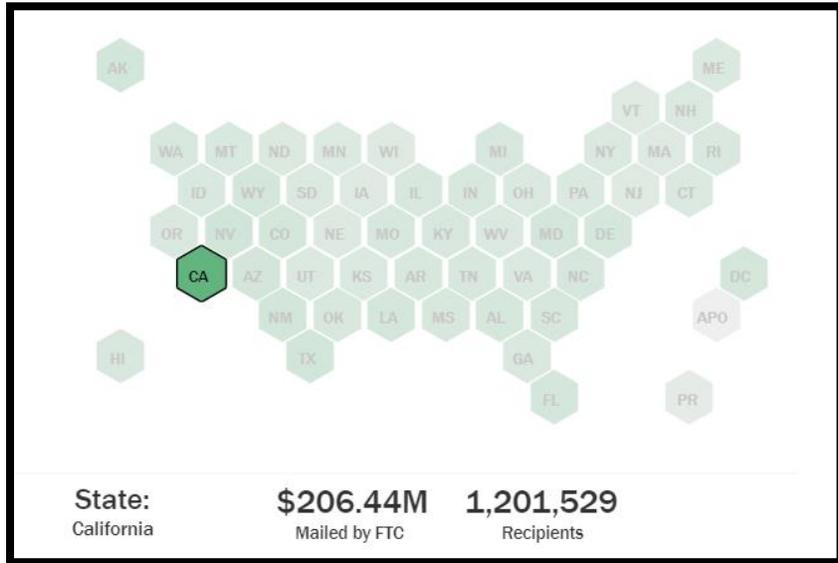
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$6,827,529	16,039
Herbalife	Multi-Level Marketing Scheme	\$1,191,298	1,596
Progressive Leasing	Rent to Own	\$1,954,439	22,872
Reckitt Benckiser	Anticompetitive Practices	\$642,013	601
University of Phoenix	Education/Job Opportunities	\$357,431	1,257

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	16,142	\$16,700,000	\$450
2020	12,765	\$14,400,000	\$286
2019	11,346	\$13,800,000	\$300
2018	9,589	\$ 5,200,000	\$360

CALIFORNIA



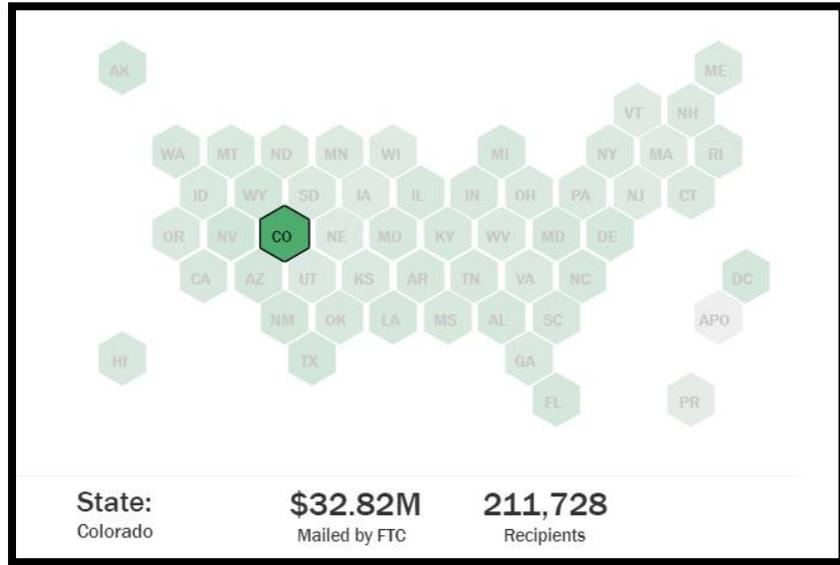
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$55,639,293	124,601
Herbalife	Multi-Level Marketing Scheme	\$49,540,840	57,781
Progressive Leasing	Rent to Own	\$13,388,936	168,225
Reckitt Benckiser	Anticompetitive Practices	\$4,102,735	4,548
University of Phoenix	Education/Job Opportunities	\$10,497,515	26,484

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	245,585	\$820,900,000	\$600
2020	210,975	\$423,400,000	\$400
2019	176,213	\$291,900,000	\$484
2018	130,146	\$176,500,000	\$400

COLORADO



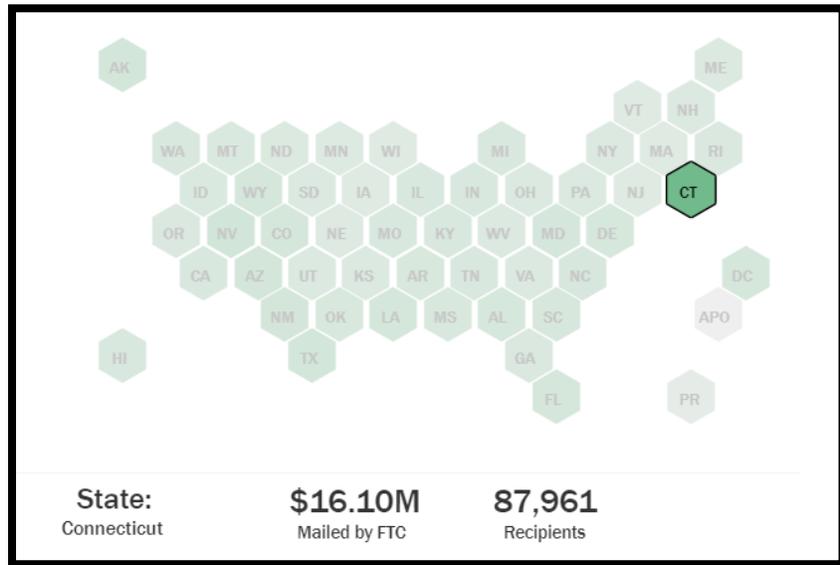
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$12,675,115	26,884
Herbalife	Multi-Level Marketing Scheme	\$2,854,047	3,859
Progressive Leasing	Rent to Own	\$2,730,349	31,726
Reckitt Benckiser	Anticompetitive Practices	\$530,482	474
University of Phoenix	Education/Job Opportunities	\$963,831	2,870

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	46,089	\$88,000,000	\$479
2020	37,085	\$53,500,000	\$350
2019	30,333	\$44,500,000	\$400
2018	24,749	\$25,700,000	\$350

CONNECTICUT



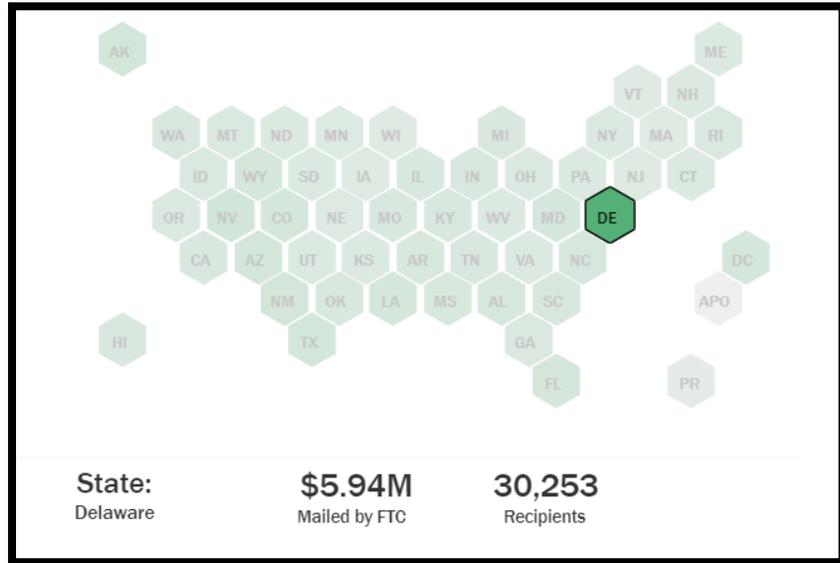
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$7,176,832	14,618
Herbalife	Multi-Level Marketing Scheme	\$1,504,444	1,970
Progressive Leasing	Rent to Own	\$1,472,408	17,946
Reckitt Benckiser	Anticompetitive Practices	\$1,139,271	859
University of Phoenix	Education/Job Opportunities	\$219,641	690

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	21,278	\$40,900,000	\$460
2020	19,396	\$25,000,000	\$280
2019	15,135	\$16,400,000	\$300
2018	12,304	\$ 8,600,000	\$303

DELAWARE



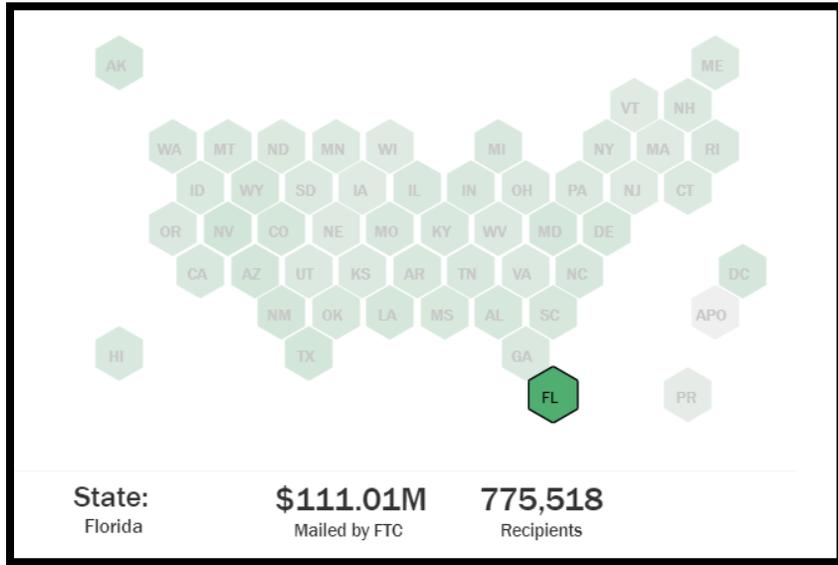
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,729,138	5,875
Herbalife	Multi-Level Marketing Scheme	\$593,162	983
Progressive Leasing	Rent to Own	\$589,883	6,777
Reckitt Benckiser	Anticompetitive Practices	\$252,902	226
University of Phoenix	Education/Job Opportunities	\$115,286	360

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	7,367	\$14,100,000	\$500
2020	6,956	\$ 9,300,000	\$400
2019	5,614	\$ 8,100,000	\$369
2018	4,189	\$ 2,600,000	\$300

FLORIDA



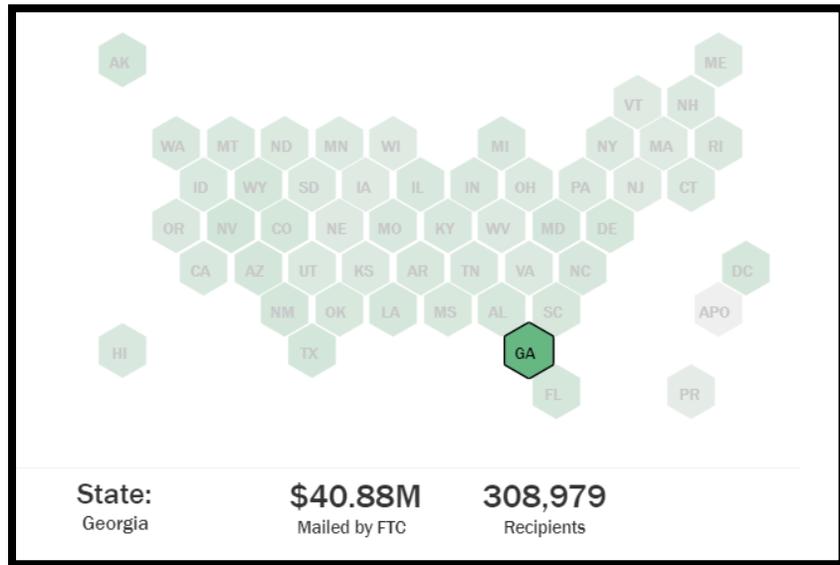
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$35,809,688	92,156
Herbalife	Multi-Level Marketing Scheme	\$13,716,064	20,996
Progressive Leasing	Rent to Own	\$13,147,380	161,806
Reckitt Benckiser	Anticompetitive Practices	\$3,781,711	3,461
University of Phoenix	Education/Job Opportunities	\$3,115,727	9,130

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	156,319	\$331,300,000	\$532
2020	137,168	\$208,000,000	\$376
2019	109,261	\$147,600,000	\$418
2018	88,546	\$ 86,100,000	\$396

GEORGIA



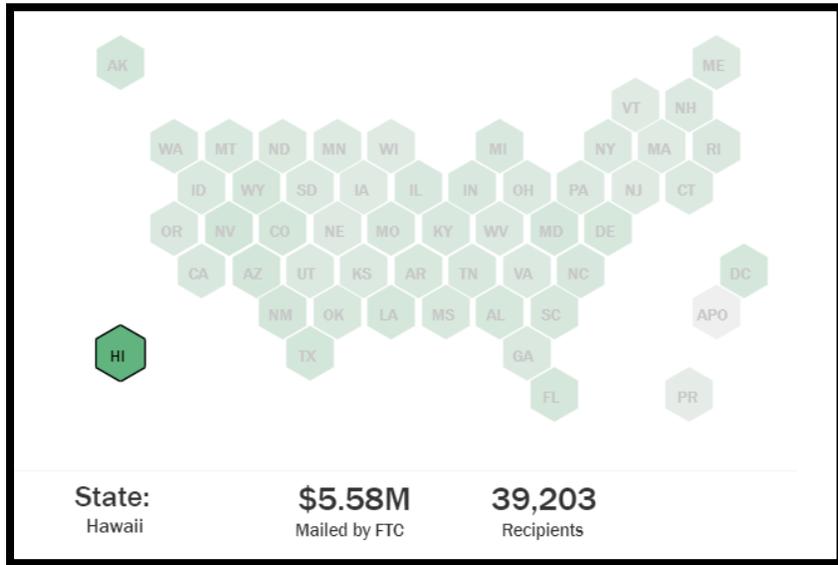
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$3,618,365	9,050
Herbalife	Multi-Level Marketing Scheme	\$4,011,384	4,764
Progressive Leasing	Rent to Own	\$8,042,717	95,659
Reckitt Benckiser	Anticompetitive Practices	\$1,482,409	1,460
University of Phoenix	Education/Job Opportunities	\$2,337,279	7,676

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	65,977	\$113,000,000	\$500
2020	58,454	\$ 73,900,000	\$300
2019	45,667	\$ 48,600,000	\$340
2018	38,400	\$ 32,700,000	\$316

HAWAII



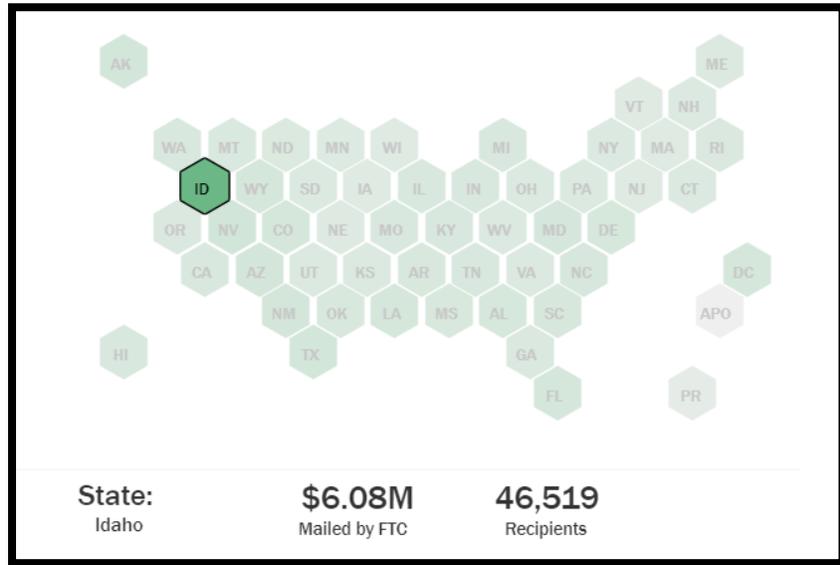
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,570,027	3,809
Herbalife	Multi-Level Marketing Scheme	\$290,581	443
Progressive Leasing	Rent to Own	\$152,797	1,922
Reckitt Benckiser	Anticompetitive Practices	\$81,796	69
University of Phoenix	Education/Job Opportunities	\$599,704	1,568

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	9,193	\$22,500,000	\$620
2020	7,593	\$15,900,000	\$358
2019	5,461	\$ 7,800,000	\$500
2018	4,338	\$ 6,000,000	\$400

IDAHO



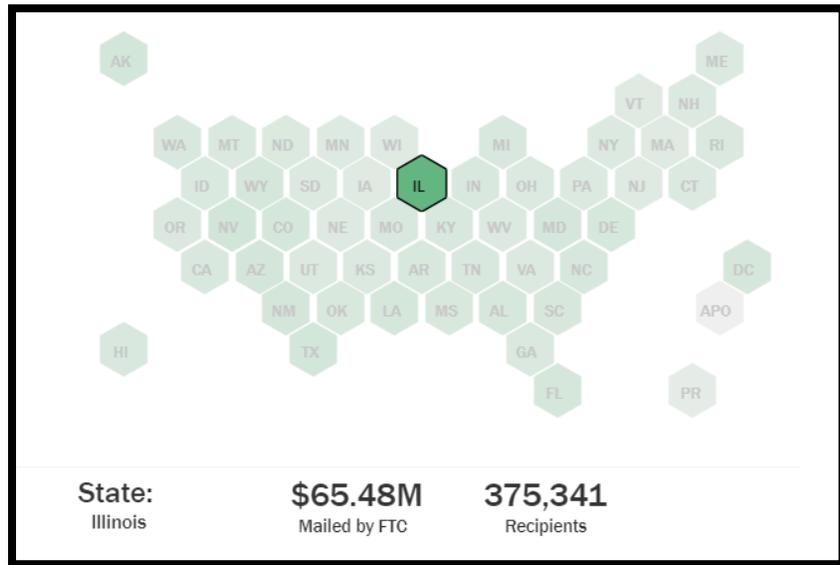
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,626,136	4,374
Herbalife	Multi-Level Marketing Scheme	\$490,742	804
Progressive Leasing	Rent to Own	\$489,810	6,316
Reckitt Benckiser	Anticompetitive Practices	\$127,413	129
University of Phoenix	Education/Job Opportunities	\$322,602	1,006

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	10,786	\$16,900,000	\$396
2020	8,567	\$10,500,000	\$287
2019	7,457	\$ 9,500,000	\$400
2018	6,570	\$ 5,400,000	\$400

ILLINOIS



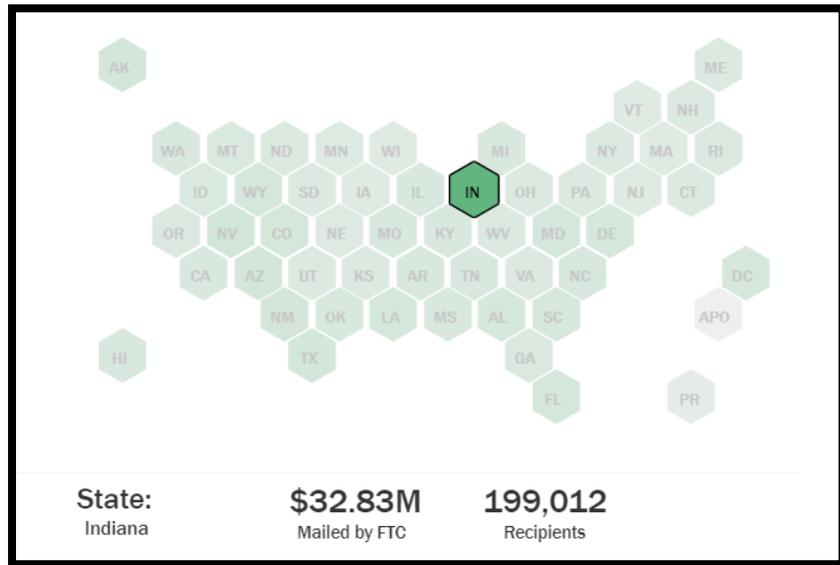
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$20,542,511	46,201
Herbalife	Multi-Level Marketing Scheme	\$9,793,850	10,612
Progressive Leasing	Rent to Own	\$6,338,795	69,951
Reckitt Benckiser	Anticompetitive Practices	\$1,339,150	1,381
University of Phoenix	Education/Job Opportunities	\$1,302,162	4,180

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	78,280	\$129,000,000	\$450
2020	65,272	\$ 97,000,000	\$279
2019	51,783	\$ 55,300,000	\$300
2018	40,115	\$ 30,500,000	\$300

INDIANA



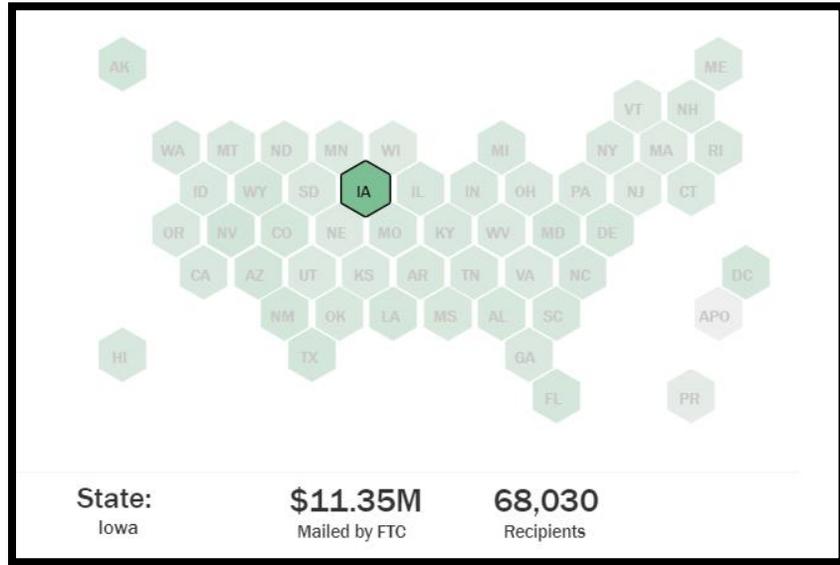
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$15,037,087	36,062
Herbalife	Multi-Level Marketing Scheme	\$1,807,531	2,509
Progressive Leasing	Rent to Own	\$3,665,576	41,361
Reckitt Benckiser	Anticompetitive Practices	\$1,136,707	991
University of Phoenix	Education/Job Opportunities	\$568,906	1,956

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	39,621	\$46,900,000	\$400
2020	32,008	\$32,700,000	\$235
2019	26,111	\$21,200,000	\$320
2018	21,969	\$17,400,000	\$350

IOWA



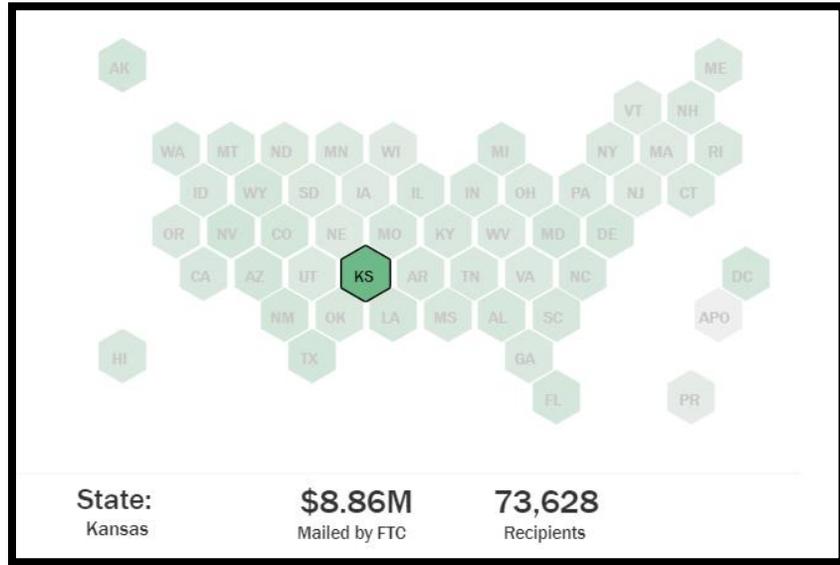
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$4,342,175	10,651
Herbalife	Multi-Level Marketing Scheme	\$1,021,229	1,670
Progressive Leasing	Rent to Own	\$664,446	8,624
Reckitt Benckiser	Anticompetitive Practices	\$136,600	163
University of Phoenix	Education/Job Opportunities	\$243,872	795

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	14,643	\$21,200,000	\$379
2020	12,813	\$17,400,000	\$250
2019	11,893	\$11,700,000	\$311
2018	9,947	\$ 7,400,000	\$370

KANSAS



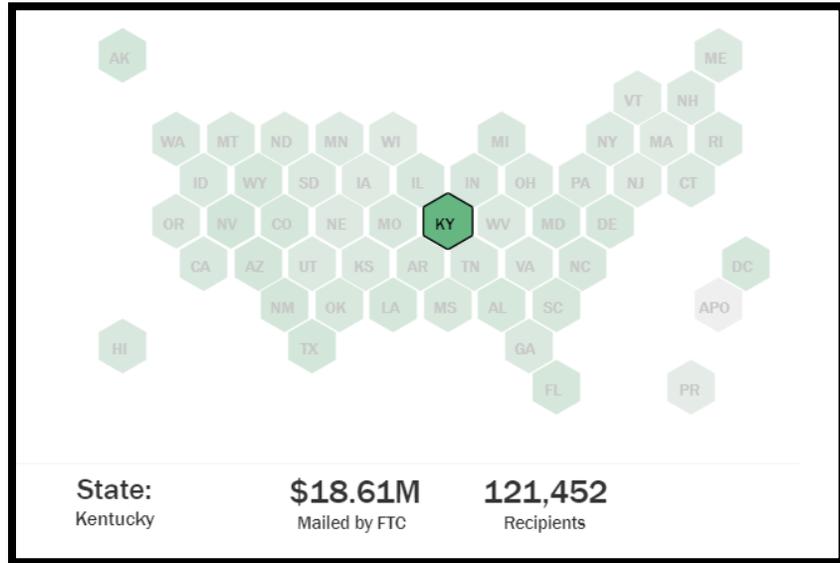
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$555,978	1,601
Herbalife	Multi-Level Marketing Scheme	\$1,623,426	2,390
Progressive Leasing	Rent to Own	\$812,681	10,238
Reckitt Benckiser	Anticompetitive Practices	\$178,370	210
University of Phoenix	Education/Job Opportunities	\$236,911	792

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	16,940	\$19,900,000	\$429
2020	14,428	\$15,100,000	\$250
2019	12,311	\$13,100,000	\$329
2018	10,865	\$ 9,900,000	\$354

KENTUCKY



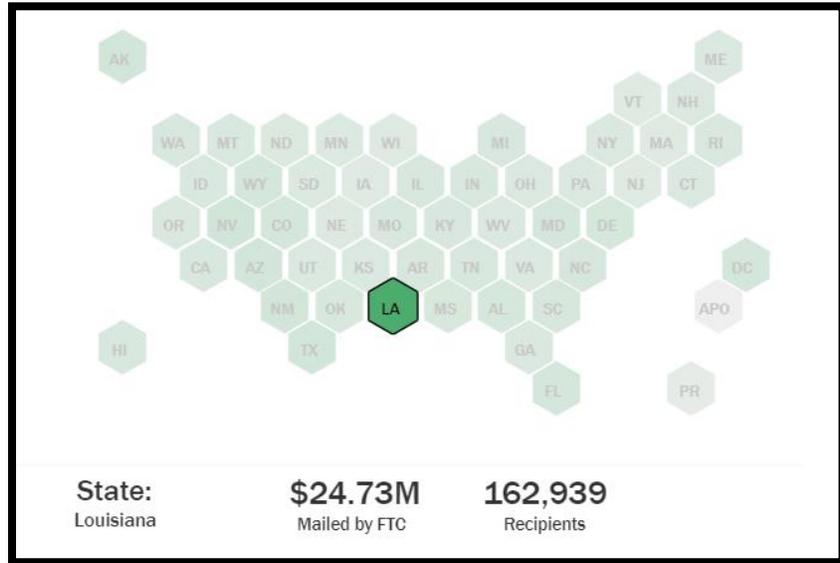
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$7,417,783	19,211
Herbalife	Multi-Level Marketing Scheme	\$460,954	698
Progressive Leasing	Rent to Own	\$2,620,039	30,981
Reckitt Benckiser	Anticompetitive Practices	\$1,789,367	1,458
University of Phoenix	Education/Job Opportunities	\$406,850	1,341

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	16,940	\$19,900,000	\$429
2020	21,796	\$16,400,000	\$208
2019	18,136	\$14,500,000	\$300
2018	14,894	\$10,400,000	\$300

LOUISIANA



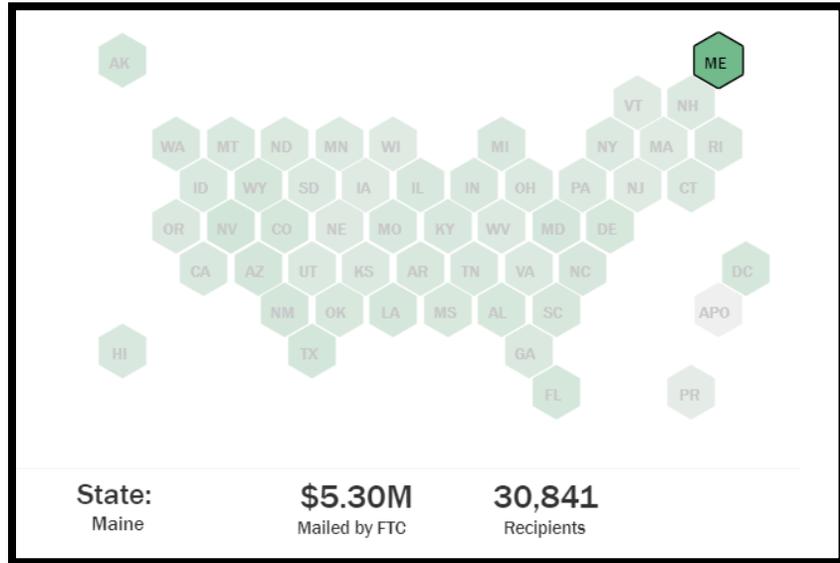
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$11,249,399	28,632
Herbalife	Multi-Level Marketing Scheme	\$688,857	1,153
Progressive Leasing	Rent to Own	\$3,204,123	35,791
Reckitt Benckiser	Anticompetitive Practices	\$1,078,912	876
University of Phoenix	Education/Job Opportunities	\$829,336	2,695

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	23,404	\$30,000,000	\$422
2020	19,748	\$22,100,000	\$300
2019	16,139	\$15,600,000	\$380
2018	14,477	\$28,900,000	\$371

MAINE



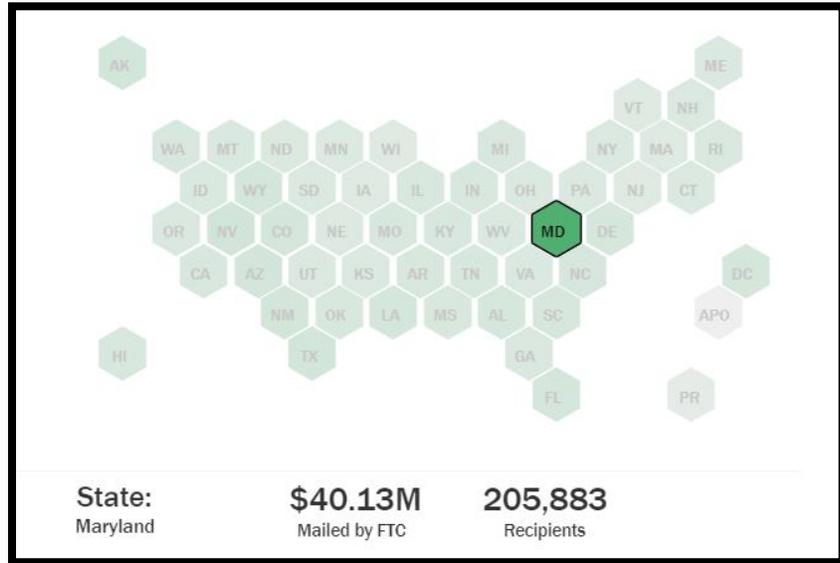
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,161,523	5,030
Herbalife	Multi-Level Marketing Scheme	\$130,720	227
Progressive Leasing	Rent to Own	\$362,008	4,619
Reckitt Benckiser	Anticompetitive Practices	\$917,029	677
University of Phoenix	Education/Job Opportunities	\$89,999	309

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	8,397	\$9,700,000	\$400
2020	6,495	\$6,000,000	\$219
2019	5,209	\$3,500,000	\$251
2018	4,524	\$2,600,000	\$349

MARYLAND



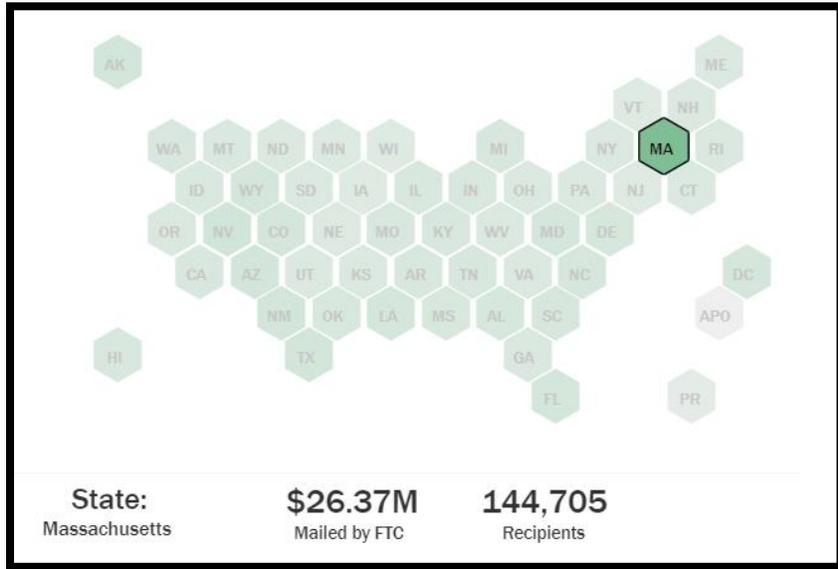
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$17,165,972	32,300
Herbalife	Multi-Level Marketing Scheme	\$2,754,781	4,026
Progressive Leasing	Rent to Own	\$4,127,092	45,624
Reckitt Benckiser	Anticompetitive Practices	\$2,815,790	2,208
University of Phoenix	Education/Job Opportunities	\$823,172	2,426

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	45,832	\$94,000,000	\$518
2020	41,956	\$57,400,000	\$318
2019	31,427	\$40,300,000	\$407
2018	24,707	\$18,500,000	\$344

MASSACHUSETTS



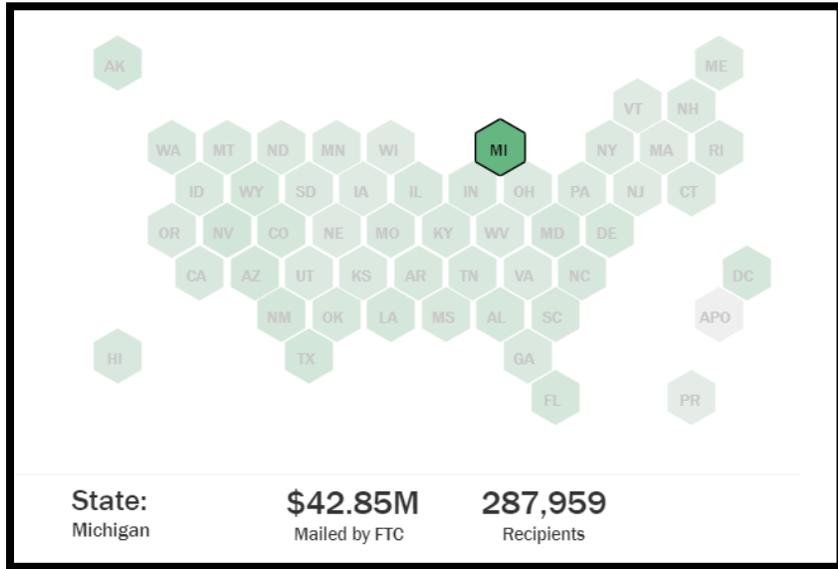
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$9,813,160	20,549
Herbalife	Multi-Level Marketing Scheme	\$1,953,679	2,912
Progressive Leasing	Rent to Own	\$2,244,142	25,379
Reckitt Benckiser	Anticompetitive Practices	\$2,680,258	1,995
University of Phoenix	Education/Job Opportunities	\$292,496	914

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	44,020	\$91,300,000	\$500
2020	35,356	\$42,600,000	\$272
2019	27,304	\$26,100,000	\$289
2018	22,434	\$19,900,000	\$338

MICHIGAN



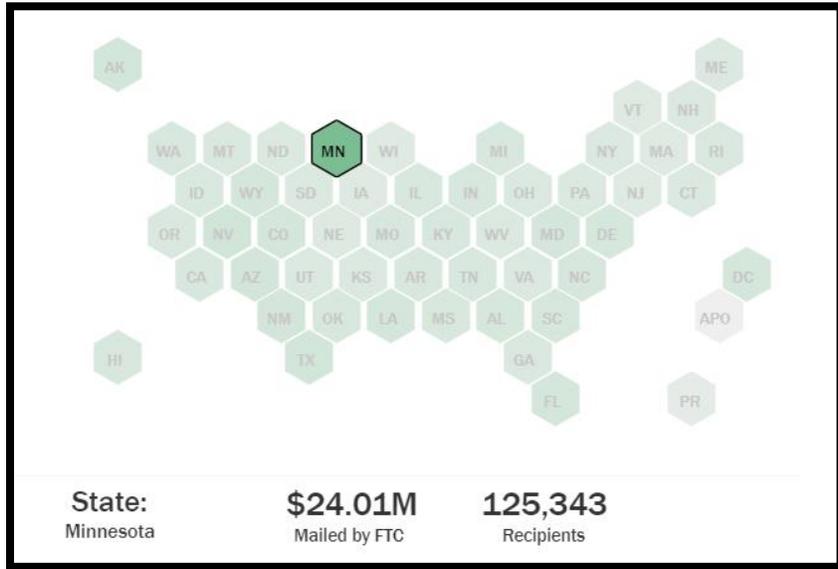
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$15,808,053	39,462
Herbalife	Multi-Level Marketing Scheme	\$2,866,010	4,806
Progressive Leasing	Rent to Own	\$7,249,830	73,982
Reckitt Benckiser	Anticompetitive Practices	\$2,002,457	1,671
University of Phoenix	Education/Job Opportunities	\$1,298,978	4,221

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	58,709	\$83,300,000	\$400
2020	51,649	\$58,900,000	\$250
2019	40,550	\$38,600,000	\$300
2018	32,796	\$24,500,000	\$299

MINNESOTA



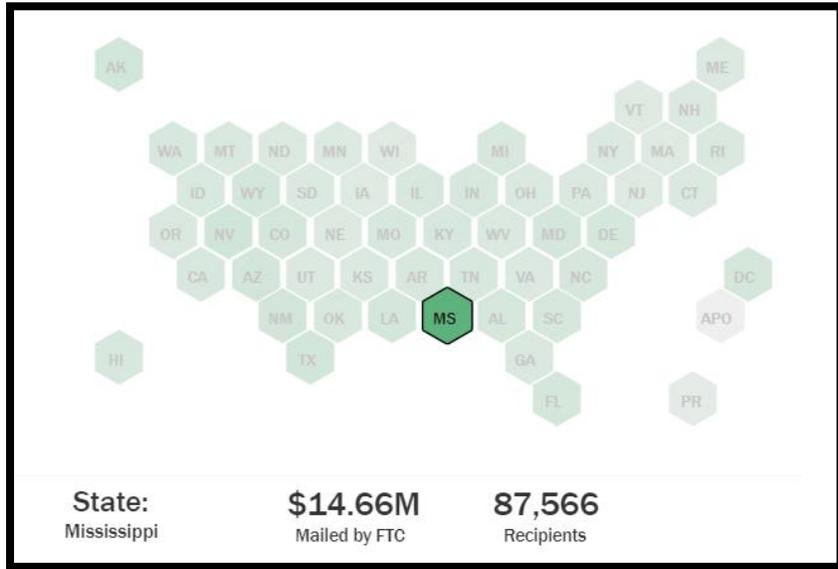
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$8,219,423	18,511
Herbalife	Multi-Level Marketing Scheme	\$4,541,396	7,257
Progressive Leasing	Rent to Own	\$37,979	449
Reckitt Benckiser	Anticompetitive Practices	\$492,379	455
University of Phoenix	Education/Job Opportunities	\$342,795	1,080

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	33,234	\$60,300,000	\$482
2020	29,428	\$39,200,000	\$300
2019	24,092	\$29,100,000	\$385
2018	19,749	\$15,800,000	\$360

MISSISSIPPI



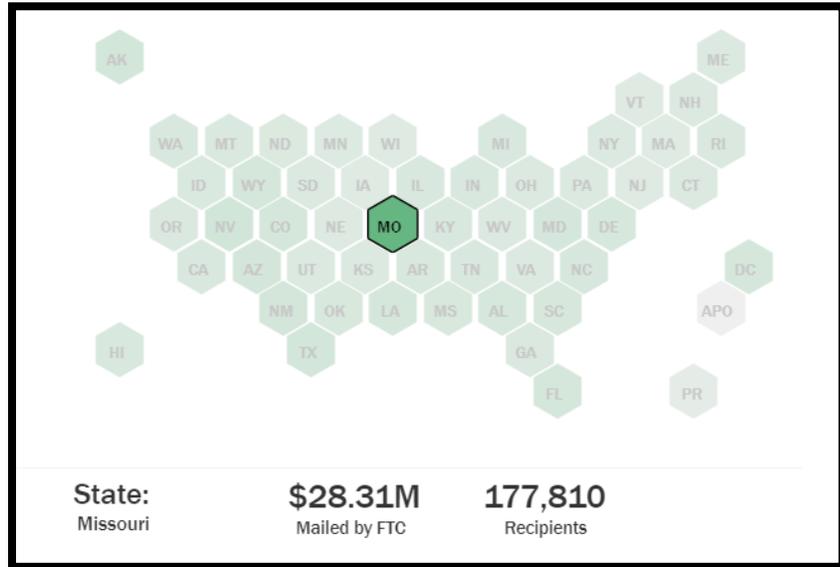
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$6,366,205	17,131
Herbalife	Multi-Level Marketing Scheme	\$549,189	866
Progressive Leasing	Rent to Own	\$1,757,639	20,361
Reckitt Benckiser	Anticompetitive Practices	\$1,088,313	884
University of Phoenix	Education/Job Opportunities	\$398,747	1,496

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	13,952	\$23,400,000	\$400
2020	12,799	\$11,400,000	\$210
2019	10,562	\$ 9,900,000	\$315
2018	9,274	\$ 8,100,000	\$326

MISSOURI



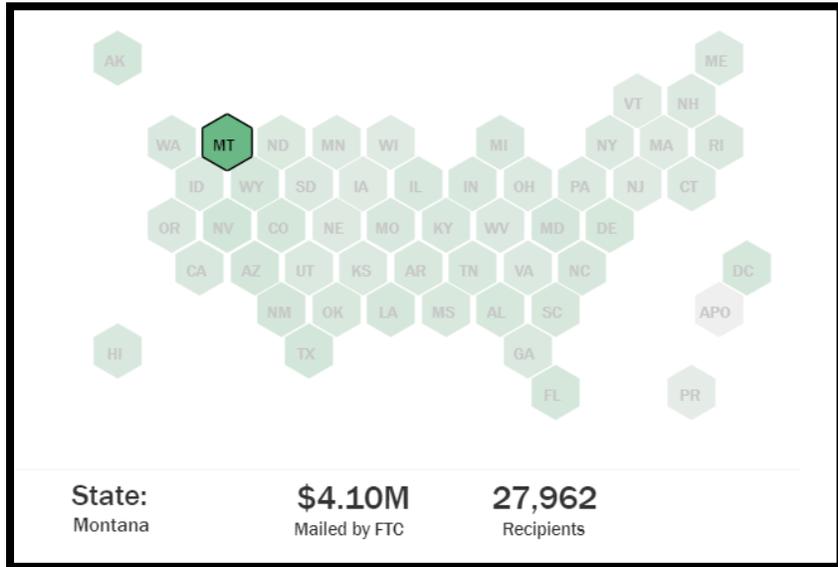
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$12,640,456	29,885
Herbalife	Multi-Level Marketing Scheme	\$1,298,676	2,240
Progressive Leasing	Rent to Own	\$2,150,394	25,976
Reckitt Benckiser	Anticompetitive Practices	\$663,165	652
University of Phoenix	Education/Job Opportunities	\$642,070	2,096

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	39,182	\$52,300,000	\$361
2020	33,327	\$41,500,000	\$229
2019	27,703	\$30,500,000	\$300
2018	22,608	\$19,400,000	\$300

MONTANA



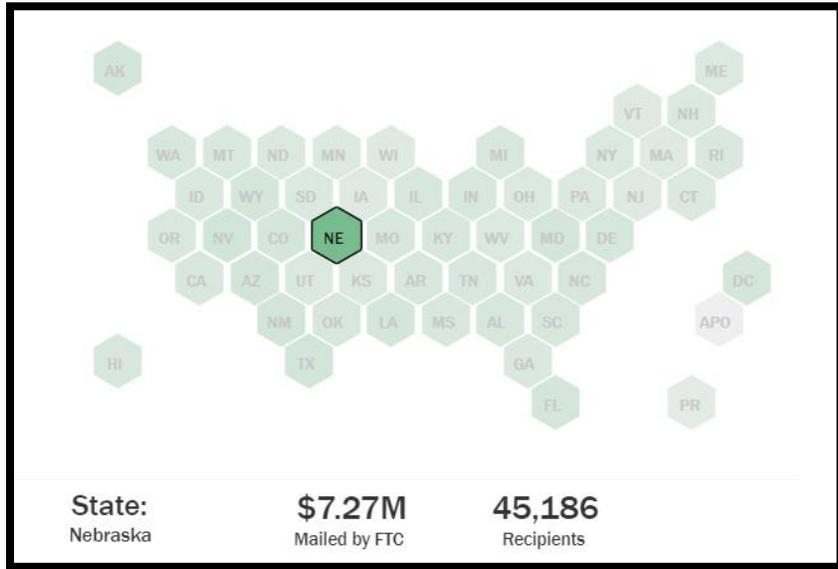
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,374,987	3,424
Herbalife	Multi-Level Marketing Scheme	\$243,920	383
Progressive Leasing	Rent to Own	\$195,356	2,299
Reckitt Benckiser	Anticompetitive Practices	\$88,491	82
University of Phoenix	Education/Job Opportunities	\$131,490	421

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	6,712	\$ 9,600,000	\$436
2020	5,767	\$ 5,800,000	\$297
2019	4,707	\$ 3,900,000	\$300
2018	4,605	\$ 2,800,000	\$398

NEBRASKA



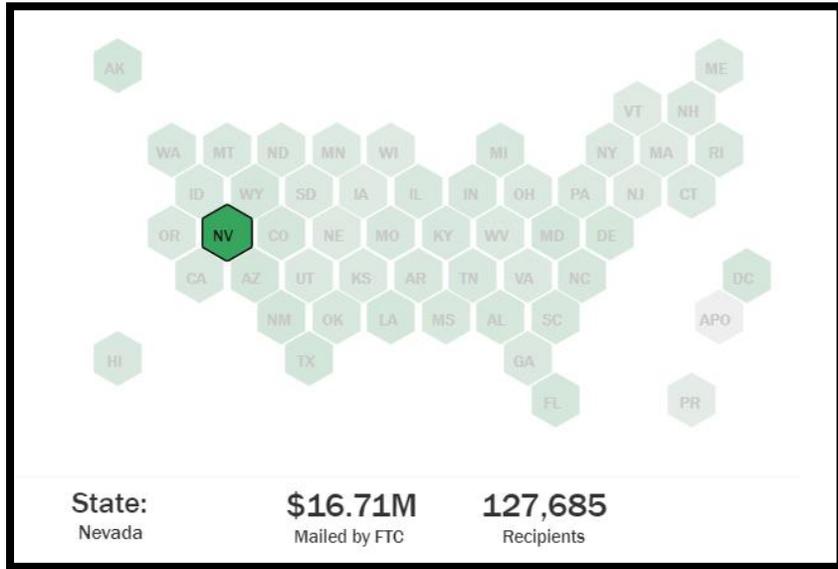
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,720,261	6,709
Herbalife	Multi-Level Marketing Scheme	\$869,393	987
Progressive Leasing	Rent to Own	\$367,599	4,536
Reckitt Benckiser	Anticompetitive Practices	\$97,928	90
University of Phoenix	Education/Job Opportunities	\$125,102	389

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	10,242	\$14,300,000	\$450
2020	9,072	\$13,300,000	\$262
2019	7,438	\$ 6,500,000	\$358
2018	6,123	\$ 4,900,000	\$337

NEVADA



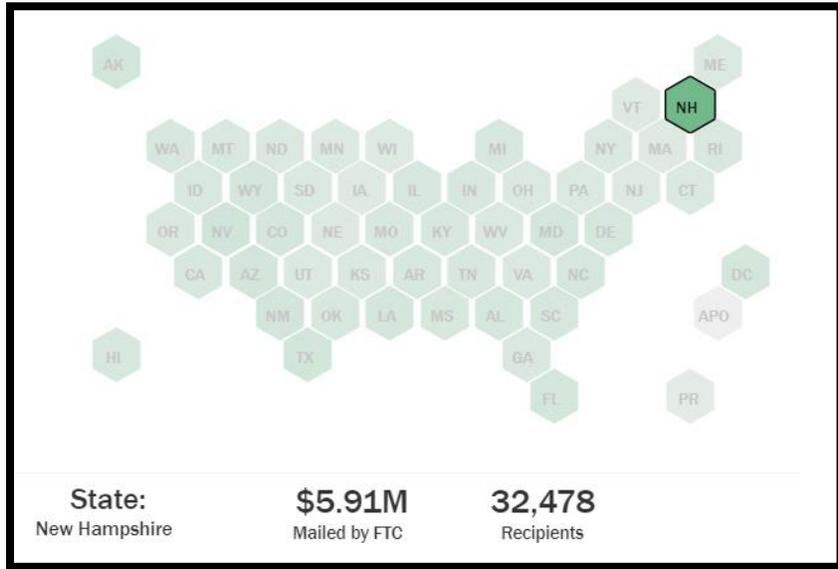
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$3,342,319	9,189
Herbalife	Multi-Level Marketing Scheme	\$2,765,941	3,112
Progressive Leasing	Rent to Own	\$2,289,302	26,547
Reckitt Benckiser	Anticompetitive Practices	\$412,969	467
University of Phoenix	Education/Job Opportunities	\$981,141	2,772

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	24,729	\$69,600,000	\$616
2020	21,873	\$38,100,000	\$400
2019	19,023	\$27,400,000	\$500
2018	14,330	\$11,900,000	\$429

NEW HAMPSHIRE



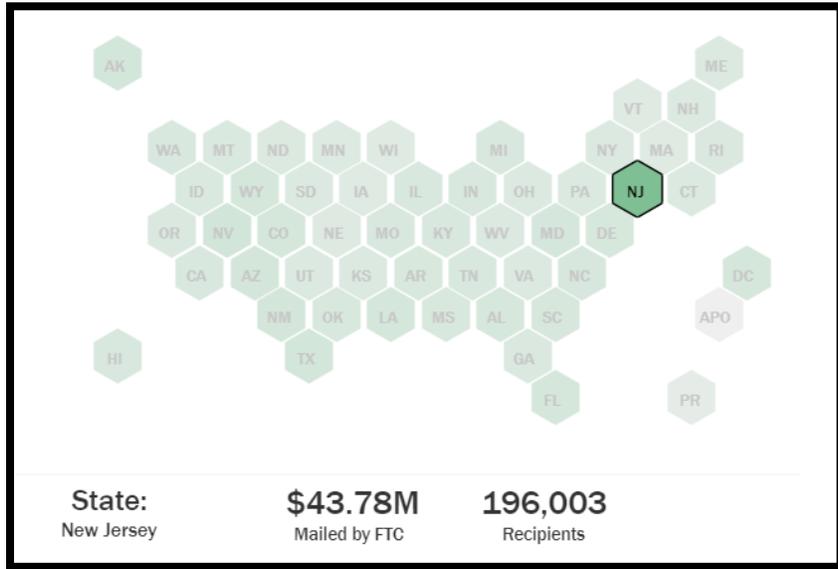
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,406,005	5,140
Herbalife	Multi-Level Marketing Scheme	\$316,991	519
Progressive Leasing	Rent to Own	\$442,128	4,969
Reckitt Benckiser	Anticompetitive Practices	\$777,544	586
University of Phoenix	Education/Job Opportunities	\$77,933	265

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	9,299	\$13,700,000	\$450
2020	7,521	\$ 6,700,000	\$234
2019	6,149	\$ 5,300,000	\$263
2018	4,883	\$ 3,900,000	\$300

NEW JERSEY



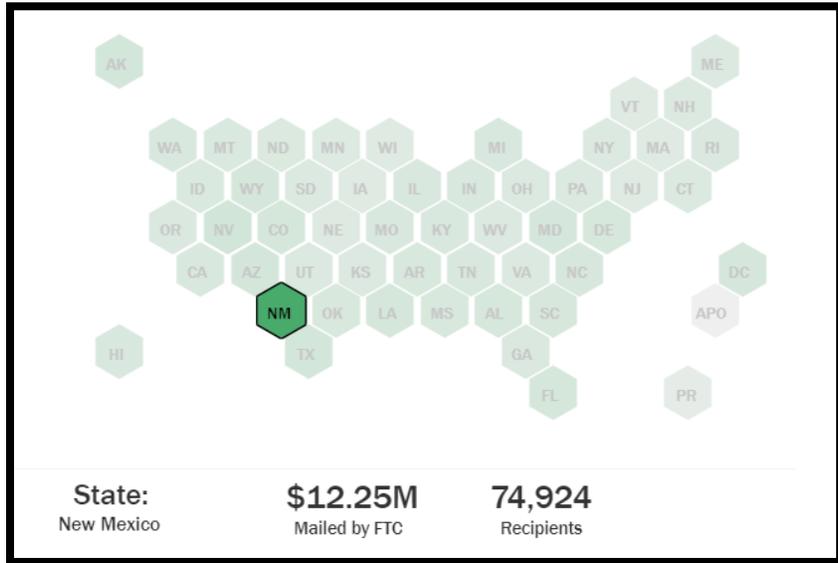
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$19,370,881	37,186
Herbalife	Multi-Level Marketing Scheme	\$6,652,164	7,744
Progressive Leasing	Rent to Own	\$125,852	1,495
Reckitt Benckiser	Anticompetitive Practices	\$1,693,149	1,434
University of Phoenix	Education/Job Opportunities	\$830,011	2,501

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	54,494	\$122,200,000	\$508
2020	48,384	\$ 73,300,000	\$315
2019	38,024	\$ 51,000,000	\$390
2018	30,004	\$ 34,400,000	\$356

NEW MEXICO



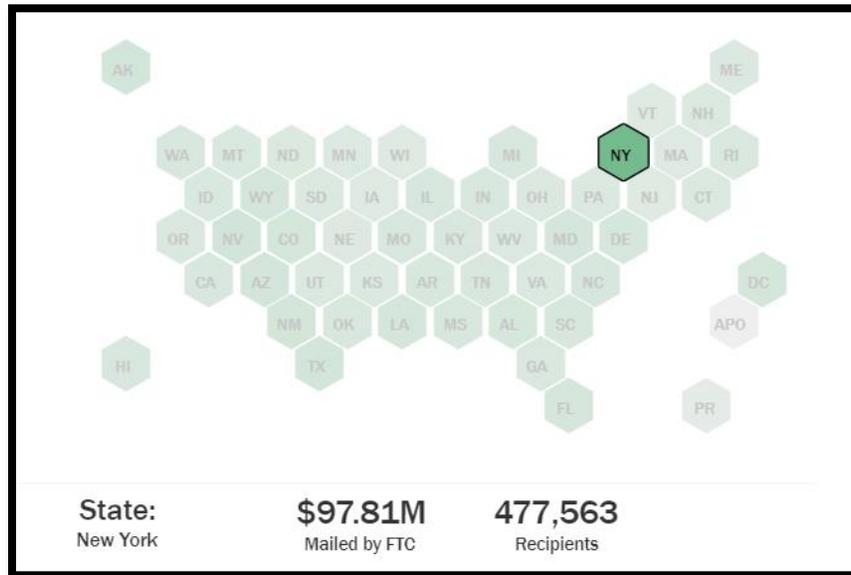
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$3,479,111	8,103
Herbalife	Multi-Level Marketing Scheme	\$2,991,621	4,149
Progressive Leasing	Rent to Own	\$1,541,041	18,292
Reckitt Benckiser	Anticompetitive Practices	\$299,266	274
University of Phoenix	Education/Job Opportunities	\$360,562	1,017

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	13,773	\$23,200,000	\$500
2020	12,165	\$25,100,000	\$409
2019	9,194	\$14,100,000	\$500
2018	8,031	\$10,500,000	\$400

NEW YORK



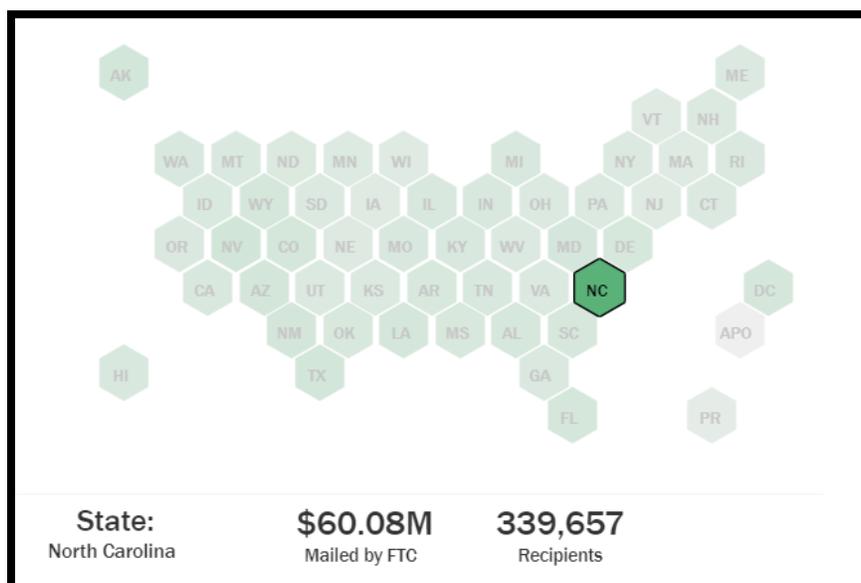
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$39,912,503	76,212
Herbalife	Multi-Level Marketing Scheme	\$15,078,040	15,722
Progressive Leasing	Rent to Own	\$7,785,361	92,006
Reckitt Benckiser	Anticompetitive Practices	\$3,764,084	3,037
University of Phoenix	Education/Job Opportunities	\$1,206,115	3,784

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	123,684	\$280,900,000	\$500
2020	109,037	\$174,200,000	\$300
2019	88,565	\$123,200,000	\$371
2018	66,771	\$ 67,700,000	\$321

NORTH CAROLINA



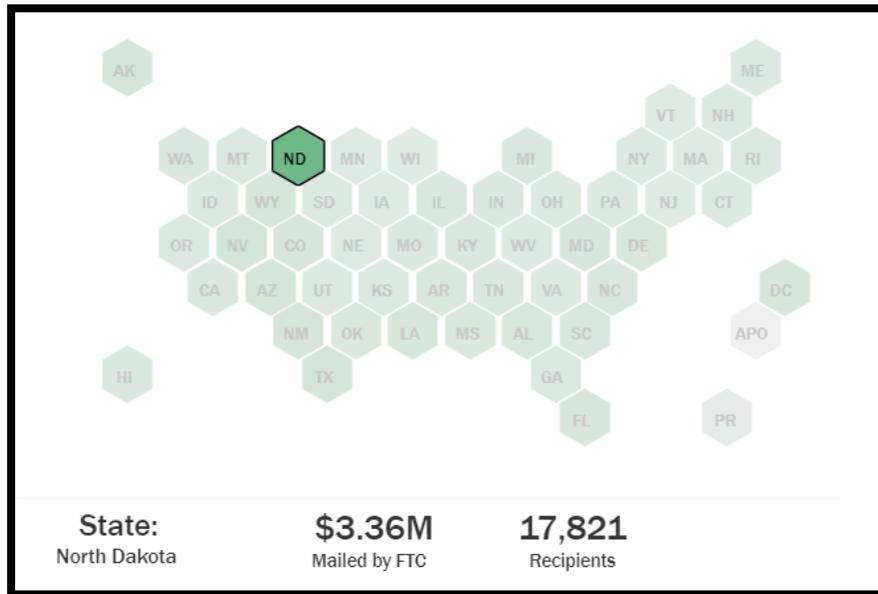
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$26,487,286	64,100
Herbalife	Multi-Level Marketing Scheme	\$4,721,854	6,340
Progressive Leasing	Rent to Own	\$7,250,504	88,477
Reckitt Benckiser	Anticompetitive Practices	\$2,097,785	1,872
University of Phoenix	Education/Job Opportunities	\$1,560,845	5,077

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	64,517	\$93,000,000	\$446
2020	56,765	\$74,200,000	\$278
2019	47,410	\$45,300,000	\$350
2018	39,279	\$30,400,000	\$312

NORTH DAKOTA



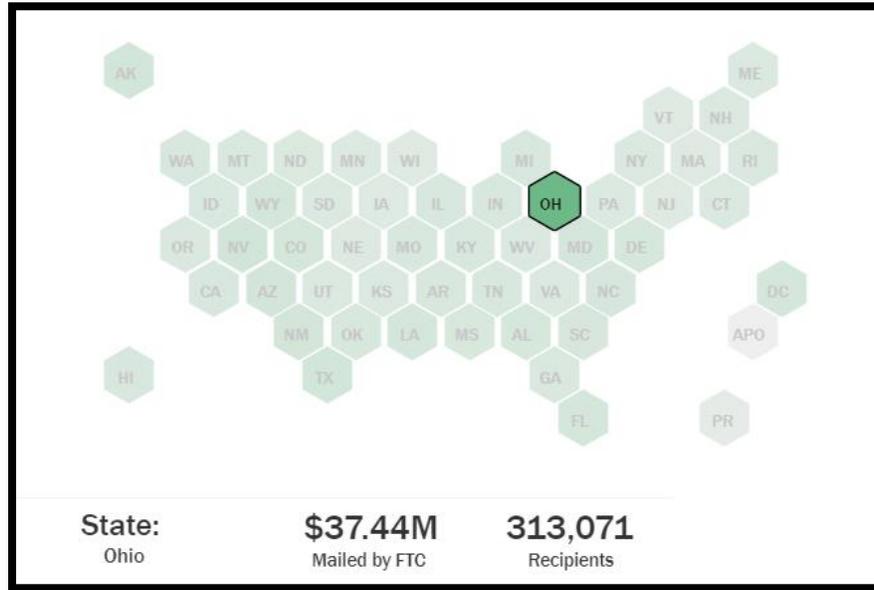
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,097,267	2,396
Herbalife	Multi-Level Marketing Scheme	\$648,237	988
Progressive Leasing	Rent to Own	\$175,774	1,870
Reckitt Benckiser	Anticompetitive Practices	\$127,341	93
University of Phoenix	Education/Job Opportunities	\$52,754	184

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	3,309	\$8,900,000	\$440
2020	2,743	\$3,200,000	\$359
2019	2,268	\$3,300,000	\$411
2018	1,860	\$2,400,000	\$484

OHIO



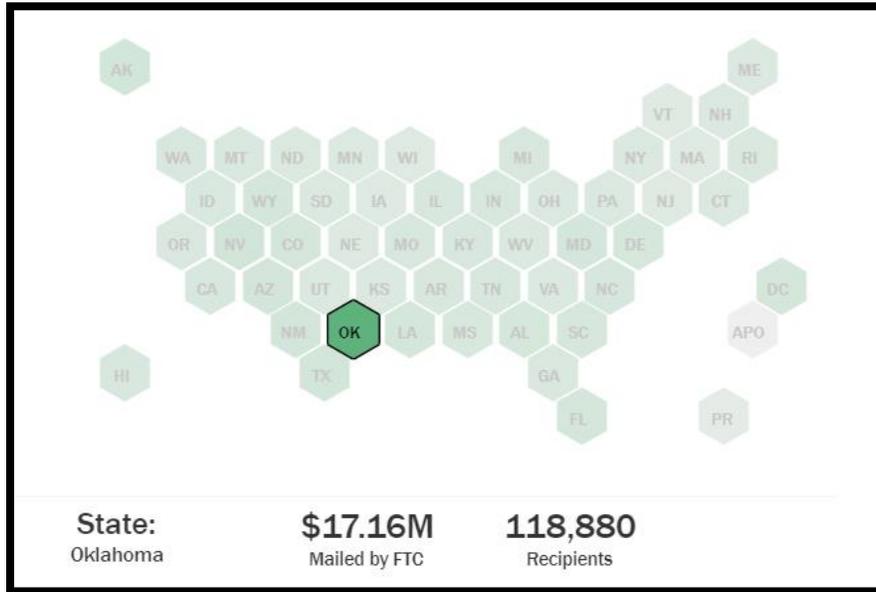
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,303,878	9,193
Herbalife	Multi-Level Marketing Scheme	\$2,123,253	3,798
Progressive Leasing	Rent to Own	\$7,032,168	88,785
Reckitt Benckiser	Anticompetitive Practices	\$3,381,668	2,823
University of Phoenix	Education/Job Opportunities	\$1,586,186	5,171

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	69,970	\$86,300,000	\$375
2020	60,802	\$59,400,000	\$222
2019	51,014	\$42,700,000	\$299
2018	40,712	\$27,700,000	\$300

OKLAHOMA



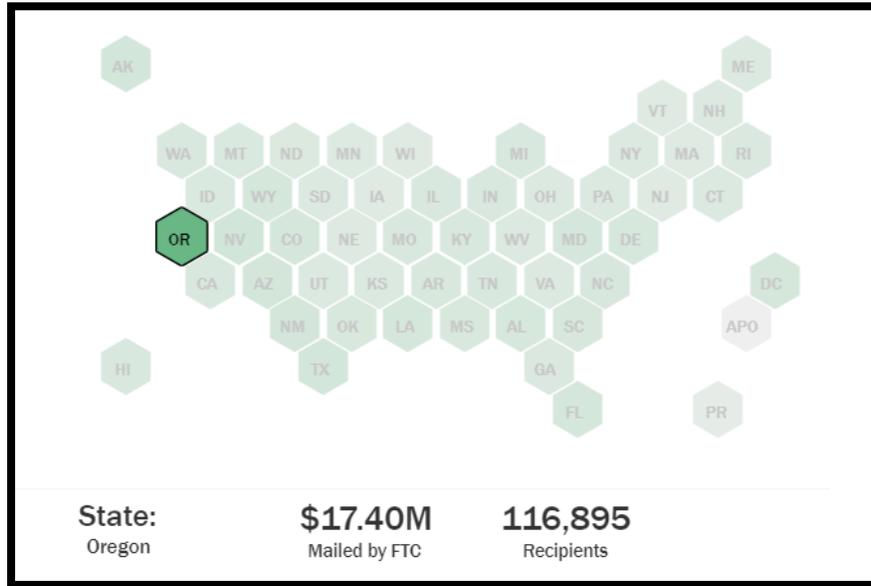
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$4,707,498	14,621
Herbalife	Multi-Level Marketing Scheme	\$3,196,760	5,166
Progressive Leasing	Rent to Own	\$2,116,703	24,558
Reckitt Benckiser	Anticompetitive Practices	\$613,916	510
University of Phoenix	Education/Job Opportunities	\$442,266	1,442

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	22,036	\$26,900,000	\$410
2020	16,925	\$19,700,000	\$260
2019	14,529	\$17,800,000	\$362
2018	11,812	\$11,000,000	\$300

OREGON



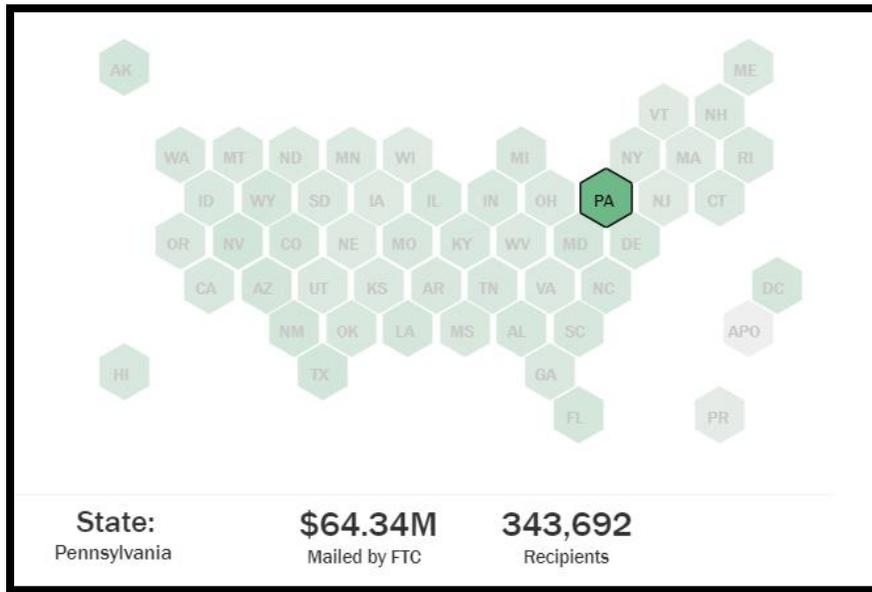
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$5,295,550	12,571
Herbalife	Multi-Level Marketing Scheme	\$2,142,709	2,745
Progressive Leasing	Rent to Own	\$1,212,203	14,827
Reckitt Benckiser	Anticompetitive Practices	\$405,277	454
University of Phoenix	Education/Job Opportunities	\$511,148	1,623

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	30,950	\$65,400,000	\$500
2020	26,808	\$36,100,000	\$300
2019	23,539	\$23,300,000	\$349
2018	17,723	\$11,900,000	\$346

PENNSYLVANIA



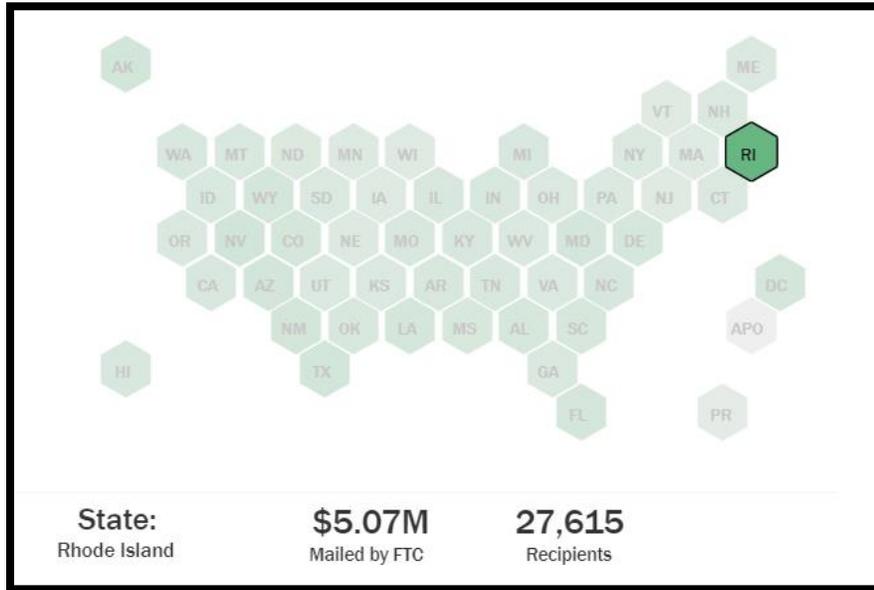
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$28,901,271	57,201
Herbalife	Multi-Level Marketing Scheme	\$2,908,192	4,488
Progressive Leasing	Rent to Own	\$5,999,606	72,124
Reckitt Benckiser	Anticompetitive Practices	\$3,502,172	2,733
University of Phoenix	Education/Job Opportunities	\$1,536,125	4,648

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	79,187	\$120,900,000	\$400
2020	71,756	\$ 78,200,000	\$256
2019	56,949	\$ 55,700,000	\$300
2018	43,906	\$ 33,700,000	\$300

RHODE ISLAND



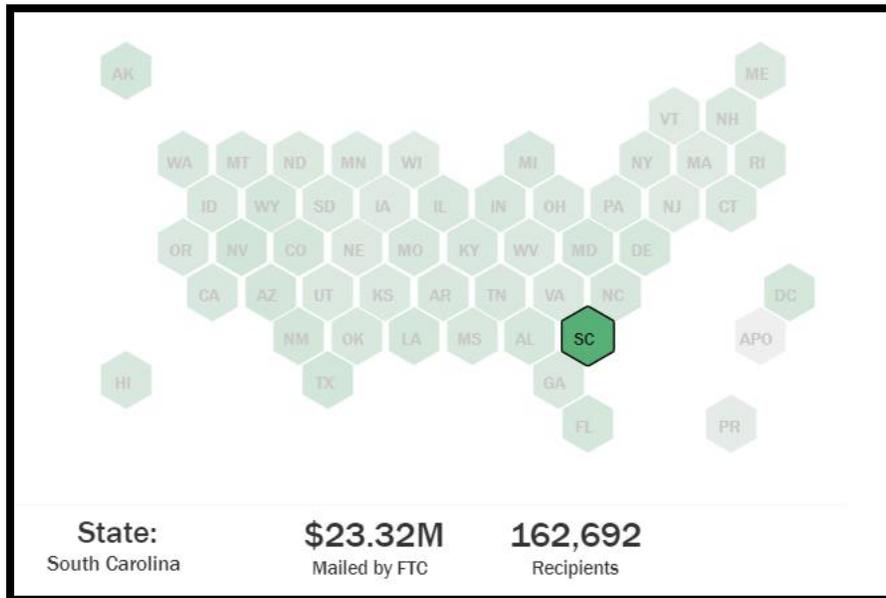
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,376,533	3,342
Herbalife	Multi-Level Marketing Scheme	\$1,018,746	1,459
Progressive Leasing	Rent to Own	\$693,505	7,635
Reckitt Benckiser	Anticompetitive Practices	\$355,886	264
University of Phoenix	Education/Job Opportunities	\$79,222	231

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	6,758	\$11,600,000	\$447
2020	5,408	\$ 4,200,000	\$225
2019	4,022	\$ 2,400,000	\$269
2018	3,320	\$ 3,300,000	\$350

SOUTH CAROLINA



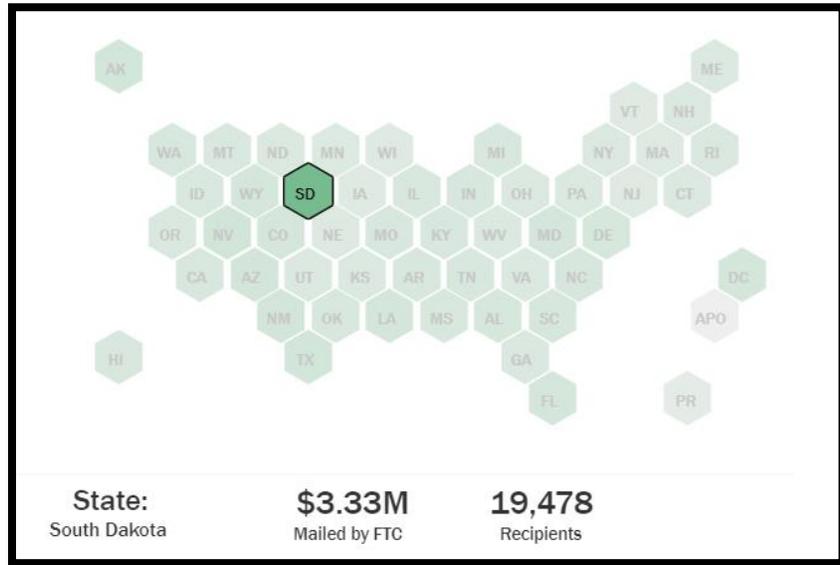
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$8,141,989	21,949
Herbalife	Multi-Level Marketing Scheme	\$1,114,734	1,635
Progressive Leasing	Rent to Own	\$3,795,280	45,805
Reckitt Benckiser	Anticompetitive Practices	\$797,806	774
University of Phoenix	Education/Job Opportunities	\$901,136	2,939

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	30,918	\$46,400,000	\$400
2020	27,656	\$36,200,000	\$285
2019	21,931	\$27,100,000	\$350
2018	18,264	\$14,000,000	\$320

SOUTH DAKOTA



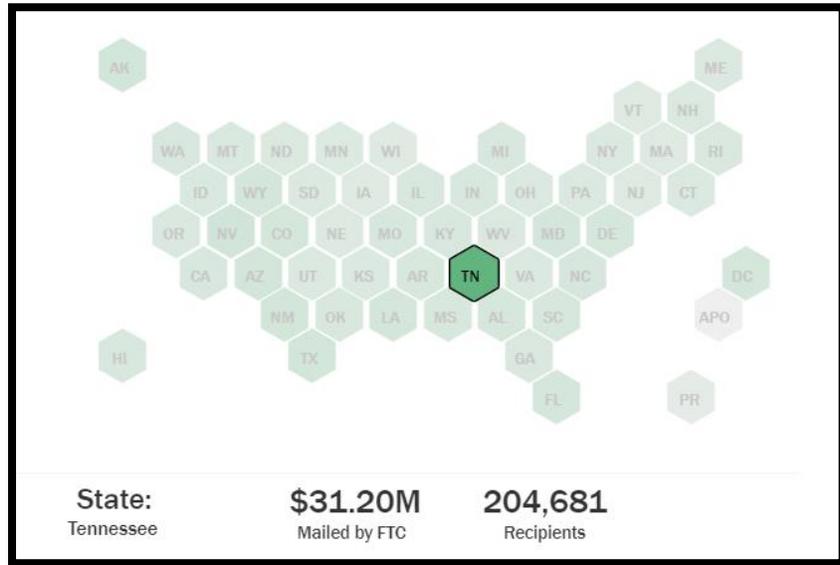
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,077,387	2,571
Herbalife	Multi-Level Marketing Scheme	\$486,791	779
Progressive Leasing	Rent to Own	\$163,170	1,915
Reckitt Benckiser	Anticompetitive Practices	\$28,737	26
University of Phoenix	Education/Job Opportunities	\$66,542	210

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	3,698	\$ 6,800,000	\$489
2020	3,073	\$ 4,600,000	\$249
2019	2,489	\$ 2,300,000	\$300
2018	2,226	\$ 2,900,000	\$412

TENNESSEE



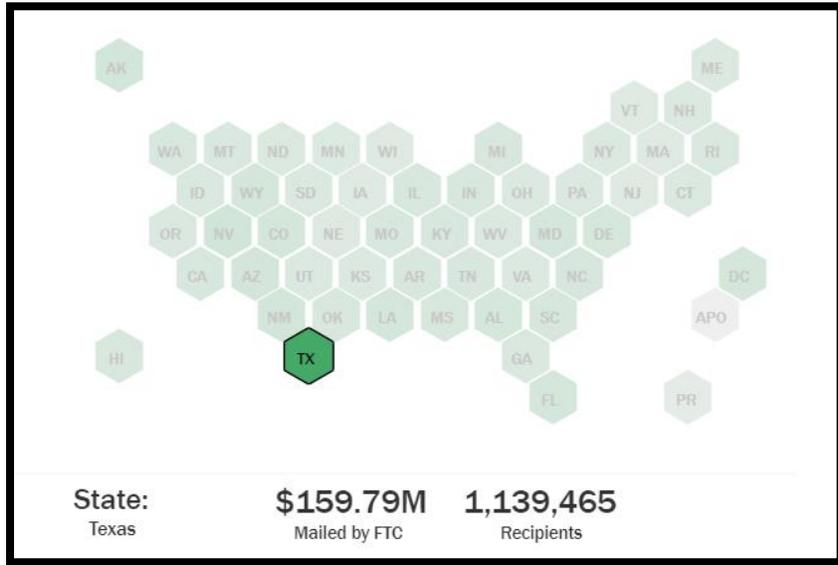
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$11,699,122	29,493
Herbalife	Multi-Level Marketing Scheme	\$1,326,693	1,936
Progressive Leasing	Rent to Own	\$3,771,427	46,019
Reckitt Benckiser	Anticompetitive Practices	\$2,156,648	1,818
University of Phoenix	Education/Job Opportunities	\$1,129,817	3,507

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	42,606	\$62,600,000	\$400
2020	36,413	\$41,500,000	\$270
2019	29,941	\$28,000,000	\$318
2018	24,458	\$18,700,000	\$324

TEXAS



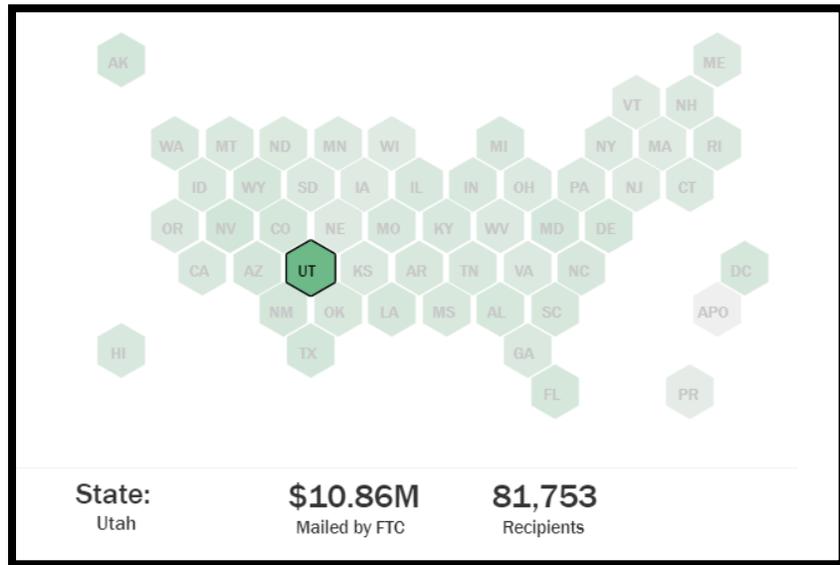
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$37,187,516	100,219
Herbalife	Multi-Level Marketing Scheme	\$26,735,652	35,602
Progressive Leasing	Rent to Own	\$31,977,820	354,333
Reckitt Benckiser	Anticompetitive Practices	\$2,286,732	2,150
University of Phoenix	Education/Job Opportunities	\$4,618,821	12,947

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	169,503	\$369,400,000	\$500
2020	139,523	\$213,100,000	\$340
2019	111,167	\$154,500,000	\$422
2018	87,343	\$ 98,600,000	\$390

UTAH



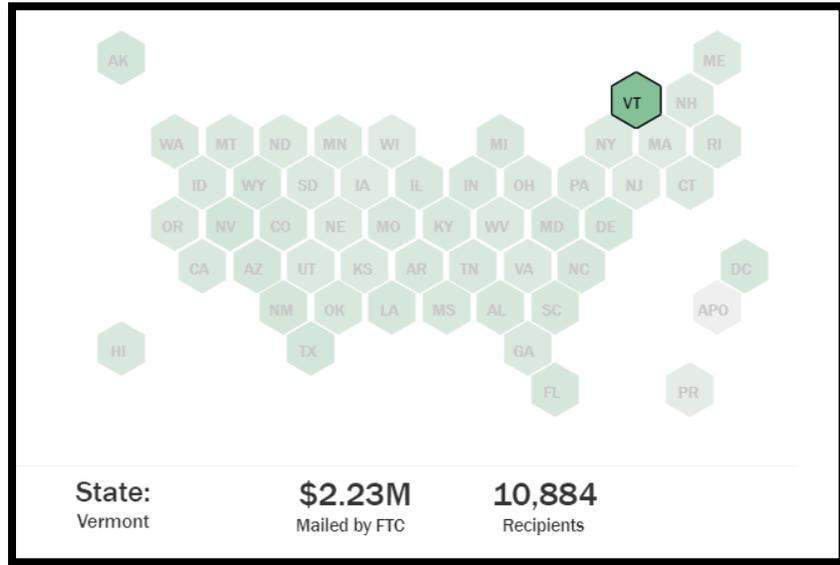
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,621,333	6,606
Herbalife	Multi-Level Marketing Scheme	\$1,646,536	2,298
Progressive Leasing	Rent to Own	\$948,961	12,298
Reckitt Benckiser	Anticompetitive Practices	\$435,510	377
University of Phoenix	Education/Job Opportunities	\$602,615	1,734

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	19,327	\$37,300,000	\$500
2020	16,126	\$24,500,000	\$322
2019	12,016	\$14,700,000	\$400
2018	9,892	\$14,300,000	\$376

VERMONT



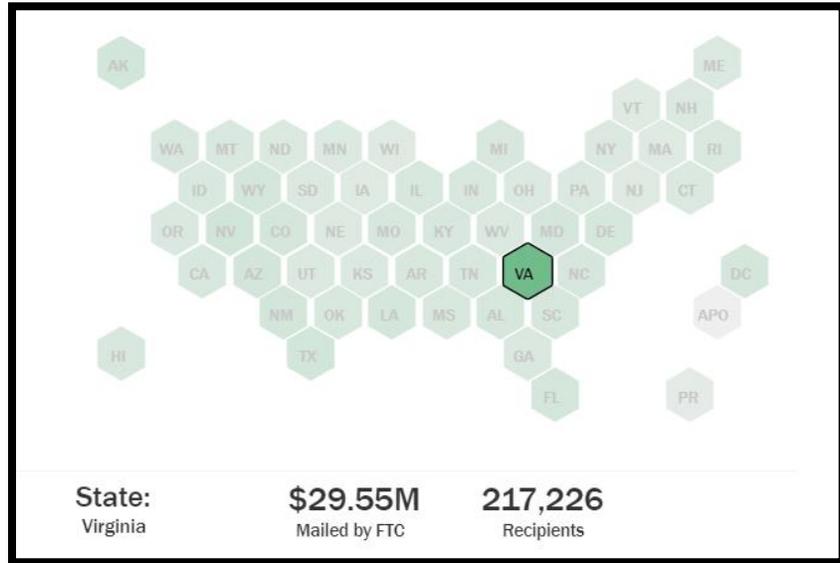
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$827,323	1,829
Herbalife	Multi-Level Marketing Scheme	\$227,550	369
Progressive Leasing	Rent to Own	\$7,990	103
Reckitt Benckiser	Anticompetitive Practices	\$316,288	207
University of Phoenix	Education/Job Opportunities	\$29,968	97

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	4,132	\$10,000,000	\$337
2020	3,382	\$ 4,000,000	\$280
2019	2,338	\$ 3,700,000	\$350
2018	1,924	\$ 2,200,000	\$340

VIRGINIA



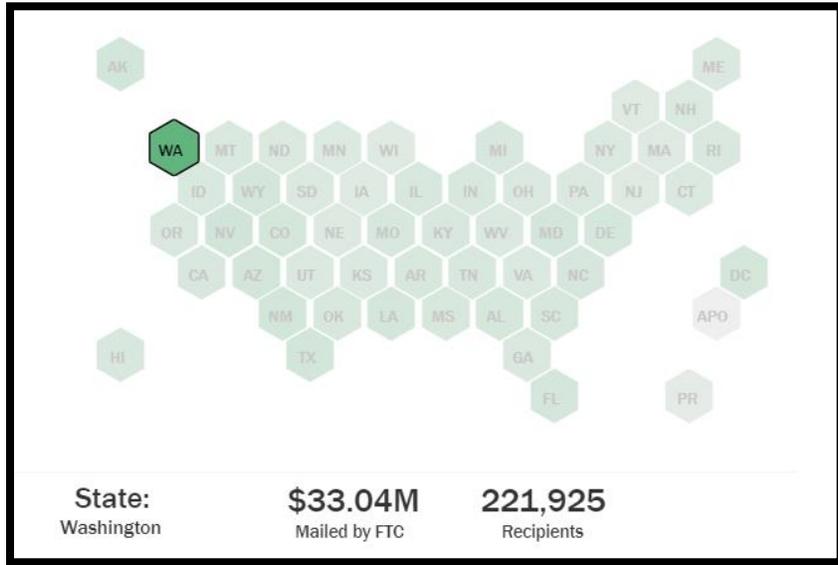
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,785,238	7,223
Herbalife	Multi-Level Marketing Scheme	\$2,995,929	3,977
Progressive Leasing	Rent to Own	\$3,901,972	47,247
Reckitt Benckiser	Anticompetitive Practices	\$1,324,906	1,154
University of Phoenix	Education/Job Opportunities	\$1,403,286	4,331

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	59,345	\$112,900,000	\$500
2020	14,430	\$ 20,700,000	\$360
2019	10,830	\$ 13,500,000	\$458
2018	8,210	\$ 7,200,000	\$395

WASHINGTON



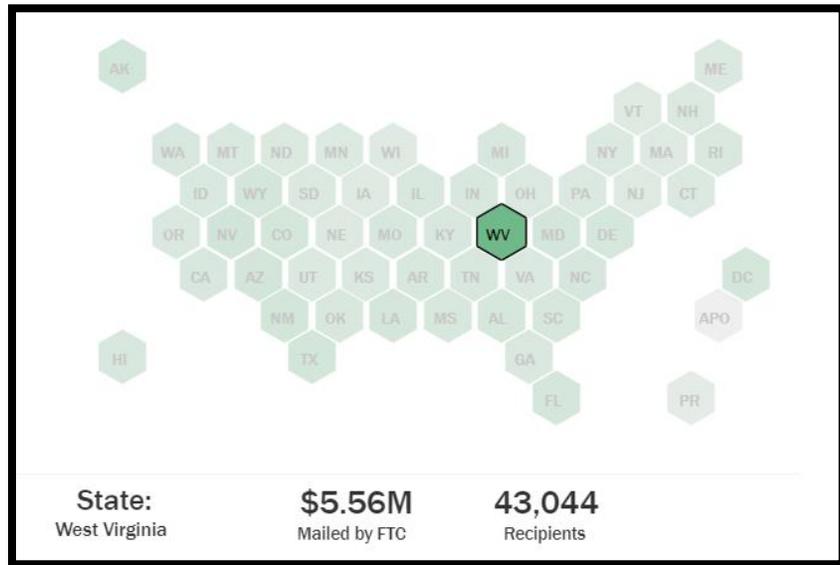
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$10,341,600	23,719
Herbalife	Multi-Level Marketing Scheme	\$2,864,241	3,843
Progressive Leasing	Rent to Own	\$3,016,151	35,302
Reckitt Benckiser	Anticompetitive Practices	\$1,057,047	995
University of Phoenix	Education/Job Opportunities	\$980,736	2,958

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	57,453	\$135,700,000	\$500
2020	48,448	\$ 70,500,000	\$399
2019	39,466	\$ 45,500,000	\$395
2018	28,326	\$ 28,300,000	\$350

WEST VIRGINIA



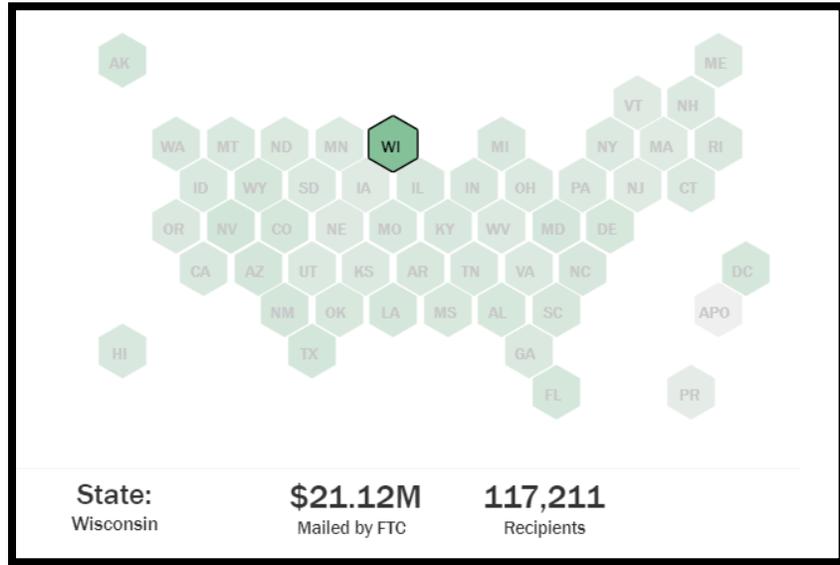
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$317,497	778
Herbalife	Multi-Level Marketing Scheme	\$110,901	192
Progressive Leasing	Rent to Own	\$1,261,493	14,696
Reckitt Benckiser	Anticompetitive Practices	\$1,268,677	949
University of Phoenix	Education/Job Opportunities	\$167,422	587

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	10,219	\$10,200,000	\$350
2020	8,695	\$ 9,500,000	\$202
2019	7,618	\$ 8,800,000	\$348
2018	7,574	\$ 4,400,000	\$300

WISCONSIN



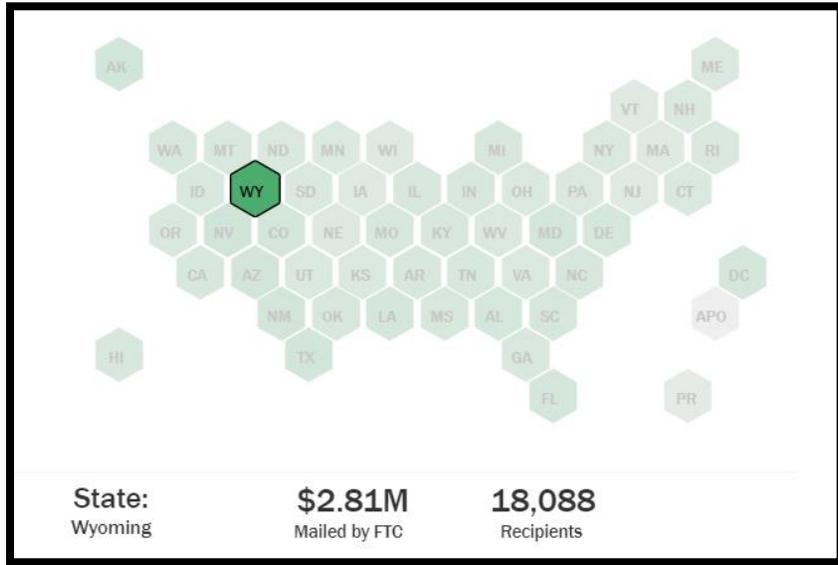
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$7,110,894	17,997
Herbalife	Multi-Level Marketing Scheme	\$2,561,185	4,303
Progressive Leasing	Rent to Own	\$47,181	572
Reckitt Benckiser	Anticompetitive Practices	\$883,484	772
University of Phoenix	Education/Job Opportunities	\$565,038	1,824

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	33,942	\$48,700,000	\$390
2020	29,542	\$35,300,000	\$249
2019	24,119	\$21,600,000	\$300
2018	19,180	\$13,400,000	\$300

WYOMING



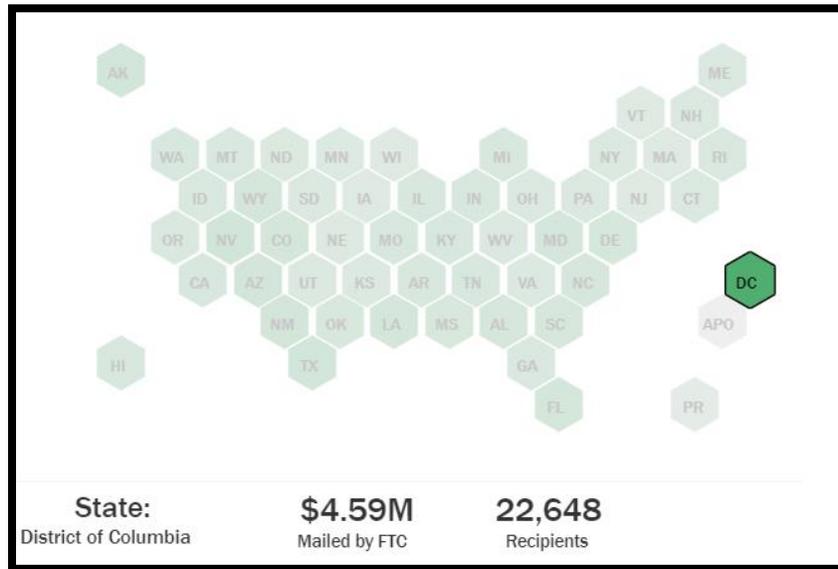
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$1,122,738	2,564
Herbalife	Multi-Level Marketing Scheme	\$192,525	280
Progressive Leasing	Rent to Own	\$26,414	345
Reckitt Benckiser	Anticompetitive Practices	\$56,193	48
University of Phoenix	Education/Job Opportunities	\$86,928	266

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	3,221	\$ 7,800,000	\$500
2020	2,705	\$ 4,400,000	\$308
2019	2,175	\$ 2,800,000	\$400
2018	1,988	\$ 1,900,000	\$400

DISTRICT OF COLUMBIA



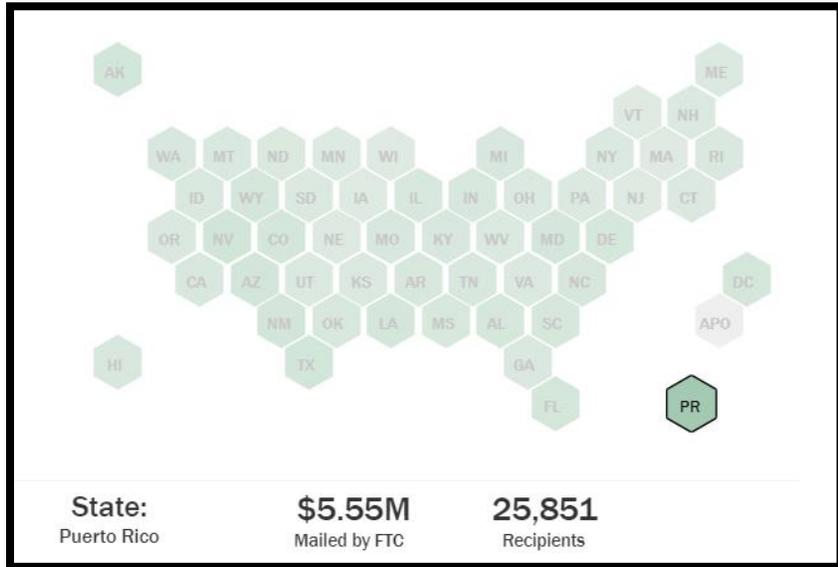
FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$2,589,437	5,024
Herbalife	Multi-Level Marketing Scheme	\$191,965	194
Progressive Leasing	Rent to Own	\$372,901	4,255
Reckitt Benckiser	Anticompetitive Practices	\$252,689	237
University of Phoenix	Education/Job Opportunities	\$81,803	256

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	6,840	\$10,200,000	\$500
2020	5,831	\$10,100,000	\$394
2019	4,965	\$ 5,800,000	\$371
2018	3,924	\$ 3,900,000	\$379

PUERTO RICO



FTC Cases Resulting in Significant Refunds

Case Name	Case Type	Dollar Amount	Number of Recipients
AMG Services	Payday Lending Scheme	\$561,035	1,167
Herbalife	Multi-Level Marketing Scheme	\$3,872,134	4,940
Progressive Leasing	Rent to Own	\$8,758	111
Reckitt Benckiser	Anticompetitive Practices	\$15,633	24
University of Phoenix	Education/Job Opportunities	\$77,762	305

Scope and Scale of Consumer Fraud

Year	Total number of reports	Total \$ reported lost	Median reported loss
2021	3,428	\$ 6,700,00	\$508
2020	3,851	\$ 8,100,000	\$369
2019	2,489	\$ 5,100,000	\$350
2018	1,807	\$ 1,800,000	\$358

VI. SMALL BUSINESS VICTIMS

Using Section 13(b), the FTC has returned millions of dollars to small businesses and budding entrepreneurs that bad actors specifically targeted with unscrupulous practices. For example, the Commission launched a 2018 initiative to stop small business scams in “Operation Main Street,” in collaboration with eight state attorneys general, the New York Division of the U.S. Postal Inspection Service, two U.S. Attorneys’ Offices and the Better Business Bureau (BBB).

Former Republican FTC Chairman Simons highly praised this initiative and stressed the FTC’s commitment to protecting small businesses:⁴⁹

Millions of U.S. consumers either own or work at small businesses nationwide, and the FTC is happy to join with our law enforcement partners and the BBB to help stop scams and spread the word about how they can identify and avoid scams targeting their livelihood.... A top FTC priority is to stem the tide of fraud against small businesses.

⁴⁹ Press Release, Fed. Trade Comm’n, FTC, BBB, and Law Enforcement Partners Announce Results of Operation Main Street: Stopping Small Business Scams Law Enforcement and Education Initiative (June 18, 2018), <https://www.ftc.gov/news-events/press-releases/2018/06/ftc-bbb-law-enforcement-partners-announce-results-operation-main>.

Select Cases in Which the FTC Obtained Refunds for Small Businesses Using Section 13(b)

Case name	Case Description	Number of Recipients	Total Refunds
Premium Business Pages ⁵⁰	<i>Payment Scam</i> —Defendants made unsolicited calls to small businesses to induce them to pay for services they never ordered or received.	17	\$55,336.88
Corporate Compliance Services ⁵¹	<i>Government Imposter Scam</i> —Defendants tricked business owners into paying for labor law posters by sending fake mailers that looked like government invoices and threatening large fines for failure to pay.	26,817	\$1,094,133.60
Commerce Planet ⁵²	<i>Unauthorized Billing Scheme</i> —Defendants deceptively enrolled entrepreneurs in a monthly subscription plan by offering a “free” kit with information on how to start a business selling products on online auctions.	24,335	\$722,330.52
Digital Altitude ⁵³	<i>Business Coaching Scheme</i> —Defendants tricked consumers with a marketing program disguised as a purported business coaching program that would enable consumers to earn substantial income with an online business.	10,154	\$4,634,489.29
World Patent Marketing ⁵⁴	<i>Invention Promotion Scam</i> —Defendants charged inventors thousands of dollars to patent and market inventions based on bogus “success stories” and failed to deliver what they promised.	5,479	\$1,001,240.47
*Fleetcor Technologies (<i>pending in litigation</i>) ⁵⁵	<i>Hidden Fee Scheme</i> —Defendants falsely promised to help many companies and small businesses save on fuel costs and charged numerous hidden fees.	Tens of thousands of customers	Hundreds of millions of dollars at risk

⁵⁰ Press Release, Fed. Trade Comm’n, FTC Obtains Court Order Barring U.S. and Canadian Scammers from Marketing, Selling Internet-related Services and Misrepresenting Their Relationship with Consumers (Dec. 18, 2018), <https://www.ftc.gov/news-events/press-releases/2018/12/ftc-obtains-court-order-barring-us-canadian-scammers-marketing>.

⁵¹ Press Release, Fed. Trade Comm’n, Operators of Government Imposter Scheme to Pay \$1.2 Million in Settlement With FTC, State of Florida (Dec. 9, 2019), <https://www.ftc.gov/news-events/press-releases/2019/12/operators-government-imposter-scheme-pay-12-million-settlement>.

⁵² Press Release, Fed. Trade Comm’n, FTC Returns More than \$748,000 to Consumers Who Signed Up for a ‘Free’ Internet Auction Kit with Hidden Charges (July 31, 2019), <https://www.ftc.gov/news-events/press-releases/2019/07/ftc-returns-more-748000-consumers-who-signed-free-internet>.

⁵³ Press Release, Fed. Trade Comm’n, FTC Obtains Court Order Halting Business Coaching Scheme (Feb. 8, 2018), <https://www.ftc.gov/news-events/press-releases/2018/02/ftc-obtains-court-order-halting-business-coaching-scheme>.

⁵⁴ Press Release, Fed. Trade Comm’n, FTC Halts Invention Promotion Scheme Charged With Bilking Millions of Dollars from Consumers (Mar. 14, 2017), <https://www.ftc.gov/news-events/news/press-releases/2017/03/ftc-halts-invention-promotion-scheme-charged-bilking-millions-dollars-consumers>.

⁵⁵ Press Release, Fed. Trade Comm’n, FTC Alleges Fuel Card Marketer FleetCor Charged Hundreds of Millions in Hidden Fees (Dec. 20, 2019), <https://www.ftc.gov/news-events/press-releases/2019/12/ftc-alleges-fuel-card-marketer-fleetcor-charged-hundreds-millions>.

Case name	Case Description	Number of Recipients	Total Refunds
	*Because refunds are no longer available under Section 13(b), the FTC moved to dismiss its federal court lawsuit and filed an administrative complaint under Section 19, which means it will be many years before victims can potentially obtain refunds. ⁵⁶		
Pointbreak Media ⁵⁷	<i>Deceptive Robocalls</i> —Defendants called small business owners, claimed to be acting on Google’s behalf, and offered to verify their Google listing and give them unique “keywords” so their business would appear prominently on the search engine, for a one-time fee ranging from \$300 to \$700.	4,467	\$707,000
Yellowstone Capital LLC ⁵⁸	<i>Cash Advance Scheme</i> —A provider of cash advances took money from businesses’ bank accounts without permission and deceived them about the amount of financing business owners would receive and other features of its financing products.	TBD	More than \$9.8 million

⁵⁶ Press Release, Fed. Trade Comm’n, FTC Sues FleetCor and Its CEO for Fleecing Small Businesses With Mystery Fuel Card Fees (Aug. 11, 2021), <https://www.ftc.gov/news-events/press-releases/2021/08/ftc-sues-fleetcor-its-ceo-fleecing-small-businesses-mystery-fuel>.

⁵⁷ Press Release, Fed. Trade Comm’n, FTC Action Halts Robocalls Aimed at Small Business Owners (May 23, 2018), <https://www.ftc.gov/news-events/news/press-releases/2018/05/ftc-action-halts-deceptive-robocalls-aimed-small-business-owners>.

⁵⁸ Press Release, Fed. Trade Comm’n, FTC Alleges Merchant Cash Advance Provider Overcharged Small Businesses Millions (Aug. 3, 2020), <https://www.ftc.gov/news-events/news/press-releases/2020/08/ftc-alleges-merchant-cash-advance-provider-overcharged-small-businesses-millions>.

VII. CONGRESSIONAL SOLUTION

In *AMG Capital*, the Supreme Court ruled that the FTC should ask Congress to fully restore its Section 13(b) authority. In 2020, prior to the Supreme Court’s decision, all five sitting FTC Commissioners wrote to Congress on a bipartisan basis requesting immediate clarification of the FTC’s authority.⁵⁹

[W]e urge Congress to take quick action to amend Section 13(b) to make clear that the Commission can bring actions in federal court under Section 13(b) even if conduct is no longer ongoing or impending when the suit is filed and can obtain monetary relief, including restitution and disgorgement, if successful.

Some have contended that the Court’s ruling in *AMG Capital* is a statement of its policy views on FTC enforcement authority. On the contrary, this passage acknowledges that it is Congress—not the Court—that sets policy. Justice Breyer put the situation simply in his *AMG Capital Management, LLC v. FTC* opinion:⁶⁰

If the Commission believes that [§5 and §19] authority too cumbersome or otherwise inadequate, it is, of course, free to ask Congress to grant it further remedial authority. Indeed, the Commission has recently asked Congress for that very authority, see Hearing before the Senate Committee on Commerce, Science, and Transportation on Oversight of the Federal Trade Commission, Prepared Statement of the FTC, 116th Cong., 2d Sess., 3–5 (2020), and Congress has considered at least one bill that would do so, see S. 4626, 116th Cong., 2d Sess., §403 (2020) (revising §13 to expressly authorize restitution and disgorgement).

⁵⁹ Letter from Chairman Joseph J. Simons and Commissioners Noah Joshua Phillips, Rohit Chopra, Rebecca Kelly Slaughter & Christine S. Wilson to Representative Frank Pallone, Jr., Representative Greg Walden, Senator Roger Wicker & Senator Maria Cantwell (Oct. 22, 2020), <https://www.adlawaccess.com/wpcontent/uploads/sites/793/2020/10/2020.10.22-FTC-Letter-Section-13b-of-the-FTC-Act.pdf>.

⁶⁰ *AMG Capital Mgmt., LLC v. Fed. Trade Comm’n*, 593 U.S. __ (2021).

Bipartisan consumer protection and competition experts have lauded the importance of a complete restoration of Section 13(b). Former FTC Chair Leibowitz, a Democrat, stated in 2020 testimony addressed to then-U.S. Senate Commerce Committee Chairman Roger Wicker:⁶¹

Congress should step in and make the FTC's authority to seek such redress [under §13(b)] unambiguous in legislation. Mr. Chairman, I am glad to see that language confirming the FTC's authority to obtain equitable relief in federal court has been included in your recently introduced bill, and I hope everyone on the Committee can support that.

Former FTC Chair William Kovacic, a Republican, emphasized the same in 2021 testimony:⁶²

If the Court rules against the Commission, Congress should amend the FTC Act to make clear its intent to give the FTC power to obtain the full range of equitable remedies, including monetary recoveries as remedies for consumer protection violations. The ability to deprive wrongdoers of the financial gains from misconduct provides compensation for victims and increases deterrence by diminishing the returns to fraud and other forms of oppressive behavior.

⁶¹ *Revisiting the Need for Data Privacy Legislation: Hearing Before the Senate Comm. on Commerce, Sci., and Transp.*, 116th Cong. (2020) (statement of Jon Leibowitz, former Commissioner and Chair of the Federal Trade Commission), <https://www.commerce.senate.gov/services/files/3171C7DB-9845-46A1-B519-3A4DDDA41385>.

⁶² *Safeguarding American Consumers: Fighting Frauds and Scams During the Pandemic: Hearing Before the Subcomm. on Consumer Protection and Commerce of the H. Comm. on Energy and Commerce*, 117th Cong. (2021) (statement of William Kovacic, Global Competition Professor of Law and Policy, Professor of Law, Director of the Competition Law Center, George Washington University Law School), <https://docs.house.gov/meetings/IF/IF17/20210204/111139/HHRG-117-IF17-Wstate-KovacicW-20210204.pdf>.

VIII. CONCLUSION

Congress must act immediately to restore this critical authority. On July 20, 2021, the U.S. House of Representatives passed a bill⁶³ to restore 13(b) and the Senate must do the same.

- The FTC has no effective means to return money to consumers without an amendment to Section 13(b).
- The FTC returned over **\$11.2 billion** in refunds to U.S. consumers in recent years under previous judicial interpretation of Section 13(b).
- Absent an amendment to Section 13(b), bad actors that violate the law will be able to keep their ill-gotten gains.
- FTC enforcement actions provide meager protection for the marketplace if the agency's only remedy is an injunction to stop the conduct.
- The FTC's ability to obtain an injunction to guard against future misconduct is endangered where the bad actor stops the conduct before litigation.
- Other remedy provisions of the FTC Act, and proposals modeled after those provisions, provide far less protections and recourse for consumers.

⁶³ Press Release, House Committee on Energy & Commerce, Pallone and Schakowsky on House Passage of Legislation Restoring FTC's 13(b) Consumer Protection Powers (July 20, 2021), <https://energycommerce.house.gov/newsroom/press-releases/pallone-schakowsky-on-house-passage-of-legislation-restoring-ftc-s-13b>.