

what wfb talks about

Good Accounts 75%	Bad Accounts 25%
Includes accounts for customers who: (a) Were defrauded and want to keep the card OR (b) Were defrauded and know they have the card OR (c)Were not defrauded	Includes accounts for customers who: (a) Were defrauded and do not want to keep the card OR (b) Were defrauded and didn't know they have the card

what congress cares about

Not Fraudulent Accounts ?%	Fraudulent Accounts ?%
Includes accounts for customers who: Were not defrauded	Includes accounts for customers who: Were defrauded