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To:

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Subject: Experian sends Family Secure notifications to taxpayers with minor dependents

Attachments: [SCDOR Data Breach - Family Secure FAQs.pdf](#)

Experian sends Family Secure notifications to taxpayers with minor dependents

Gov. Nikki Haley continues working with law enforcement and business leaders to protect S.C. taxpayers

COLUMBIA, S.C. – Governor Nikki Haley today announced that taxpayers affected by the South Carolina Department of Revenue information security breach who claim minors as dependents have begun receiving notification from Experian by email or letter with instructions about how to sign up for Experian's Family Secure identity monitoring service free of charge for one year.

"We continue to work with law enforcement, legislators and great corporate citizens like Experian to ensure that South Carolina taxpayers have the very best protection available," said Gov. Haley. "If you claim minors as dependents, you should absolutely take the time to sign them up for identity and credit monitoring through Experian's Family Secure."

Experian began notifying individuals by email or letter yesterday, Thursday, November 29. Notifications will be staggered over the next few weeks so South Carolina taxpayers should not be concerned if they do not receive a notice right away. Once notified, individuals may register coverage for himself/herself and any number of minors (five minors can be enrolled via the website; for more than five minors, the adult must call Experian). Family Secure enrollment ends May 31, 2013. To enroll a minor dependent with "Family Secure," an individual must already be enrolled in Experian's ProtectMyID and have the minor dependent's Social Security number, name and date of birth, and must be the minor's legal parent or guardian.

Family Secure monitors children's personal information for the existence of a credit file and sends alerts if suspicious activity or signs of identity theft are detected. For minors who have a credit history, Experian will regularly monitor the minor's credit file to see if any credit, loan, or similar account is opened in the minor's name. For minors who do not have a credit history, Experian will regularly monitor the minor's personal information (name, address, date of birth and Social Security number) to see if any credit file is created in the minor's name.

As of Friday morning, the Experian call center set up to assist South Carolina taxpayers had received approximately 845,000 calls and approximately 900,000 signups for Experian's ProtectMyID. Access to unlimited fraud resolution beyond the one year enrollment period is included in Experian's ProtectMyID membership and available to any taxpayer affected by DOR's information security breach. Taxpayers who sign up for protection will also be notified – by email or letter – about how to sign up for the Family Secure plan if they claim minors as dependents.

Dun & Bradstreet Credibility Corp offers South Carolina businesses that have filed a tax return since 1998 a CreditAlert product that will alert customers to changes taking place in their business credit file. Even something as simple as a change to a business address or a company officer change would set off an alert to the business owner. The cost will be waived for business filing tax returns since 1998. Business owners can visit <http://www.dandb.com/sc/> or they can call customer service toll free at this dedicated phone number 1-800-279-9881.

Experian is offering those impacted South Carolina businesses Business Credit AdvantageSM - a self-monitoring service that allows access to a company's business credit report and score.

South Carolina businesses can sign up for Business Credit Advantage at <http://www.smartbusinessreports.com/SouthCarolina>.

Gov. Haley reiterated that anyone who has filed a South Carolina tax return since 1998 should take the following steps:

- Call Experian at 1-866-578-5422 to enroll in a consumer protection service. (The call center is open 9:00 AM – 9:00 PM EST on Monday through Friday and 11:00 AM – 8:00 PM EST on Saturday and Sunday.)
- For any South Carolina taxpayer who wishes to bypass the telephone option, there currently is an online service available at <http://www.protectmyid.com/scdor>. Enter the code SCDOR123 when prompted. South Carolina taxpayers have until the end of January, 2013 to sign up.

Free one-year Family Secure plan includes:

- ☐ Regular monthly monitoring of Experian information for every child on the account
- ☐ Protection against material damages that may occur to a child due to misuse of their credit file
- ☐ If no credit file exists, Experian monitors children's personal information for the creation of one
- ☐ Alerts the parent/guardian to important activity such as credit inquiries, public records, delinquencies, negative information (e.g., liens, civil judgments, bankruptcies, and new accounts) to a minor's credit history
- ☐ Activity is detected based on the minor's SSN, date of birth, name or address or any combination of that data, utilizing Experian's proprietary credit file matching logic
- ☐ Once activity is detected, the parent/guardian can work with a dedicated Experian Fraud Resolution representative on the best course of action
- ☐ Monthly "No Hit" Alerts if no credit activity is detected in a month
- ☐ Comprehensive fraud resolution service – dedicated professionals to manage your case and help members recover from identify theft quickly and efficiently
- ☐ Daily monitoring of primary parent's credit report and early warning alerts if credit report changes are detected
- ☐ Unlimited Experian credit reports and scores
- ☐ Experian credit score illustrator to show monthly score tending and analysis
- ☐ \$2,000,000 product guarantee

A Frequently Asked Questions document regarding Experian's Family Secure plan is attached.

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