

Cyber-Security Breach

# Frequently Asked Questions

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## Table of Contents

INDIVIDUAL TAXPAYER	1
BREACH UPDATE LETTERS	3
SC NO CREDIT HISTORY PLAN	3
CHILDREN: MINOR DEPENDENTS / Family Secure™ COVERAGE	4
EXPERIAN COVERAGE	5
ADULT DEPENDENT / DISABLED	6
MILITARY PERSONNEL	6
OUT-OF-STATE / OUT-OF-COUNTRY	6
SOCIAL SECURITY NUMBERS (SSN)	6
OTHER INDIVIDUAL TAXPAYER QUESTIONS / SAFETY SOLUTIONS	7
Credit Bureaus	8
BUSINESSES	9
Dun & Bradstreet Credibility Corp	9
Experian Business Credit AdvantageSM	10
NON-PROFITS / CHURCHES	11
SAMPLE BREACH UDPATE LETTER	12

## INDIVIDUAL TAXPAYER

### ***Q: Who may have been affected by the SCDOR security breach?***

A: Individual taxpayers, their dependents, and businesses who have filed a South Carolina tax return since 1998 through the 2012 tax year may have been affected in the security breach. DOR began notifying South Carolina taxpayers of the breach through news conferences and intensive media campaigns beginning October 26, 2012. In addition, DOR is sending breach update letters to all individual taxpayers whose information was compromised. (For more on the breach update letters, please refer to the “Breach Update Letters” section.)

### ***Q: What type of personal information may have been exposed?***

A: Information contained on a South Carolina income tax return such as a taxpayer’s name, address, Social Security Numbers, debit card numbers, credit card numbers, and information that would be found on the front of a check like bank account and routing numbers may have been exposed.

### ***Q: What should you do if you have filed a SC tax return since 1998 to the present?***

A: If you have filed a South Carolina tax return since 1998 to the present, and have a credit history, the State is offering you the opportunity to register with ProtectMyID™ free of charge. (For SC taxpayers who do not have a credit history, please see information on the SC No Credit History Plan below.) There are two ways to register with ProtectMyID:

Option One: Sign up online.

- Go to [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor) and use the activation code: SCDOR123 to initiate the registration process. All future notices from Experian® will be sent to you by email.

Option Two: Call the Experian® Call Center.

- Call 1-866-578-5422 to complete the process with a live agent. You may choose to have all future notices from Experian® sent to you by postal mail or email. Please listen through the recorded message and you will speak to a live agent.

If a taxpayer has no access to the internet, does not have a working email address, or if there is another reason why he or she cannot access the internet, then he or she must call the Experian® Call Center.

### ***Q: What are the hours of operation for the Experian® Call Center?***

A: Monday – Friday: 9:00 a.m. – 9:00 p.m. EST  
Saturday and Sunday: 11:00 a.m. – 8:00 p.m. EST

### ***Q: What benefits will a taxpayer receive after registering with ProtectMyID™?***

A: Experian® will provide the following:

- Credit Report: You will get a free copy of your Experian® credit report. Online credit reports are available for 30 days.
- Daily Credit Monitoring: You will receive alerts regarding any suspicious activity, including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian®, Equifax® and TransUnion® credit reports for one year.
- Identity Theft Resolution: If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian® Identity Theft Resolution Agent who will walk you through the fraud resolution process from start to finish.

- Identity Theft Insurance: If you have been a victim of identity theft, you will immediately be covered by a \$1 million insurance policy that can help you cover certain costs, including lost wages, private investigator fees, and unauthorized electronic fund transfers for one year.
- ExtendCARE: You will get full access to personalized assistance from a highly-trained Fraud Resolution Agent even after the initial one year ProtectMyID™ membership expires.

***Q: Is there a deadline to register with ProtectMyID™?***

A: March 31, 2013 is the deadline to register for one year of identity theft protection with ProtectMyID™.

***Q: How much does it cost to register with ProtectMyID™?***

A: No fee is charged to the enrollee to register with ProtectMyID™ for the first year.

***Q: What information do you need to register?***

A: When registering, you will need to provide to Experian personal information such as:

- Name
- Address
- Date of Birth
- Social Security Number
- As you are signing up for a free service, do not give out your credit card number when registering

***Q: How long will registering by telephone take?***

A: There might be a wait time in order to speak with a representative. Please do not hang up while waiting as there will be a recorded message played before you are connected to a live representative.

***Q: What if I file joint tax returns or have joint banking and credit accounts with my spouse?***

A: Individuals who file joint tax returns will each receive a breach update, if affected, and will each be able to enroll with ProtectMyID. Individuals are advised to contact their banks if they think their bank and/or credit card accounts may be compromised.

***Q: Will my deceased family members be at risk?***

A: It is not necessary to sign the deceased up for ProtectMyID. However, you should notify all three credit bureaus (Experian®, Equifax® and TransUnion®) that the individual is deceased. This can be done per the following steps:

- Request copies of the death certificate to send to the credit bureaus as well as to any creditors
- Draft a notification letter containing your name and contact information, the deceased's name, social security number, the three most recent addresses the individual had in the past five years, date of birth, location of birth and date of death; specify your relationship to the deceased and provide supporting documents; ask the credit bureau to post on the decedent's credit report: "Deceased, Do Not Issue Credit"; request a current copy of the decedent's credit report
- Send the notification letter and death certificate copy to the bureaus
- Review the credit report and ensure that all accounts are marked as deceased

More information on this process can be found at the Department of Consumer Affairs website ([www.consumer.sc.gov](http://www.consumer.sc.gov)) on the ID Theft Resources page.

## **BREACH UPDATE LETTERS**

***Q: How will someone be contacted who has filed a tax return since 1998 to the present in SC and no longer lives in the state?***

A: Notices will be sent to all affected taxpayers by standard U.S. mail.

***Q: When will all breach update letters be mailed/e-mailed to those whose information was compromised?***

A: The mailing of breach update letters began December 10, 2013 and will continue to be mailed throughout the end of January and the beginning of February. Mailings are being dispersed on a staggered basis. Some individuals who have already enrolled with ProtectMyID and provided email addresses upon enrollment may receive update letters via email.

*Please refer to the last page of the Frequently Asked Questions for a sample of the breach update letter.*

## **SC NO CREDIT HISTORY PLAN (Adults 18 years or older with no credit history)**

***Q: What plan is available for SC taxpayers who are over the age of 18, and have no credit history?***

A: The SC No Credit History Plan

***Q: How do I enroll in the SC No Credit History Plan?***

A: Call 1-866-578-5422 and ask to be enrolled in the SC No Credit History Plan. The caller will then be transferred to a specialized team. An Experian representative will request verification of the taxpayer's identity or proper legal documentation to attempt to locate a credit file. The individual taxpayer should fax or mail the requested documents as instructed.

***Q: What benefits will I receive after enrolling in the SC No Credit History Plan?***

A: Once the taxpayer's identity is verified, Experian will monitor for the existence of a credit report on a monthly basis.

- If a credit report is found, a copy will be sent to the individual taxpayer which includes contact information for dispute purposes
- If a credit report is not found, a letter will be sent to the individual taxpayer stating no credit report exists as of that particular date

After 12 months from the date the individual starts to be monitored, the process will stop.

## **CHILDREN: MINOR DEPENDENTS / Family Secure™ COVERAGE**

Even though your minor dependents may not have credit histories, you may still enroll them for identify theft protection, and individuals under the age of 18 must be enrolled by one parent or guardian. After first registering with ProtectMyID, the parent or guardian will be notified as to how to register any minor dependents with Family Secure™.

*Individuals who are eligible for enrollment under Family Secure™ include:*

- Minor individuals under the age of 18 who were claimed as dependents on tax returns filed by their parents or guardians since 1998.

### ***Q: Have minors' Social Security Numbers been exposed?***

A: Social Security Numbers of minors and/or dependents may have been exposed if they were included on a tax return that was filed in South Carolina since 1998.

### ***Q: How do I enroll a minor for Family Secure™ coverage?***

A:

- Step One: A minor's parent or guardian must first enroll with ProtectMyID™. Only one parent or guardian may enroll the minor.
- Step Two: The parent or guardian, who enrolled in ProtectMyID™, will receive a letter or email explaining how to enroll minor dependents in the Family Secure™ plan.
- Step Three: The parent or guardian, who enrolled in ProtectMyID™, will then enroll minor dependents in the Family Secure™ plan.

### ***Q: After being enrolled as a minor in the Family Secure™ plan, what should I do when I turn 18 years old?***

A: Call Experian® for assistance at 1-866-578-5422 and they will give you information to help you best to continue protection.

### ***Q: What are the benefits of Family Secure™ coverage?***

A: The primary benefit that Family Secure™ offers is monitoring the identity (primarily the SSN) of the minor for one year, even if the minor has no credit report. Once registered, in the event a child does not have a credit file, if any credit, loan or similar account is opened with that information, Experian® will alert the parent or guardian. Details of the alerts on minors are not released unless or until the parent or guardian authenticates themselves with Experian® as the parent or guardian of the minor. Family Secure™ coverage is for one adult and any number of minors. (Five minors can be enrolled via the website. For more than five, the customer must call Experian®). The adult coverage includes a \$2 million product guarantee covering the whole family, Score Tracker and Fraud Resolution. Minors receive monthly monitoring for existence of a minor's credit report, and if a credit report is found, then Experian® monitors for any changes to that report.

*Children/Dependents over the age of 18 who do not have a credit history, should register for the SC No Credit History Plan. If over 18 years of age and have a credit history, he/she should enroll in ProtectMyID.*

## EXPERIAN COVERAGE

***Q: When does the Experian® coverage begin and end?***

A: Taxpayers who were affected in the security breach are eligible for a one-year membership with Experian's ProtectMyID®, SC No Credit History Plan, or Family Secure™ beginning on the date that they register with the program. The last day to register for ProtectMyID or the SC No Credit History Plan is March 31, 2013, and the last day to register for Family Secure™ is May 31, 2013.

***Q: What happens after the state-provided one-year membership with ProtectMyID® and Family Secure™ expires?***

A: When the one-year membership expires, South Carolina taxpayers will, at their own expense, have the opportunity to enroll in the retail offerings of ProtectMyID® and/or Family Secure™. Individuals who enroll with ProtectMyID® have unlimited access beyond the first year to ExtendCARE, which provides for full assistance from an Experian Fraud Resolution Agent who will walk individuals through the fraud resolution process should an incident occur.

***Q: If I see anything I consider potentially fraudulent on my credit report, who should I call?***

A: If you have reviewed your credit report and believe that certain information may be the result of fraud, your ProtectMyID® membership gives you access to a fraud resolution specialist who will assist you. Please call 1-866-578-5422 and you will be assigned a fraud resolution specialist.

***Q: When will Experian® alert me if there is any fraudulent activity on our credit report, banking, or debit card information?***

A: ProtectMyID® alerts are issued when a credit report reflects new activity – for example, the addition of a new credit card or personal loan or a lender's review of the report as part of the process to approve a loan application. It is the responsibility of the individual who receives the alert to determine if the new information is accurate and reflects recent financial activity known to the individual or if it is unknown and possibly fraudulent. Please contact your banking institution regarding any concerns you have regarding any bank accounts and/or credit/debit accounts.

***Q: Why do South Carolina taxpayers have to give Experian® their Social Security Numbers during the enrollment process?***

A: In order to protect the identities of those who may have been compromised in the breach, multiple authentication points are required during enrollment, including requiring one's complete Social Security Number.

***Q: What assurance do South Carolina taxpayers have that their Social Security Number is protected with Experian®?***

A: Experian® has a legal obligation to protect Social Security Numbers and also offers its customers many assurances regarding security, e.g. <https://www.experian.com/esolutions/esolutions/security.html>.

## **ADULT DEPENDENT / DISABLED**

### ***Q: How do I protect an adult who is a dependent and/or is disabled?***

A: The individual charged with the legal authority to assist a dependent adult filing taxes can enroll the dependent adult with ProtectMyID™ or the SC No Credit History Plan as long as that individual provides proper documentation to Experian®.

## **MILITARY PERSONNEL**

### ***Q: What if I serve in the military and filed taxes in South Carolina since 1998 to the present?***

A: The State of South Carolina will work with the U.S. Department of Defense to identify and notify all military personnel who were affected in the security breach. These individuals will be sent a notification letter with instructions to enroll with ProtectMyID™. For more information on the notification letters, please refer to the “Breach Update Letters” section.

## **OUT-OF-STATE / OUT-OF-COUNTRY**

### ***Q: What if I no longer live in the U.S. but have filed taxes sometime between 1998 to the present?***

A: A U.S. address must be provided when enrolling for ProtectMyID™. If you are an expat or otherwise living abroad, you should provide the U.S. address you utilized to obtain credit within the U.S., as address-matching is one of the pieces of data used by Experian® for credit file authentication. We recommend out-of-country South Carolina taxpayers impacted by the breach sign up using their last U.S. mailing address and, if issues arise, they should speak to an Experian® customer care representative.

### ***Q: Will people be notified who no longer live in the U.S.?***

A: Nonresidents will be notified through mail if they have been affected in the security breach; mailings to nonresidents began December 10, 2012.

## **SOCIAL SECURITY NUMBERS (SSN)**

### ***Q: Will hackers be able to redirect Social Security checks since they have Social Security Numbers and bank routing/account information?***

A: The answer depends on whether the information compromised was enough to circumvent the authentication processes of your bank and the Social Security Administration. Taxpayers should consult with their banks. Any information on tax returns could have been compromised.

***Q: Why weren't South Carolina Social Security Numbers and credit card numbers stored in an encrypted format?***

A: The vast majority of credit card numbers were stored and protected with strong encryption. SCDOR is moving toward encryption of SSNs, and since the security breach, has implemented additional security measures for the protection of personal and confidential taxpayer data.

## **OTHER INDIVIDUAL TAXPAYER QUESTIONS / SAFETY SOLUTIONS**

***Q: The letter I received stated I filed electronically. I have never filed electronically. Is the letter incorrect? What should I do?***

A: As this would be a unique situation, please contact the Department of Revenue at (803) 898-5000 and we will gladly look into the matter.

***Q: What should I do if my bank account number was compromised?***

A: The Department of Revenue has provided compromised bank account numbers to members of the South Carolina Banker's Association and to the South Carolina Credit Union League. Please contact your bank or credit union for processes in regards to protecting your bank account.

***Q: Can someone without an email address sign up online for the protection service?***

A: An email address is required to register online; however, ProtectMyID® is also available by calling 1-866-578-5422.

***Q: Where are the Experian® Call Centers located?***

A: Experian® Call Centers are located in Arkansas and Texas.

***Q: Will Experian® ever ask me for my credit card number?***

A: Not for enrollment in the State's free one-year membership. Once those memberships expire, a credit card will be required to renew at the individual's expense.

***Q: Why can't the State register me?***

A: To enroll South Carolina taxpayers for the fraud protection services offered, without their knowledge or consent, would be a violation of federal law. In addition, registration would require answering personal questions that SCDOR does not have information to answer.

***Q: Will DOR call or email me and ask for my personal information? If we receive an email or call like this, what should we do?***

A: DOR would not initiate contact with a taxpayer and ask for personal information. If you do receive this type of call or email, hang up the call or don't respond to the email. If you are suspicious of any such email or phone call, please contact SCDOR at (803) 898-5000. If DOR needs information to respond to an inquiry you have initiated, someone will ask you to call DOR to provide that information.

***Q: If taxpayers had their tax returns directly deposited into their bank account (and therefore their bank account numbers and routing numbers were written on their return forms), were the bank account and routing numbers also exposed to the hackers?***

A: Any information contained on a tax return may have been compromised. If you feel your bank account or credit card account numbers may be compromised, please contact your bank.

***Q: In addition to registering for the free service offered by Experian, are there any other steps individuals should take for identity protection?***

A: Additional steps that an individual can take to further protect his/her identity include:

- **Regularly monitor your credit reports.** Under federal law, individuals are entitled to one free credit report once a year from each of the three major credit bureaus; credit reports can easily be obtained by contacting the credit bureaus (contact information provided below), or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228. You may wish to stagger your requests for each of these free credit reports so that you receive one report every four months. You should also know that you have the right to file a police report if you ever experience identity fraud. Please contact law enforcement for further details if such incident should occur.
- **Monitor your bank accounts and/or contact your credit/debit card issuer.** When credit card or debit card information is compromised, the best protection is to obtain a new card with new card numbers. If you detect any unauthorized charges on your account(s), please contact your bank or debit card issuer; usually a contact number will be provided on the back of your credit/debit card.
- **Place fraud alerts with any one of the three major credit bureaus.** You can place a fraud alert with one of the three major credit bureaus by phone or by visiting their website. There is no need to alert all three credit bureaus as when you alert one credit bureau, the other two will also be notified.
- **Place a freeze on your credit files with each of the three credit bureaus;** it is free for South Carolina taxpayers to place a credit freeze. A credit freeze will prevent anyone from accessing your credit, however, you will not be able to borrow money or obtain instant credit until you either lift or thaw the freeze.

### ***Credit Bureaus:***

If you need to contact the three major credit bureaus for reasons of placing a fraud alert or credit freeze, please use the following contact information:

#### **Experian Fraud Reporting**

1-888-397-3742

P.O. Box 9532

Allen, TX 75013

[www.Experian.com](http://www.Experian.com)

#### **Equifax Fraud Reporting**

1-800-525-6285

P.O. Box 740241

Atlanta, GA 30374

[www.Equifax.com](http://www.Equifax.com)

#### **TransUnion Fraud Reporting**

1-800-680-7289

P.O. Box 6790

Fullerton, CA 92834

[www.TransUnion.com](http://www.TransUnion.com)

## BUSINESSES

***Q: What type of business information may have been exposed?***

A: Federal EIN numbers, DOR tax ID numbers, credit and debit card information, and bank account information may have been exposed.

***Q: What should I do if I am a business owner?***

A: South Carolina business owners are being offered two free products. Businesses have the opportunity to enroll with both Dun & Bradstreet Credibility Corp and/or Experian® Business Credit AdvantageSM. Instructions for enrollment with each of these services is provided below.

### **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](http://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

***Q: Why is Dun & Bradstreet Credibility Corp. offering CreditAlert to South Carolina businesses?***

A: Dun & Bradstreet Credibility Corp. will give South Carolina businesses affected by the security breach a free CreditAlert product that will help them stay alerted to changes in their scores or ratings and other indicators of fraudulent activity that could be taking place on their business.

***Q: Is there a charge for CreditAlert?***

A: There is no charge for the CreditAlert product.

***Q: Will I be required to provide a credit card to register for CreditAlert?***

A: No credit card is required to register for CreditAlert.

***Q: What is CreditAlert?***

A: CreditAlert helps businesses stay alerted to changes in their D&B® business scores and ratings and other indicators of fraudulent activity that could be taking place on their business.

***Q: Why is it important for me to use CreditAlert for my business?***

A: This product will alert customers to changes taking place in their D&B® business credit file. Even something as simple as a change to a business address or a company officer would set off an alert to the business owner.

***Q: How will I be alerted to activity in my D&B® business credit file?***

A: Businesses will receive email alerts when there are changes in their D&B business credit files. Businesses may also sign into their account on [DandB.com](http://DandB.com) to view the recent alerts that have occurred in their credit file.

***Q: How long will I have access to the CreditAlert product?***

A: Businesses who have registered for CreditAlert will have free access for the life of the business or the life of the product.

***Q: Can any business register for the free CreditAlert product?***

A: CreditAlert will be made available for free to any business that has filed a SC tax return from 1998 to the security breach date.

***Q: Will I be able to see my D&B® scores and ratings?***

A: CreditAlert provides real-time alert notifications to changes that occur on your D&B® credit file. To view actual scores and ratings in your D&B® credit file or to learn about industries that have inquired on your business, we recommend that you upgrade to one of D&B's credit monitoring or credit building solutions.

**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.

How to register:

- 1.) Go to [www.SmartBusinessReports.com/SouthCarolina](http://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

***Q: Why is Experian® offering Business Credit Advantage to South Carolina businesses?***

A: Experian® takes data security very seriously and is committed to protecting U.S. consumers and businesses from fraudulent misuse of their information. Experian® is providing Business Credit Advantage to South Carolina businesses to alert them of changes in their business credit report as well as deliver the resources to view their full business credit report and score as often as they need for one year.

Q: Is there a charge for Business Credit Advantage?

A: There is no charge for Business Credit Advantage, which includes one-year of unlimited business credit report access and monitoring.

***Q: Will I be required to provide a credit card to register for Business Credit Advantage?***

A: No credit card is required to register for Business Credit Advantage.

***Q: What is Business Credit Advantage?***

A: This membership service offers South Carolina business owners and principals unlimited access to the most comprehensive business credit report Experian has on the company for one-year. It also includes notifications via email alerts. Examples of some key changes include: business address changes, notice of inquiries from others on the business credit profile, newly opened credit lines formed in the business name, score changes, detected derogatory payments, postings of business public records and legal filings, and more.

***Q: How will I be alerted to activity in my Experian® business credit file?***

A: Business owners and subscribers to the service will receive email alerts when there are changes in their Experian® business credit report. Business owners and principals may also sign into their account on SmartBusinessReports.com to view their current business credit report as often as they choose.

***Q: How long will I have access to the Business Credit Advantage product?***

A: Businesses who have registered for Business Credit Advantage will have free unlimited access to their report and alerts for one-year.

***Q: Can any business register for the Free Business Credit Advantage product?***

A: Business Credit Advantage will be made available for free to any South Carolina business (whether Sole Proprietor, Partnership, LLC, or Corporation of any size) that has filed a South Carolina tax return since 1998 to the breach date.

***Q: Will I be able to see my Experian® business credit score and report details?***

A: Yes, Business Credit Advantage provides real-time access to view your business credit score and complete business credit report. These included features make Business Credit Advantage a great way for business owners to keep aware of key changes and protect their business from fraudulent activity.

## **NON-PROFITS / CHURCHES**

***Q: Are non-profits included in the “businesses” that were possible victims of the security breach?***

A: Yes, non-profits may have been exposed.

***Q: Are church EIN numbers being compromised, because they appear on the 941 and W-2 forms issued?***

A: Church EIN numbers could have been compromised from W-2 forms. Form 941 would be filed with the federal government.

***Q: Should churches enroll for identity theft protection as “businesses”?***

A: Churches should enroll for the identity protection as W-2 filings or individuals filing personal returns with attached W-2s, may cause churches to be included with the possibly affected “businesses”.

State of South Carolina  
Department of Revenue



**RE: SCDOR Data Breach**

Dear South Carolina Taxpayer:

As you may know, tax data at the South Carolina Department of Revenue (SCDOR) was compromised due to a recent security breach. Immediately upon discovering the data breach, new technology and policy protections were implemented at SCDOR to prevent further information exposure. **We are writing you today, first, to confirm that – as an electronic tax filer – your tax information was compromised and, second, to encourage you to take immediate steps to protect yourself against identity theft.** A forensic analysis of the SCDOR's database revealed that information compromised in this breach included any South Carolina state tax returns filed electronically by businesses or individuals since 1998. The tax information that was compromised includes social security numbers of you and your dependents, if you claimed dependents on a tax return, and your bank account number only if you provided a bank account number on your electronic return(s). If your bank account number was compromised, you should regularly review your monthly bank account statement and your account online, and contact your bank immediately if you see any unexplained charges.

**We encourage you to take advantage of the free one year identity theft protection service provided by the State of South Carolina.** This service is offered by Experian's ProtectMyID® Alert program and includes identity theft resolution services that do not expire, a free credit report, daily credit monitoring across three credit bureaus to detect any suspicious activity, and an identity theft insurance policy, including coverage of electronic fund transfers from your bank account, worth up to a million dollars. SCDOR is also providing protection services for your minor dependents under Experian's Family Secure® program.

Please register for these services by visiting [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor), and enter the following enrollment code: SCDOR123. If you do not have an Internet connection, call 1-866-578-5422 to begin the enrollment process. **The enrollment period ends March 31, 2013.** After you enroll in the ProtectMyID® Alert program, you will be notified about how to enroll your dependents in Experian's Family Secure® program.

Also, please be aware that you can protect yourself against fraud and identity theft by placing a security freeze on your financial information. You can place, lift, or permanently remove the security freeze free of charge in South Carolina. When you place a freeze, someone who acquires your personal information will not be able to open new accounts or borrow money in your name. You will need to contact all three credit bureaus to place the freeze. Keep in mind that you will not be able to borrow money or get instant credit, new credit cards, insurance, cell phone service or other utilities until you temporarily lift or permanently remove the freeze, and that a freeze cannot be placed for children unless a credit file has been opened on them (which is usually a sign of fraud). Contact information is:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze](http://www.experian.com/freeze)

TransUnion LLC  
P.O. Box 6790  
Fullerton, CA 92834-6790  
1-888-909-8872  
<http://freeze.transunion.com>

We have been giving you information about the incident and how to protect yourself and your families in press conferences and newspapers, on TV and on the internet starting the moment law enforcement gave us permission to do so, and be assured that we will continue to do so. For more information on protecting yourself against identity theft, please contact the Department of Consumer Affairs at 1-800-922-1594 or visit [www.consumer.sc.gov](http://www.consumer.sc.gov). For more information on the incident, visit [www.sctax.org/security](http://www.sctax.org/security).