

**From:** Larry Martin <LarryMartin@scsenate.gov>  
**To:** Veldran, KatherineKatherineVeldran@gov.sc.gov  
**CC:** Erin CrawfordErinCrawford@scsenate.gov  
Cindy LedbetterCindyLedbetter@scsenate.gov  
**Date:** 11/21/2012 8:44:15 AM  
**Subject:** FW: to Larry Martin from Ray Harper

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Katherine:

Here's an Experian issue that should be fairly easy to resolve. Mr. Harper has no established credit. When he attempted to sign up with Experian, he was told he couldn't because he had no credit in which to monitor. He said that he was also told that since he has no established credit that Experian could not provide fraud protection for life. Could you have someone take a look at this for us? Many thanks!

Larry  
Senator Larry A. Martin  
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Columbia, SC 29202  
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**From:** FiddleStop@aol.com [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