

**From:** Pitts, Ted  
**To:** Veldran, Katherine <KatherineVeldran@gov.sc.gov>  
**Date:** 11/7/2012 8:44:16 AM  
**Subject:** FW: Hacking Question

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**From:** Shane Martin [mailto:shane@senatormartin.com]  
**Sent:** Monday, November 05, 2012 10:12 AM  
**To:** Pitts, Ted  
**Subject:** Hacking Question

Ted,

What if an elderly constituent wants to sign up for the credit protection, but they haven't had any credit in the last 10 years? No credit card, no payments, etc?

They tried to sign up, but were told they had no credit report? How do they get finalized? What is the next step since online doesn't help them?

Thanks,

Shane