

From: Sen. Shane Martin <shane@senatormartin.com>
To: 'Chrystal Laughlin'LaughlC@sctax.org
CC: Veldran, KatherineKatherineVeldran@gov.sc.gov
Date: 3/31/2013 9:50:34 PM
Subject: RE: Credit issue

I got the email from Experian, but their site is down for maintenance. I have the Access Code, but it doesn't look like I am going to make the deadline. I tried, is it too late?

Thanks,

Shane

From: Chrystal Laughlin [<mailto:LaughlC@sctax.org>]
Sent: Thursday, March 28, 2013 10:51 AM
To: Sen. Shane Martin
Cc: katherineveldran@gov.sc.gov
Subject: RE: Credit issue

Senator Martin,

Business owners have two options of monitoring, Dun & Bradstreet Credibility Corp and/or Experian Business Credit AdvantageSM. You may enroll your business in one or both products. Instructions for enrollment with each of these services is provided below.

Please let me know if you have any other questions.

Chrystal Laughlin
Data Breach Assistance Team
803.898.5426
laughlc@sctax.org

Dun & Bradstreet Credibility Corp (D &B)

Dun & Bradstreet Credibility Corp is offering South Carolina businesses a free CreditAlert product that will help them stay alerted to changes in their D&B® scores or ratings and other indicators of fraudulent activity. The deadline to register with Dun & Bradstreet is December 31, 2013.

There are two ways to register:

Option One: Sign up online.

- ☐ Go to visit www.DandB.com/SC to initiate the registration process

Option Two: Call Dun & Bradstreet Credibility Corp. Call Center.

- ☐ Call 1-800-279-9881 to complete the process with a live agent
- ☐ Hours of Operations: Monday – Friday: 8:00 a.m. -8:00 p.m. EST

Experian® Business Credit AdvantageSM

Experian® Business Credit AdvantageSM is offering South Carolina businesses a comprehensive business credit monitoring service that allows unlimited access to the company's complete business credit report and score, plus instant email notifications of changes to the business credit profile. These email alerts include reported changes to the business address, credit inquiries, newly opened credit lines, and score changes. The deadline to register with Experian Business Credit AdvantageSM is March 31, 2013.

How to register:

- 1.) Go to www.SmartBusinessReports.com/SouthCarolina
- 2.) Register to get an Experian® business credit monitoring access code
- 3.) An instant email is sent to the user's email address with the access code
- 4.) Follow instructions on the email to redeem the access code at the web address provided

From: Sen. Shane Martin [<mailto:shane@senatormartin.com>]
Sent: Thursday, March 28, 2013 10:42 AM
To: Chrystal Laughlin
Cc: katherineveldran@gov.sc.gov
Subject: RE: Credit issue

Chrystal,

What do I need to do to enroll my business?

Thanks,

Shane

From: Chrystal Laughlin [<mailto:LaughlC@sctax.org>]
Sent: Thursday, March 28, 2013 8:51 AM
To: Sen. Shane Martin
Cc: katherineveldran@gov.sc.gov
Subject: RE: Credit issue

Senator Martin,

Andrea Cornelius, a member of the Data Breach Assistance Team contacted Mr. Billings today. Mr. Billings was unavailable, however, Andrea spoke with his wife regarding the ExtendCARE service and the proposed bills the General Assembly is reviewing. Andrea also spoke to Mrs. Billings about placing security freezes to further protect their credit. Andrea also mailed instructions on placing security freezes to Mr. and Mrs. Billings.

Please let me know if I can be of further assistance.

Sincerely,
Chrystal Laughlin
Data Breach Assistance Team
803.898.5426
laughlc@sctax.org

From: Sen. Shane Martin [<mailto:shane@senatormartin.com>]
Sent: Tuesday, March 26, 2013 4:25 PM
To: Chrystal Laughlin
Cc: katherineveldran@gov.sc.gov
Subject: RE: Credit issue

Chrystal,

Please call Mr. J.W. Billings 864-969-9537 for me if you don't mind. I really appreciate it!

Thanks,

Shane

From: Chrystal Laughlin [<mailto:LaughlC@sctax.org>]
Sent: Tuesday, March 26, 2013 2:23 PM

To: shane@senatormartin.com
Cc: katherineveldran@gov.sc.gov
Subject: RE: Credit issue

Senator Martin,

My name is Chrystal Laughlin. I am currently helping constituents with questions and concerns regarding the Department of Revenue security breach. I would be happy to respond to your constituent's question if you would provide his name and phone number or e-mail address.

This is the answer I would normally give in this instance:

The Experian ProtectMyID program includes a service called ExtendCARE. ExtendCARE provides individuals with assistance from a highly-trained Fraud Resolution Agent even after the initial one year ProtectMyID membership expires. If any prior member becomes a victim of identity theft, even five or ten years from now, they may still call Experian and receive assistance from a Fraud Resolution Agent.

With regards to continued credit monitoring, members of the General Assembly have proposed bills to extend credit monitoring past one year, or give tax deductions for those individuals who may wish to pay for future monitoring. Below is a list of the current bills. If you are interested, you may track the progress of these bills at <http://www.sctatehouse.gov/billsearch.php>.

Bills Proposed

S 17
S 24
S 334
H 3028
H 3029
H 3031
H 3358
H 3248
H 3305

Please contact me at 803.898.5426 should you have any further questions.

Chrystal Laughlin
Data Breach Assistance Team
803.898.5426
laughlc@sctax.org

From: Veldran, Katherine
Sent: Tuesday, March 26, 2013 11:58:15 AM
To: Laughlin, Chrystal
Subject: FW: Credit issue
Auto forwarded by a Rule
[Please reference below.](#)

From: Sen. Shane Martin [<mailto:shane@senatormartin.com>]
Sent: Tuesday, March 26, 2013 11:56 AM
To: Veldran, Katherine
Subject: Credit issue

Katherine,

I have a constituent who had a charge card opened in his name and Experian has taken care of it for now. What are y'all doing for protection years from now? That is his question.

Thanks,

Shane