

**From:** Anel Nevarez <Anel.Nevarez@experianinteractive.com>  
**To:** Veldran, KatherineKatherineVeldran@gov.sc.gov  
Ozzie Fonsecaofonseca@experianinteractive.com  
**CC:** Laughlin, ChrystalCLaughlin@oepp.sc.gov  
**Date:** 12/11/2012 6:14:40 PM  
**Subject:** RE: \*\* SC constituent please assist\*\*

---

He is not enrolled in the PMID product.

Best Regards,  
Anel Nevarez Linsenbardt  
Account Manager - Data Breach Resolution  
Experian Consumer Services



T: 949.567.7629  
C: 949.294.2183

---

**From:** Veldran, Katherine [mailto:KatherineVeldran@gov.sc.gov]  
**Sent:** Tuesday, December 11, 2012 2:26 PM  
**To:** Anel Nevarez; Ozzie Fonseca  
**Cc:** Laughlin, Chrystal  
**Subject:** RE: \*\* SC constituent please assist\*\*

I just want to makes sure this is rights - Ray Harper is not currently enrolled, correct?  
Please advise.  
Katherine

---

**From:** Anel Nevarez [mailto:Anel.Nevarez@experianinteractive.com]  
**Sent:** Tuesday, December 11, 2012 2:50 PM  
**To:** Ozzie Fonseca; Veldran, Katherine  
**Cc:** Laughlin, Chrystal  
**Subject:** RE: \*\* SC constituent please assist\*\*

All,

Upon further research, the scenario below is not related to a training issue. Our agents have followed the correct procedures. They have contacted the individual and connected him with the special team to go through the alternate process and the individual has been enrolled. In the even there is any activity detected in the individual's credit file, this individual will be provided with Fraud Resolution assistance. Lastly, in order for any individual to obtain the ongoing Fraud Resolution they will need to be enrolled in the ProtectMyID product. Let me know if you have any questions.

Best Regards,  
Anel Nevarez Linsenbardt  
Account Manager - Data Breach Resolution  
Experian Consumer Services



T: 949.567.7629  
C: 949.294.2183

---

**From:** Ozzie Fonseca  
**Sent:** Tuesday, December 11, 2012 11:25 AM  
**To:** Veldran, Katherine; Anel Nevarez  
**Cc:** Laughlin, Chrystal  
**Subject:** RE: \*\* SC constituent please assist\*\*

We have continued training people the last couple of weeks. I'm unsure as to why issues persist, so I'm going to start pulling the calls to hear exactly what is being said. We have one example where we keep transferring the person to the correct team and she keeps disconnecting before she can be assisted (there may be a wait time), then she contacts the DOR saying that we are not helping because she doesn't have credit.

I still haven't received anything definitive about the program. Our folks have been preparing for the hearings so most of their time has gone to that. I will ask again.

**Ozzie Fonseca, CIPP/US**  
**Senior Director, Data Breach Resolution**



Experian Consumer Direct  
535 Anton, Suite 100. Costa Mesa, CA 92626  
(949) 567-3851 - Desk  
(949) 302-2299 - Cell  
(949) 242-2938 - Fax  
[ozzie.fonseca@experian.com](mailto:ozzie.fonseca@experian.com)

Blog: [www.Experian.com/blogs/data-breach](http://www.Experian.com/blogs/data-breach)  
Follow us on Twitter: [www.Twitter.com/Experian\\_DBR](http://www.Twitter.com/Experian_DBR)  
Visit us at <http://www.experian.com/databreach>

**CONFIDENTIALITY NOTICE:**

This email message and any accompanying data or files is confidential and may contain privileged information intended only for the named recipient(s). If you are not the intended recipient(s), you are hereby notified that the dissemination, distribution, and or copying of this message is strictly prohibited. If you receive this message in error, or are not the named recipient(s), please notify the sender at the email address above, delete this email from your computer, and destroy any copies in any form immediately. Receipt by anyone other than the named recipient(s) is not a waiver of any attorney-client, work product, or other applicable privilege.

---

**From:** Veldran, Katherine [<mailto:KatherineVeldran@gov.sc.gov>]  
**Sent:** Tuesday, December 11, 2012 10:55 AM  
**To:** Ozzie Fonseca; Anel Nevarez  
**Cc:** Laughlin, Chrystal  
**Subject:** \*\* SC constituent please assist\*\*  
**Importance:** High

We continue to have issues with Experian representatives saying that "they can't sign up because they don't have credit etc." Have we made any progress with the modified plan and what it includes and/ or the training on Experian reps.

Please call the following SC constituent.  
Ray Harper  
864 878 4925  
Please confirm so I am able to confirm with the Senator.  
Thank you,  
Katherine

---

**From:** Larry Martin [<mailto:LarryMartin@scsenate.gov>]  
**Sent:** Tuesday, December 11, 2012 1:10 PM  
**To:** Veldran, Katherine  
**Cc:** Cindy Ledbetter  
**Subject:** FW: to Larry Martin from Ray Harper follow up on SC protection

Katherine:

This gentleman needs to get an answer regarding the fraud protection. He apparently has no credit history that can be monitored but very much wants the fraud protection. Could you have your Experian contact followup and let me know when they do? Many thanks!

Larry

---

**From:** [FiddleStop@aol.com](mailto:FiddleStop@aol.com) [<mailto:FiddleStop@aol.com>]  
**Sent:** Tuesday, December 11, 2012 9:00 AM  
**To:** Larry Martin  
**Subject:** Re: to Larry Martin from Ray Harper follow up on SC protection

Senator Martin,  
Thank you for your Thanksgiving wishes for me and my family, we did have a wonderful Thanksgiving and hope the Martin Family had a great Thanksgiving also.

It's been three weeks since our conversation about South Carolina excluding me from the "Fraud Protection for Life". I appreciate your help on this but didn't want to burden you at the same time. I Just wanted to follow up on the issue.

May God bless the Martin Family this Christmas season.

Ray Harper  
864 878 4925

In a message dated 11/21/2012 8:47:09 A.M. Eastern Standard Time, [LarryMartin@scsenate.gov](mailto:LarryMartin@scsenate.gov) writes:

Mr. Harper:

Thanks for your call yesterday. I'm happy to check on this question for you and will get back to you next week. Hope you and your family have a happy Thanksgiving.

Larry  
Senator Larry A. Martin  
P.O. Box 142  
Columbia, SC 29202  
(803) 212-6610

---

**From:** [FiddleStop@aol.com](mailto:FiddleStop@aol.com) [[FiddleStop@aol.com](mailto:FiddleStop@aol.com)]  
**Sent:** Tuesday, November 20, 2012 10:35 AM  
**To:** Larry Martin  
**Subject:** to Larry Martin from Ray Harper

Mr. Martin,  
Thank you so much for your help.

For weeks now I have been trying to sign on with Experian to receive the Fraud Protection for life from the State of South Carolina. I have been working on this for many many hours over the past couple of weeks & talking more than 9 hours with several people from Experian. Now they say I don't qualify for the " Fraud Resolution for Life" from the State of South Carolina because I don't have any "Credit". I save my money and buy instead of borrowing money. At some point in a couple years I would like to build a house in South Carolina and may borrow some money, they say South Carolina won't be there for me with the Fraud Protection for Life.

The Consumer representative from Experian I have been speaking with is **Rosemary Rangel at 949-567-3846** . Rosemary has been calling her superiors and others & they tell her that I don't qualify for the "Fraud Resolution for Life" because I don't have any "Credit". **Rosemary called me back and said she was "sorry but they gave her no reason except you don't have any credit"**. Rosemary said I would not be able to sign on with ProtectMyID from Experian because of this but she sent me over to Jennifer with Experian where I was signed up with Social Security monitoring by mail for 1 year. At that point I asked, "Was I included for the Fraud Resolution for Life" and they both said no, because, to get the "Fraud Resolution for Life" I



would have to be signed on with ProtectMyId from Experian & I couldn't do that because I don't have any credit.

I don't have any credit cards but I pay my bills with check for my insurance, Medical bills, car insurance & other. I have a debit card the I don't use.

I told Rosemary about this Channel 7 News Report [Weeks After Hacking Scandal, SC Taxpayers Still Have Questions About Free Moni](#) .

The Tracy Early Channel 7 Report stated:

"We are aware that taxpayers with no credit cannot sign up for ProtectMyID," said Samantha Cheek at the SC Department of Revenue. "The state is working with Experian to implement a program for protection for those individuals who do not have credit. "SCDOR wouldn't answer why this plan is coming together now, weeks after the cyber attack or any other questions because it's still being finalized. But Cheek did say it will be available to those taxpayers with no credit in the coming week or two.

When I told Rosemary of this report she wanted me to forward this link to her so she could have it "Taken Down". I didn't send her the link. This is when I called you. I don't understand why I am being excluded from the "Fraud resolution for Life".

Mr. Martin, I really appreciate your concern in this matter. Please contact me if you need any further information.

Sincerely,

Ray Harper Phone: 864-878-4925