

From: Tom Young <tom@tomyoungforsenate.com>
To: Veldran, KatherineKatherineVeldran@gov.sc.gov
Date: 11/1/2012 11:01:35 AM
Subject: More on Cyber Attack – Special Update from Rep. Tom Young – November 1, 2012

More on Cyber Attack – Special Update from Rep. Tom Young – November 1, 2012

Here is the latest information on the cyber attack on the S.C. Department of Revenue:

What Happened?: Last Friday, the Governor and Chief of SLED announced that someone from an international email address gained access to personal information of taxpayers at the SC Department of Revenue. Law enforcement is working to capture the hacker(s).

Individuals and Businesses – What to Do?

Individuals -- What Should You Do?: Anyone who has filed a South Carolina tax return since 1998 should take the following steps:

Enroll by Internet: Visit <http://www.protectmyid.com/scdor> and enter the code "scdor123" to enroll in one year of credit monitoring provided by Experian

OR

Enroll by Phone: Call 1-866-578-5422 to determine if your information is affected and to enroll in one year of credit monitoring provided by Experian.

According to the Governor's office, Experian's ProtectMyID Alert is designed to detect, protect, and resolve potential identity theft and includes daily monitoring of all three credit bureaus. The alerts and daily monitoring services are provided for one year, and consumers will continue to have access to fraud resolution agents and services beyond the first year.

Businesses – What Should They Do?: Governor Haley announced late yesterday afternoon that up to 657,000 businesses in South Carolina may be affected in the hacking attack. The Governor said that Dun and Bradstreet, a company that provides credit monitoring and protection for businesses, has agreed to assist SC business owners at no charge to the business or the state. Any business that filed a tax return since 1998 should sign up starting

tomorrow -- Friday, November 2, at 8 am by visiting www.DandB.com/SC or calling 1-800-279-9881.

Also, Experian is offering impacted South Carolina businesses Business Credit AdvantageSM - a self-monitoring service that allows unlimited access to a company's business credit report and score. Beginning today, South Carolina businesses can sign up for Business Credit AdvantageSM at <http://www.smartbusinessreports.com/SouthCarolina>.

Frequently Asked Questions and Answers

When were elected officials notified? The Governor's office did not notify members of the General Assembly until last Friday afternoon when the press conference was held.

Are young adults who previously filed in SC covered? If a tax return was filed from 1998 until the present and a person's SS# was listed on the return as the filer or a dependent, they can sign up for the protection. Individuals currently 18 and older must enroll themselves. Individuals currently 17 and younger must be added on the family plan by their parent or legal guardian. According to the Governor's office, after the parent or legal guardian has enrolled, then Experian will contact the parent or legal guardian by email within two weeks to allow the enrollment of dependent children. Laws do not allow them to consent to this agreement on their own. SCDOR will cross check SS#s with all enrollments.

Why doesn't SCDOR just enroll taxpayers? It is against the law to enroll taxpayers without their consent.

What is the cost to the State for the protection for affected citizens provided by Experian? According to the Governor's office, the State has negotiated a fee for the first year's worth of protection of \$12 Million.

For individuals to enroll in credit protection offered by the state, is there an internet portal to allow quicker, more direct and easier access than calling the toll free number? Experian has a South Carolina portal/page located at the following: www.protectmyid.com/scdor . The activation code is SCDOR123 (not case sensitive) to enroll. A way to confirm that you are on the correct page is the picture of the person/model on the page should be a female. Some people are being bounced directly to the Experian home page (the picture on this page is a male). If this happens, this is a problem on the user's end not Experian's end. If a person does not have internet access, the person can call 1-866-578-5422. Experian is working to address wait times and as of Wednesday, no waits should be more than 12 to 15 minutes.

How much time should deployed, overseas military personnel expect to wait before they are contacted? The State is working with the Department of Defense to make the notification enrollment process as easy as possible for active military personnel. Details will be released when confirmed.

Were checking account routing numbers compromised? Of the files accessed, an individual's entire return many have been accessed. The Social Security #s and bank information were not encrypted. Credit cards were encrypted on returns older 2003. Any unencrypted credit card information

would be for cards that have expired.

How can I get a free credit report? Under the Federal Fair and Accurate Credit Transactions Act, you can get a free credit report through the Federal Trade Commission at www.annualcreditreport.com or call (877) 322-8228. The law entitles you to a free report from each of the three major credit-reporting companies every 12 months. You may choose to order one report every four months. Further, the site contains tips on steps you can take to prevent identity theft as well as what to do if your identity has been stolen.

What does it mean to freeze my credit report? A credit freeze simply means that new credit accounts will not be approved and your credit file cannot be accessed by anyone without your approval. Therefore, even if thieves have all of your personal identifying information, they still will not be allowed to get credit in your name. However, freezing your credit account may slow down the process of obtaining credit legitimately.

How can I freeze my credit report? Call one of the three credit-reporting companies if you want to freeze your credit, which privacy advocates say is the surest way to protect against identity theft. Your answers to security questions will tell the credit agencies that you live in South Carolina, which entitles you to a freeze at no charge to you. However, if spouses have joint accounts, each spouse must seek a freeze independently of the other. You will be provided a PIN so that you can lift the freeze when you decide. Be sure to ask whether a freeze with one reporting agency freezes all your credit with the two others. The credit agencies names and numbers are: Experian, (888) 397-3742; Equifax, (800) 525-6285; and TransUnion, (800) 680-7289.

Is there a charge to freeze my credit report? There should not be a charge to do this under S.C. state law. If the credit-reporting agency charges you a fee to freeze your credit records, which is barred by state law, contact the S.C. Department of Consumer Affairs at (800) 922-1594.

Are there protective measures available short of implementing a credit freeze? Ask about a less aggressive "fraud alert" that requires credit companies to monitor your credit for any unusual activity for 90 days. A fraud alert requires the credit company, with which you filed the alert, to share that request with the two other credit companies.

Where can I get a summary of South Carolina's credit freeze law? To learn more about South Carolina's credit freeze law which started in 2008, go [here](#).

What can parents do to protect their children from identity theft? The Federal Trade Commission has an excellent summary on this topic which includes steps for how to freeze your child's credit. To see that summary, go [here](#).

Questions? If you have other questions, I will do my best to get you an answer. Please be patient as I do my best to get information for you. You can email me at tom@tomyoungforsenate.com or call me at (803) 215-3631.

More Information? I will provide more information to you by email as I learn it.

Thank you for the opportunity and the honor to represent you. Please let me know if I can help you in any way or if you have questions about these or other

issues. Your feedback is meaningful and appreciated.

Sincerely,

Tom Young
649-0000(o)
215-3631 (cell)

Paid for by Tom Young for Senate

This message was sent to katherineveldran@gov.sc.gov from:

Tom Young for Senate | PO BOX 651 | Aiken, SC 29802

[Unsubscribe](#)

Email
Marketing
by