

CONSUMER ALERT

A Publication from the South Carolina Department of Consumer Affairs

SPECIAL EDITION: MINIMIZING THE EFFECTS OF A SECURITY BREACH

Free Tools for You!

Follow the steps below to protect yourself in the wake of a security breach.

#1: Enroll in the FREE credit monitoring service offered by the Department of Revenue. You can do this by calling 866-578-5422 or by going online to www.protectmyid.com/scdor. Once there, enter the activation code, **scdor123**. Remember, when calling the number, you will be told about how to enroll online. If you would like to speak to a live operator, be sure to stay on the line.

#2: Place a fraud alert on your credit reports. It's FREE, stays in place for 90-days and requires potential creditors to take steps to verify that the applicant is in fact you.

You **only have to contact 1** of the 3 credit reporting agencies (CRA) to place the alert. Once you place

the alert, you will receive notice that you can get 1 free copy of your credit report from each of the CRAs. It is a great idea to pull all three reports and make sure that everything on them is accurate.

Equifax: 800-685-1111
TransUnion: 800-680-7289
Experian: 888-397-3742

#3: Place a security freeze on your credit reports. Its FREE and will prevent potential creditors and other third parties from accessing your credit report for new products or services, unless you temporarily lift the freeze. **You must call each of the CRAs to do this.** It is FREE to place, thaw and lift the freeze for SC residents. Once you place the freeze, you will receive a personal identification number (PIN) you

can use to thaw or lift the freeze. Make sure to keep it in a safe place. For more information on the freeze, see page 3.

#4: Monitor your financial and personal statements closely. Be sure that your bills and statements are arriving on time and are completely accurate. ID Theft doesn't just happen financially. Your SSN can be used to receive:

- Government benefits
- Driver's License/ID
- Tax refund
- Medical benefits

So, be sure that you are monitoring medical and benefit statements also. And be on alert for any suspicious or unexpected letters or phone calls.

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Frequently Asked Questions

About the Department of Revenue Security Breach

The South Carolina Department of Consumer Affairs received thousands of calls regarding the Department of Revenue Cyber Attack. Below are some of the most common questions and answers.

Q: My spouse and I have joint accounts, do I have to register both of us for the monitoring, alert or freeze or just myself?

A: Credit reports are tied to an individual's social security number, so you each need to register.

Q: What about my children's SSN?

A: Soon affected families will receive access to a "Family Protection Plan" through Experian. After the parents enroll, they will receive notice from Experian explaining how to enroll their children. Parents can also try to put a fraud alert on their child's report. If the agency does not allow the fraud alert to be placed, it is because a report matching that social security

number does not exist. You can also contact each of the three credit reporting agencies and ask they perform a manual search of your child's file. They may ask for additional information prior to initiating the search:



ing the search:

Experian: 888-397-3742 • **Equifax:** 800-525-6285

TransUnion: childidtheft@transunion.com

Q: I tried to register for the free credit monitoring service, but they said I couldn't because I don't have a credit file. What should I do?

A: You can still try to place a freeze or fraud alert, just to make sure you don't have a credit report. We recommend trying to register/place the alert or freeze every few weeks to ensure that your information is not being used by an identity thief.

Q: Will my deceased family member's SSN be at risk?

A: It is possible. Make sure you have notified each of the three major credit reporting agencies of the death so it can be appropriately marked on the credit report. You may also want to pull a copy of the family member's credit report to make sure the accounts are marked "deceased." If they are not, contact each creditor, also.

Equifax

Office of Consumer Affairs
PO Box 105139
Atlanta, GA 30348
www.equifax.com

Experian

P. O. Box 2002
Allen, TX 75013-9595
www.experian.com

TransUnion

P. O. Box 2000
Chester, PA 19022
www.transunion.com

SCAM ALERT!

• Don't give out your bank account number or other personal information over the phone or internet unless you know who you are dealing with. The Department of Revenue will not call and ask for this information. If someone calls and asks for sensitive information, hang up and call a number you know belongs to the business/agency the caller posed as. Look out for e-mails or text messages asking for your personal information, too.

• **Remember:** There is **NO COST** to participate in the credit report monitoring, to place a fraud alert or to place, thaw or lift a freeze.



How to *Place, Thaw or Lift* a Security Freeze

	EQUIFAX	EXPERIAN	TRANSUNION
<i>Place a Freeze</i>	<p>Online: https://www.freeze.equifax.com</p> <p>Phone: 800-685-1111 <i>(automated line- press 3)</i></p> <p>Mail*: Equifax Security Freeze PO Box 105788 Atlanta, GA 30348</p>	<p>Online: https://www.experian.com/freeze</p> <p>Phone: 888-397-3742 <i>(automated line- press 2; press 2 for Fraud Prevention, press 2 for Security Freeze)</i></p> <p>Mail*: Experian Security Freeze PO Box 9554 Allen, TX 75013</p>	<p>Online: https://freeze.transunion.com</p> <p>Phone: 800-680-7289 <i>(automated line- press 3)</i></p> <p>Mail*: TransUnion, LLC PO Box 6790 Fullerton, CA 92834</p>
<i>Temporarily Lift</i>	<p><i>You can thaw using same methods as above. Be sure to have your PIN available.</i></p> <p>THE CREDIT REPORTING AGENCIES MUST THAW THE FREEZE WITHIN 15 MINUTES OF YOUR REQUEST.</p>		<p>Want to thaw a freeze by mail? * Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> • Your PIN and • The specific creditor you are thawing the report for or • The time period you would like it thawed for (ie: date range).
<i>Permanently Lift</i>	<p><i>You can permanently lift a freeze using the same methods as placing it. Be sure to have your PIN available.</i></p>		<p>Want to lift a freeze by mail? * Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> • Your PIN and • Two types of identification.

* When using the mail-in option, we recommend sending the letter certified mail, return-receipt requested.

Also, the following items need to be submitted with a mailed request:
 your name, including an suffix (e.g. Jr. Sr.), complete address, SSN, date of birth, COPY of an item to validate ID
 (Valid driver's license, pay stub, W2 or 1099 form.)

Are **You** a Victim of Identity Theft?

Follow these initial steps if you think your identity may have been stolen.

In addition to placing a fraud alert and a security freeze on your credit reports:

CLOSE AFFECTED/FRAUDULENT ACCOUNTS AND DISPUTE THEM.

- Get dispute forms from the companies.
- Send the form certified mail, return receipt requested.
- Once the dispute process is complete, ask for a letter that confirms the accounts and fraudulent debts are resolved.
- Keep copies of ALL correspondence for your personal records.
- *Are signs of fraud showing up on your credit report?* Send a letter explaining the errors/mistakes to the 3 credit reporting agencies, too.

FILE A COMPLAINT WITH THE FTC. The Federal Trade Commission shares complaint data with law enforcement officials nationwide.

- You need the complaint affidavit to serve as part of your official “ID Theft Report” for disputing any further fraudulent activity. Report to 877-438-4338 or ftc.complaintassistant.gov.

FILE A POLICE REPORT. Take your FTC affidavit with you. If the officer is hesitant to fill out the report request an information only report. You need the police report to complete your ID Theft Report.

Remember!

When resolving ID Theft, start a file and be sure to keep detailed records.

- Create a phone log and note who you talked to and when.
- Send letters by certified mail, return receipt requested.
- When sending supporting documents, send copies, not originals.
- Be aware of deadlines or time constraints.

Common Ways Thieves Use Your Identity

Misuse of Social Security Number.

An identity thief may steal your SSN and sell it, or use the number to get a job or other benefits. Contact the Social Security Administration when you discover any misuse of your social security number.

- 800-269-0271
- www.socialsecurity.gov
- Social Security Administration
Fraud Hotline
PO Box 17785
Baltimore, MD 21235

Income Tax Fraud. If you think that someone has misused your SSN to get a job or tax refund- or the IRS sends you a notice indicating a problem- contact the IRS immediately. Specialists will work with you to protect your account.

- IRS Identity Protection Specialized Unit: 800-908-4490 or www.irs.gov/identitytheft

- Report the fraud and request the IRS ID theft Affidavit Form 14039.
- Send a copy of your police report and proof of identity (i.e. copy of driver's license)

Medical Identity Theft. If an ID Thief receives medical treatment in your name, their medical information- for example, blood type, test results or allergies - can get into your medical file. If you suspect someone has used your medical information:

- Contact each health care provider and ask for copies of your medical records.
- Review your records and report errors to your health care provider.
- Notify your health insurer and all 3 credit reporting agencies.

Credit Report Monitoring, Fraud Alerts and Freezes, OH MY! So, What's the Difference?

Not only has the breach prompted the Department of Revenue to provide consumers with free credit report monitoring, but it has also brought attention to some tools that we've had all along. Not sure where to start? Here's a quick rundown of the things we've talked about in this issue.

FREE CREDIT REPORT MONITORING:

1

WHAT IS IT? Credit monitoring is when a third party monitors your credit reports for suspicious activity and identity theft red flags.

HOW LONG WILL IT LAST? This service will last for 1 year.

WHO DO I CONTACT? Visit www.protectmyid.com/scdor and use the activation code scdor123 or call 866.578.5422 and enroll with a live agent.

FRAUD ALERT:

WHAT IS IT? The Fair Credit Reporting Act gives consumers the right to place a fraud alert on credit reports. It alerts potential creditors that are pulling your report to take extra steps to verify your identity before issuing credit or services in your name.

HOW LONG WILL IT LAST? The alert lasts 90 days and entitles you to another free credit report from each of the three credit reporting agencies.

WHO DO I CONTACT? Equifax (800-685-1111; press 2, then 1) or TransUnion (800-680-7289, press 1) or Experian (888-397-3742, press 2, 2, 1 then 2). You only have to contact one of the credit reporting agencies and they'll notify the other two.

SECURITY FREEZE:

3

WHAT IS IT? A security freeze stops businesses from accessing your credit report without your express permission. It will stop someone from taking a new line of credit in your name. A freeze doesn't affect your existing lines of credit and will need to be thawed if you decide to apply for new credit or services.

HOW LONG DOES IT LAST? The freeze lasts until YOU lift it.

WHO DO I CONTACT? See page 3 for detailed instructions for placing, thawing and lifting the freeze.

NOTE: All of these tools are FREE and independent of one another. That means you MUST opt into them separately.

Knowledge is POWER!

Use these resources to your advantage.

TAKING CHARGE

WHAT TO DO IF YOUR IDENTITY IS STOLEN

FEDERAL TRADE COMMISSION
FTC.GOV/IDTHEFT

SOUTH CAROLINA
DEPARTMENT OF CONSUMER AFFAIRS

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Welcome

The South Carolina Department of Consumer Affairs ("DCA"/ "Department") is the state's consumer protection agency. Established in 1974, DCA has more than thirty-five years of experience in protecting South Carolina consumers while recognizing those businesses that act honestly and fairly.

The Department accomplishes its mission by: 1.) acting as an effective regulator, 2.) providing complaint mediation services that are unmatched at both state and federal levels, 3.) saving millions for both consumers and small businesses through insurance rate filing intervention, and 4.) serving as an educational portal for consumers and businesses alike.

Click [here](#) to learn more about the agency.

What's New?

In addition to opting into the free credit report monitoring offered by the Department of Revenue by calling 866-578-5422 or going to www.protectmyid.com/scdor, here are some steps you can take:

Minimizing the Effects of a Security Breach

[How to Place, Thaw or Lift a Security Freeze](#)

Helpful Links

IDENTITY THEFT RESOURCES

Dept. of Revenue Security Breach

Credit Card Repayment Calculator

Online Filing thru SCBOS

NMLS MEMBER SERVICE CENTER WITH REAL TIME consumer access

Your Information Destination!



Check out our YouTube channel.
youtube.com/scdcatv



Look here for updates & educational materials.
facebook.com/scdca



Find the latest scam alerts and news here.
twitter.com/scdca

Don't forget about the website: www.consumer.sc.gov

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interests of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. The Department strives to be a CREDIT to our State: Competence Respect Equality Dedication Integrity Timeliness. For more information on SCDCA, visit www.consumer.sc.gov.

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