

# CONSUMER PROTECTION TIPS

In addition to protection from [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor), here are other ways to protect your families:

**1. Review Your Credit Reports and Bank Statements.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. You can receive free credit reports by placing fraud alerts and through your credit monitoring. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement.

**2. Contact Credit/Debit Card Issuer.** When credit/debit card information is compromised, the best protection is reissue of the card. So to protect yourself from the possibility of unauthorized charges, we recommend that you check your bank account statements regularly. If you detect any unauthorized charges, we strongly suggest that ***you contact your credit/debit card issuer immediately by calling the toll-free number located on the back of your card or on your monthly statement, tell them what you have seen, and ask them to cancel and reissue the card.*** You should tell your credit/debit card issuer that your account may have been compromised and review all charges on your account for potentially fraudulent activity. We also recommend that you change your credit/debit card web account password immediately when you discover unauthorized charges.

**3. Place Fraud Alerts** with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting  
1-800-525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

**4. Security Freeze:** By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. In South Carolina, there is never any charge to you for placing, thawing or lifting the freeze.

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

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

TransUnion Fraud Reporting  
1-800-680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
<http://freeze.transunion.com>

**5. You Can Obtain Additional Information** about the steps you can take to avoid identity theft from the following:

**For South Carolina Residents:**

South Carolina Department of Consumer  
Affairs:  
1-800-922-1594 (Toll-Free)  
803-734-4200  
[scdca@scconsumer.gov](mailto:scdca@scconsumer.gov)  
Mailing Address:  
PO Box 5757  
Columbia SC 29250-5246  
[www.consumer.sc.gov](http://www.consumer.sc.gov)

**For all U.S. Residents:**

Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)  
1-877-IDTHEFT (438-4338)  
TDD: 1-202-326-2502