

**MINOR DEPENDENTS – WHY IDENTITY MONITORING IS IMPORTANT*****Q: Why should children be enrolled for identity monitoring?***

**A:** Even though your minor dependent may not have a credit history, the Social Security Number of your minor dependent may have been exposed and fraudulently used to open credit. Without a monitoring system, like the Family Secure<sup>®</sup> product, you may not know whether your minor dependent's identity is being used illegally. Monitoring a minor dependent's identity can prevent significant damage to his/her credit history, which if left uncorrected, could become problematic during adulthood.

**WHAT IS FAMILY SECURE<sup>®</sup>*****Q: What is Family Secure<sup>®</sup>?***

**A:** Family Secure<sup>®</sup> is an identity monitoring service provided by Experian<sup>®</sup>. In addition to monitoring whether your minor dependent's identity is being used illegally, the Family Secure<sup>®</sup> plan provides fraud resolution to assist you in correcting the minor dependent's information.

***Q: How much does Family Secure<sup>®</sup> cost?***

**A:** The Family Secure<sup>®</sup> service is being provided free of charge for one year from the date of enrollment.

***Q: What benefits will my family receive after registering with Family Secure<sup>®</sup>?***

**A:** The primary benefit that Family Secure<sup>®</sup> offers is monitoring the identity of the minor, even if the minor has no credit report. Once registered, in the event a child does not have a credit file, if any credit, loan, or similar account is opened with that information, then Experian<sup>®</sup> will alert the parent/legal guardian. Details of the alerts on minors are not released unless or until the parent/legal guardian authenticates himself/herself with Experian<sup>®</sup> as the parent/legal guardian of the minor.

***Q: How much does Family Secure<sup>®</sup> cover?***

**A:** Family Secure<sup>®</sup> coverage is for one parent/legal guardian and any number of his/her minor dependents. Five minor dependents can be enrolled using the Family Secure<sup>®</sup> website. (See below for enrollment instructions.) For more than five minors, the parent/legal guardian must call Experian<sup>®</sup>. The parent/legal guardian coverage includes a \$2,000,000 product guarantee (not available in the State of New York) covering all enrollees in the Family Secure<sup>®</sup> product.

**WHO MAY ENROLL IN FAMILY SECURE<sup>®</sup>?*****Q: Who is eligible to enroll in the Experian<sup>®</sup> Family Secure<sup>®</sup> plan?***

**A:** Individuals who filed tax returns with the State of South Carolina from 1998 to the present and who claimed minor dependents are eligible to enroll for Family Secure<sup>®</sup>. Those dependents must still be a minor at the time of enrollment.

***Q: What if my dependent is over the age of 18? Can an adult dependent register himself/herself?***

**A:** Anyone over the age of 18, whether or not listed as a dependent, may enroll in the ProtectMyID<sup>®</sup> product. Family Secure<sup>®</sup> is offered to monitor a minor dependent's Experian credit file.

**Q: What if I have a minor child whom I did not claim as a dependent when I filed my taxes? Am I still eligible to enroll him/her in the Family Secure<sup>®</sup> plan?**

**A:** No. If a minor was not listed as a dependent when you filed your taxes, then the minor's information was not compromised in the SCDOR security breach.

**Q: Who is permitted to enroll a minor dependent in the Family Secure<sup>®</sup> plan?**

**A:** Only one parent/legal guardian may enroll a minor dependent. If a child has two parents or legal guardians, then only one parent or legal guardian may enroll the child.

**Q: Does it have to be the parent who claimed the child as a dependent?**

**A:** No. If the adult filer has legal guardianship, he/she may enroll the minor.

**Q: May foster parents enroll the child?**

**A:** Yes. Call Experian<sup>®</sup> for assistance at 1-866-578-5422.

**Q: If I am a minor and my parent or legal guardian has not enrolled with Experian<sup>®</sup> for ProtectMyID<sup>®</sup>, then may I enroll myself?**

**A:** No. A parent or legal guardian is required to enroll you in Family Secure<sup>®</sup>.

**Q: If I was enrolled with Experian<sup>®</sup> prior to the SCDOR cyber security breach, am I eligible to enroll free of charge for the Family Secure<sup>®</sup> plan? If so, how will I be notified?**

**A:** If your personal information was affected by the SCDOR cyber security breach, then you will be eligible to enroll for the Family Secure<sup>®</sup> plan. You will be notified by email/letter if you were affected by the breach and about enrollment eligibility.

## HOW TO ENROLL IN FAMILY SECURE<sup>®</sup>

**Q: How do I enroll in the Family Secure<sup>®</sup> plan?**

**A:** There are three steps to enroll in Family Secure<sup>®</sup>:

- **Step One: ENROLL IN ProtectMyID<sup>®</sup>:**

If you have not registered for ProtectMyID<sup>®</sup>, then go to [www.ProtectMyID.com/SCDOR](http://www.ProtectMyID.com/SCDOR) and enter the activation code (SCDOR123), or call the Experian<sup>®</sup> call center at 1-866-578-5422.

- **Step Two: YOU WILL RECEIVE A NOTIFICATION FROM EXPERIAN<sup>®</sup>:**

You will receive a notification from Experian<sup>®</sup> to enroll for the Family Secure<sup>®</sup> plan. Notifications will begin on November 29, 2012. **The notifications will be staggered so not everyone will receive a notification at the same time.** If you registered with Experian<sup>®</sup> and provided an email address, then you will receive an email notification. If you registered with Experian<sup>®</sup> and did not provide an email address, then you will be notified by U.S. Mail.

- **Step Three: REGISTER WITH FAMILY SECURE<sup>®</sup>:**

If you receive a notification by email, then use the following link ([www.FamilySecure.com/SCDOR](http://www.FamilySecure.com/SCDOR)), which is provided in your email/mail notification, and enter the unique activation code in the email that has been assigned to you to follow the instructions for registration. If you receive a notification by U.S. Mail, then follow the instructions for registration provided or call Experian<sup>®</sup> at 1-866-578-5422.

## FREQUENTLY ASKED QUESTIONS REGARDING SC DOR SECURITY BREACH

NOVEMBER 30, 2012

### ***Q: What information is needed to enroll a minor dependent in the Family Secure<sup>®</sup> plan?***

**A:** To enroll, you will need to know and provide the following information:

#### Parent/Guardian:

Name  
Address  
Email address  
Phone #  
SSN  
Date of Birth  
Mother's Maiden Name

#### Minor dependent:

Name  
SSN  
Date of Birth

### ***Q: When does the Family Secure<sup>®</sup> enrollment period end?***

**A:** You may enroll for *Family Secure<sup>®</sup>* after you receive your email/mail notification until May 31, 2013.

## ***HOW DOES FAMILY SECURE<sup>®</sup> WORK***

### ***Q: How does identity monitoring (Family Secure<sup>®</sup>) work?***

**A:** Once registered, Experian<sup>®</sup> will regularly monitor information about the minor dependent, which is either the minor's credit file (if a credit history exists) or a minor's personal information to see if any credit, loan, or similar account is opened in the child's name. If new activity is created, the parent/legal guardian will be alerted. Experian<sup>®</sup> will detect new activity based on the minor's SSN, date of birth, name, address, or any combination thereof.

### ***Q: After enrolling in the Family Secure<sup>®</sup> plan, how will I be alerted?***

**A:** You will be alerted by text/email notification. Details of the alerts on minors are not released unless or until the parent/legal guardian authenticates himself/herself with Experian<sup>®</sup> as the parent/legal guardian of the minor. Even if activity is not detected in a month's time, you will still receive monthly "no hit" alerts.

### ***Q: If Experian<sup>®</sup> alerts me of a change in my minor's credit file, what should I do next?***

**A:** You should call Experian<sup>®</sup> at 1-866-578-5422. A dedicated Experian<sup>®</sup> Fraud Resolution representative will be assigned to help you determine the best course of action to protect your minor's identity.

## ***MISCELLANEOUS***

### ***Q: There was a lapse in time between the breach and when I could enroll in the Family Secure<sup>®</sup> plan. Will that lapse in time affect my minor dependent, causing a greater likelihood of my minor's data being fraudulently used?***

**A:** No. If a minor's information has been compromised and is currently exposed, then the consideration should not be if it will be used, as much as identifying that it has been used illegally and then correcting the error in the minor's credit record. The gap between the breach and enrolling in the Family Secure<sup>®</sup> product will not impact a parent's/legal guardian's ability to correct the minor's credit record.

### ***Q: After being enrolled as a minor in the Family Secure<sup>®</sup> plan, what should I do when I turn 18 years old or begin to file tax returns on my own?***

**A:** Call Experian<sup>®</sup> for assistance at 1-866-578-5422.