

**Pitts, Ted**

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**From:** Schimsa, Rebecca  
**Sent:** Sunday, October 28, 2012 9:14 AM  
**To:** Stirling, Bryan  
**Cc:** Pitts, Ted; Veldran, Katherine  
**Subject:** Fw: From the Governor's Office re. cyber-attack at DOR

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**From:** James Smith [mailto:JamesSmith@schouse.gov]  
**Sent:** Sunday, October 28, 2012 05:59 AM  
**To:** Schimsa, Rebecca  
**Cc:** Pitts, Ted; Veldran, Katherine; Mark Keel <mkeel@sled.sc.gov>; Kirkland T. Smith <Kirkland@KirklandSmith.com>; Rep. James E. Smith Jr. <James@JamesSmith.com>  
**Subject:** Re: From the Governor's Office re. cyber-attack at DOR

What about the SSN's of SC Children? If you have dependents listed on your return each have a name, date of birth and SSN provided. Is that information at risk and I don't believe they can access Protect My ID .com as a minor? How can the people of SC protect the ID's of their children? Are we certain that the risk is limited to only those that "filed" a tax return?

Thanks, James

On Oct 26, 2012, at 4:46 PM, "Schimsa, Rebecca" <[RebeccaSchimsa@gov.sc.gov](mailto:RebeccaSchimsa@gov.sc.gov)> wrote:

**\*NEW INFORMATION INCLUDED.\***

Dear Members of the General Assembly,

In regards to the cyber-attack at the Department of Revenue announced this afternoon, we are sending you the following information: (1) the media release from our office (below); (2) the media release from the Department of Revenue (attached); (3) a link to the video of today's press conference; and (4) an invitation to a conference call on Monday morning with Chief Keel, Director Etter, and Inspector General Maley (below).

Sincerely,

Rebecca Schimsa  
Office of the Governor

## **MEDIA RELEASE FROM THE GOVERNOR'S OFFICE:**

**S.C. Department of Revenue Responds to Cyber Attack, Will Provide Credit Monitoring and Identity Theft Protection to Taxpayers**

*Hacker illegally obtained credit card and Social Security numbers*

**COLUMBIA, S.C.** – The South Carolina Department of Revenue today announced that approximately 3.6

million Social Security numbers and 387,000 credit and debit card numbers have been exposed in a cyber attack. Of the credit cards, the vast majority are protected by strong encryption deemed sufficient under the demanding credit card industry standards to protect the data and cardholders. Approximately 16,000 are unencrypted.

To protect taxpayers, the state will provide those affected with one year of credit monitoring and identity theft protection. Officials emphasized that no public funds were accessed or put at risk.

“On October 10, the S.C. Division of Information Technology informed the S.C. Department of Revenue of a potential cyber attack involving the personal information of taxpayers,” said DOR Director James Etter. “We worked with them throughout that day to determine what may have happened and what steps to take to address the situation. We also immediately began consultations with state and federal law enforcement agencies and briefed the governor’s office.”

Upon the recommendation of law enforcement officials, DOR contracted Mandiant, one of the world’s top information security companies, to assist in the investigation, help secure the system, install new equipment and software and institute tighter controls on access.

On October 16, investigators uncovered two attempts to probe the system in early September, and later learned that a previous attempt was made in late August. In mid-September, two other intrusions occurred, and to the best of the department’s knowledge, the hacker obtained data for the first time. No other intrusions have been uncovered at this time. On October 20, the vulnerability in the system was closed and, to the best of the department’s knowledge, secured.

“The number of records breached requires an unprecedented, large-scale response by the Department of Revenue, the State of South Carolina and all our citizens,” said Gov. Nikki Haley. “We are taking immediate steps to protect the taxpayers of South Carolina, including providing one year of credit monitoring and identity protection to those affected.”

Anyone who has filed a South Carolina tax return since 1998 is urged to visit [protectmyid.com/scdor](https://protectmyid.com/scdor) or call 1- 866-578-5422 to determine if their information is affected. If so, the taxpayer can immediately enroll in one year of identity protection service provided by Experian.

Experian’s ProtectMyID™ Alert is designed to detect, protect and resolve potential identity theft, and includes daily monitoring of all three credit bureaus. The alerts and daily monitoring services are provided for one year, and consumers will continue to have access to fraud resolution agents and services beyond the first year.

In addition to the Experian service, state officials urged individuals to consider additional steps to protect their identity and financial information, including:

- Regularly review credit reports;
- Place fraud alerts with the three credit bureaus;
- Place a security freeze on financial and credit information with the three credit bureaus.

If credit card information is compromised, the best protection is to have the bank reissue the card. Anyone who has used a credit card in a transaction with the Department of Revenue should check bank accounts regularly to see if any unauthorized charges have occurred. If so, the cardholder should contact the credit card issuer immediately by calling the toll-free number located on the back of the card or on a monthly statement, tell them what you have seen, and ask them to cancel and reissue the card. Consumers should also change any credit card web account passwords immediately when unauthorized charges are detected.

“From the first moment we learned of this, our top priority has been to protect the taxpayers and the citizens of South Carolina, and every action we’ve taken has been consistent with that priority,” Etter said. “We have an obligation to protect the personal information entrusted to us, and we are redoubling our efforts to meet that obligation.”

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## **VIDEO OF TODAY’S PRESS CONFERENCE:**

The S.C. Department of Revenue announced on October 26, 2012 that approximately 3.6 million Social Security numbers and 387,000 credit and debit card numbers have been exposed in a cyber attack.

Governor Nikki Haley, South Carolina Law Enforcement Division Chief Mark Keel, United States Secret Service Special Agent in Charge Michael Williams, South Carolina Department of Revenue Director Jim Etter and State Inspector General Patrick Maley today responded to news of the cyber attack with consumer safety solutions during an afternoon press conference.

Video of the press conference is available here: <http://www.youtube.com/watch?v=0Dax66JEzVs&>  
Attached you will find a press kit that includes consumer safety solutions.

**Anyone who has filed a South Carolina tax return since 1998 should take the following steps:**

1. Call 1-866-578-5422 where you will 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.**
2. Then you will determine if you wish to have an online or US Mail alert mechanism.
3. For the online service, visit <http://www.protectmyid.com/scdor>. For the US Mail service, you will receive notifications via the US mail.

Experian’s ProtectMyID™ Alert is designed to detect, protect and resolve potential identity theft, and includes daily monitoring of all three credit bureaus. The alerts and daily monitoring services are provided for one year, and consumers will continue to have access to fraud resolution agents and services beyond the first year.

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## **CONFERENCE CALL INFORMATION FOR LEGISLATORS:**

Our office has arranged a conference call for members of the General Assembly to be held on Monday, October 29<sup>th</sup> at 10:00 a.m. with Chief Mark Keel, Director Jim Etter, and Inspector General Pat Maley. The purpose of the conference call is to give you the opportunity to receive information and ask questions about the cyber-attack at the Department of Revenue. There is a limited number of lines available. This call is only intended for you, members of the General Assembly, or a staff member calling in on your behalf.

**Call Number: 1-800-670-1742** (No access code is needed.)

### **Directions:**

1. Upon dialing the conference number, each participant will be asked his or her name and then be placed into the conference call.
2. Participants should plan to join the call 5-10 minutes prior to the start of the call.

3. Once the speakers have completed their statements, the call operator will provide instructions for the question and answer portion of the call.
4. All participants will be given the opportunity to ask questions.
5. Questions will be announced in the order that they are received.
6. For operator assistance at any time during the call, please press \*0.

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<Media Release from DOR 10.26.2012.pdf>

**Pitts, Ted**

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**From:** Dan [REDACTED] <[REDACTED]@citadelitg.com>  
**Sent:** Friday, October 26, 2012 4:48 PM  
**To:** Pitts, Ted  
**Subject:** SCDOR Hacking  
  
**Importance:** High

Dear Ted Pitts;

Ted [REDACTED] gave me your contact info, and I would like to tell you what happened to me and how this all might have been avoided, I started working for the SCDOR as a consultant on Sept 27<sup>th</sup> 2012, and my job, was to go through all your systems, run Security and go through all your firewalls, infrastructure and network Designs, to ensure this kind of hacking could not happen.

On [REDACTED], my contract was terminated, not for my work, but because [REDACTED]  
[REDACTED] and even though [REDACTED]  
[REDACTED] they still let me go.

To let you know, I could have had this fixed and taken care of, I was going through the entire system looking for these types of vulnerabilities, and would have discovered this at any time, and maybe avoided this whole event.

While I was going through the Network I discovered many issues, for instance there is no Disaster Recovery in place or Business Continuity design and there are several points of failure that I was looking into before my contract was terminated. So the situation you are experiencing now could have been a lot worse if the hackers had crippled your servers, you would not have been able to recovery.

I would be happy to come in and help you with this issue immediately, and make sure it never happens again; I have 20+ years' experience in the business and have worked with the Federal Reserve Bank of New York and many other financial institutions. I have attached my resume for your review, and Certificates and accreditations.

I have run many projects and have even been a Director and CIO.

I am asking you to bring me in immediately to head the task force, I am here to help you with this situation. After only 2 weeks I uncovered all of these issues and was working on fixing them only to be let go without cause.

Please email me back or call me directly at 803-[REDACTED] or Cell 561-[REDACTED] maybe I can help you.

Thanks,

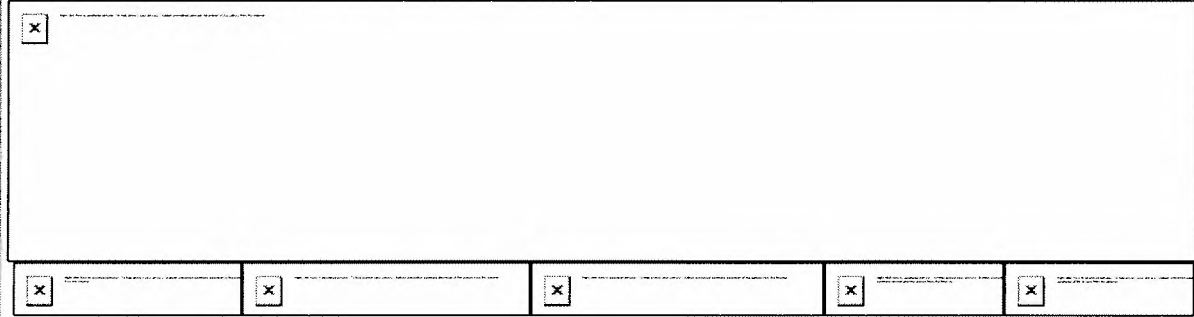
Dan [REDACTED]

**Pitts, Ted**

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**From:** Rep. Bill Taylor <bill@taylorschouse.com>  
**Sent:** Friday, October 26, 2012 6:26 PM  
**To:** Pitts, Ted  
**Subject:** SC 's Been HACKED - This is a serious warning OPEN NOW

You're receiving this email because of your relationship with **TaylorSCHouse**. You may **unsubscribe** if you no longer wish to receive our emails.



## SC's Been HACKED !

(Informational Newsletter)

Dear Friends:

You may have heard the late breaking news that your identity may be at risk.

The SC Department of Revenue revealed this afternoon that they experienced a cyber attack and approximately **3.6 million Social Security numbers and 387,000 credit and debit card numbers** have been exposed. I've been receiving calls from folks concerned they may be a victim. Those concerns are justified. 3.6 million Social Security numbers includes most of us. The vast majority of credit cards on file with the Revenue Department are protected by strong encryption, but about **16,000 are unencrypted**.

The state says the cyber hole has been plugged, but you have every right to be concerned and take steps now to protect yourself from identity theft or misuse of your credit or debit card.

Here's what you need to do...

1. Anyone who has filed a South Carolina tax return since 1998 is urged to visit [protectmyid.com/scdor](http://protectmyid.com/scdor) or **call 866-578-5422** to determine if their information is affected. (Expect long wait times on the phone call.) Phone will be answered until 9:00 pm and will be open again tomorrow.
2. To protect taxpayers, the state will provide those affected with one year of credit monitoring and identity theft protection.
3. In addition to the Experian monitoring service, state officials urged individuals to consider additional steps to protect their identity and financial information, including:
  - \* Regularly review credit reports
  - \* Place fraud alerts with the three credit bureaus
  - \* Place a security freeze on financial and credit information with the three credit bureaus.

**Additional steps to protect yourself...**

If credit card information is compromised, the best protection is to have the bank reissue the card. Anyone who has used a credit card in a transaction with the Department of Revenue should check bank accounts regularly to see if any unauthorized charges have occurred. If so, the cardholder should contact the credit card issuer immediately by calling the toll-free number located on the back of the card or on a monthly statement, tell them what you have seen, and ask them to cancel and reissue the card. Consumers should also change any credit card web account passwords immediately when unauthorized charges are detected.

#### **Final Thought**

This is a most serious and regrettable situation that puts you at risk. Legislators will be briefed Monday morning and I'll report back. In the meantime, I urge each of you to be on alert and take the necessary steps to protect your identity, credit and banking information.

In your Service,

**Bill Taylor**

**803-270-2012**

Representative

South Carolina General

Assembly

[Bill@taylorschouse.com](mailto:Bill@taylorschouse.com)

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

Newsletter not paid for by  
taxpayer funds.

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This email was sent to tedpitts@gov.sc.gov by [bill@taylorschouse.com](mailto:bill@taylorschouse.com)

[Update Profile/Email Address](#) Instant removal with [SafeUnsubscribe™](#) [Privacy Policy](#).

Bill Taylor for SC House District 86 P.O. Box 2646 Aiken SC 29801

**Pitts, Ted**

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**From:** Dwight Loftis <[REDACTED]@yahoo.com>  
**Sent:** Monday, October 29, 2012 1:17 PM  
**To:** Pitts, Ted  
**Subject:** Security protection options

Your instructions of going to the website and placing the code "SCDOR 123" seems only to direct one the the general website for private pay new customers.

I've made several attempts and varied the attempts as per somewhat confusing web direction.....still it am unable to access or doesn't direct me to the correct location. I've had two other persons that I've given your directions to tell me the same.

Could we not have a portal provided that would allow quicker, more direct and easier access??>?

Dwight [REDACTED]

## Pitts, Ted

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**From:** Tom Davis <[REDACTED]@yahoo.com>  
**Sent:** Tuesday, October 30, 2012 7:17 PM  
**To:** Pitts, Ted  
**Cc:** Veldran, Katherine; Stirling, Bryan  
**Subject:** Re: Legislative follow up

Thanks, Ted.

Tom

On Oct 30, 2012, at 7:11 PM, "Pitts, Ted" <[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)> wrote:

All,

I am having the attorneys, Experian, SLED, the Inspector General and SCDOR review the answers to the questions we have received. We want to make sure that you have accurate information to distributed to your constituents.

Below are answers to the most frequently asked questions that I can confirm:

Are young adults that previously filed in SC covered? If a tax return was filed from 1998 until present and a person's SS# was listed on the return as the filer or a dependent they can sign up for the protection. Individuals currently 18 and older must enroll themselves. Individuals currently 17 and younger must be added on the family plan by their parent or legal guardian. Laws do not allow them to consent to this agreement on their own. SCDOR will cross check SS#s with all enrollments.

Why doesn't SCDOR just enroll taxpayers? It is against the law to enroll taxpayers without their consent.

Could we not have a portal provided that would allow quicker, more direct and easier access? Experian has a South Carolina portal/page it is- [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor). The activation code is SCDOR123 (not case sensitive) to enroll. A way to confirm that you are on the correct page is the picture of the person/model on the page should be a female. Some people are being bounced directly to the Experian home page (the picture on this page is a male) this is a problem on the user's end not Experian's. If they don't have access to the internet, they can call 1-866-578-5422. Experian is working to address wait times.

How much time should deployed, overseas military expect to wait before they are contacted? Is there any "extra" contact, perhaps specifically assigned to this group, that we can share to get them in touch with the right people without having a phone line wait? We are in the process of working with the Department of Defense to make the notification enrollment process as easy as possible. Details will be released when confirmed.

Were checking account routing numbers compromised? Of the files accessed an individual's entire return was accessed. The Social Security #'s and bank information were not encrypted. Credit cards were encrypted on returns older 2003. Any unencrypted credit card information would be for cards that have expired.

We will follow up as soon as possible regarding other questions, our goal is to email the General Assembly a comprehensive FAQs packet as soon as it is finished.

Thanks,  
Ted

Ted Pitts  
Deputy Chief of Staff  
Governor Nikki Haley  
Cabinet and Legislative Affairs  
803.767.7862  
[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)

## Pitts, Ted

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**From:** Mike Forrester <mike.forrester@charter.net>  
**Sent:** Tuesday, October 30, 2012 7:32 PM  
**To:** Pitts, Ted  
**Cc:** Pitts, Ted; Veldran, Katherine; Stirling, Bryan  
**Subject:** Re: Legislative follow up

Ted, I just had a constituent tell me that they won't accept a dependent for coverage whose birthday is past 1994. Is that true? If so why?

Sent from my iPad

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**Ted Pitts**

**Deputy Chief of Staff**

**Governor Nikki Haley**

**Cabinet and Legislative Affairs**

**803.767.7862**

**[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)**

## Pitts, Ted

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**From:** Eddie Tallon <[REDACTED]@gmail.com>  
**Sent:** Tuesday, October 30, 2012 7:21 PM  
**To:** Pitts, Ted  
**Subject:** Re: Legislative follow up

Ted,  
I am having constituents tell me they are being asked for a credit card when they call Experian. I don't believe this should be happening.  
Eddie

Eddie Tallon  
SC House of Representatives  
864-529-2860  
[REDACTED]@gmail.com

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[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)

## Pitts, Ted

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**From:** Brian <[REDACTED]@charter.net>  
**Sent:** Tuesday, October 30, 2012 7:24 PM  
**To:** Pitts, Ted  
**Subject:** Re: Legislative follow up

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Sent from my iPhone

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**From:** Representative Nathan Ballentine <[REDACTED]@aim.com>  
**Sent:** Tuesday, October 30, 2012 7:26 PM  
**To:** Pitts, Ted  
**Subject:** Re: Legislative follow up

Can I cut/paste and put on my website (from you to legislators)?  
Stay informed about our community and state issues at [www.nathansnews.com](http://www.nathansnews.com)

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**From:** "Pitts, Ted" <[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)>  
**Date:** Tue, 30 Oct 2012 19:11:10 -0400  
**To:** Pitts, Ted<[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)>  
**Cc:** Veldran, Katherine<[KatherineVeldran@gov.sc.gov](mailto:KatherineVeldran@gov.sc.gov)>; Stirling, Bryan<[BryanStirling@gov.sc.gov](mailto:BryanStirling@gov.sc.gov)>  
**Subject:** Legislative follow up

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[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)

**Pitts, Ted**

---

**From:** [REDACTED]@gmail.com  
**Sent:** Wednesday, October 31, 2012 12:47 AM  
**To:** Pitts, Ted  
**Subject:** Re: Legislative follow up

Ted, Thank you

Mark  
Sent from my Verizon Wireless BlackBerry

---

**From:** "Pitts, Ted" <TedPitts@gov.sc.gov>  
**Date:** Tue, 30 Oct 2012 19:11:10 -0400  
**To:** Pitts, Ted<TedPitts@gov.sc.gov>  
**Cc:** Veldran, Katherine<KatherineVeldran@gov.sc.gov>; Stirling, Bryan<BryanStirling@gov.sc.gov>  
**Subject:** Legislative follow up

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Thanks,  
Ted

Ted Pitts  
Deputy Chief of Staff  
Governor Nikki Haley  
Cabinet and Legislative Affairs  
803.767.7862  
[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)

**Pitts, Ted**

---

**From:** Michael Rose <[REDACTED]@sc.rr.com>  
**Sent:** Wednesday, October 31, 2012 8:02 AM  
**To:** Pitts, Ted  
**Cc:** Veldran, Katherine; Stirling, Bryan; mrose5@sc.rr.com  
**Subject:** RE: Legislative follow up

Ted,

Thank you for your information below.

You state below in part the following: "Why doesn't SCDOR just enroll taxpayers? It is against the law to enroll taxpayers without their consent."

It would be much easier/simpler for taxpayers to simply file a form giving their consent for SCDOR to enroll taxpayers in the credit monitoring program. Why not allow that, given that taxpayers are having difficulty getting through to the credit monitoring company and that some taxpayers do not have readily available computers?

Please advise.

Thank you.

Senator Mike Rose

---

**From:** Pitts, Ted [<mailto:TedPitts@gov.sc.gov>]  
**Sent:** Tuesday, October 30, 2012 7:11 PM  
**To:** Pitts, Ted  
**Cc:** Veldran, Katherine; Stirling, Bryan  
**Subject:** Legislative follow up

All,

I am having the attorneys, Experian, SLED, the Inspector General and SCDOR review the answers to the questions we have received. We want to make sure that you have accurate information to distributed to your constituents.

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**Ted Pitts**  
**Deputy Chief of Staff**  
**Governor Nikki Haley**  
**Cabinet and Legislative Affairs**  
**803.767.7862**  
[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)

## Pitts, Ted

---

**From:** Rita Allison <[REDACTED]@charter.net>  
**Sent:** Wednesday, October 31, 2012 8:55 AM  
**To:** Pitts, Ted  
**Subject:** Re: Legislative follow up

Thanks so much.....Rita  
Sent from my Verizon Wireless 4G LTE DROID

"Pitts, Ted" <TedPitts@gov.sc.gov> wrote:

All,

I am having the attorneys, Experian, SLED, the Inspector General and SCDOR review the answers to the questions we have received. We want to make sure that you have accurate information to distributed to your constituents.

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**Ted Pitts**

**Deputy Chief of Staff**

**Governor Nikki Haley**

**Cabinet and Legislative Affairs**

**803.767.7862**

**[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)**

## Pitts, Ted

---

**From:** Bill Sandifer <[REDACTED]@bellsouth.net>  
**Sent:** Wednesday, October 31, 2012 9:26 AM  
**To:** Pitts, Ted  
**Cc:** 'Andy Fiffick'; jameygoldin@schouse.gov  
**Subject:** RE: Legislative follow up

Ted,  
Not sure I understand why you have to consult your attorneys before answering questions.

The following is a question from a constituent that I am unable to answer. However, I fall in this category also. I signed up for the protection the first day it was available. My kids were minors during the time frame indicated but are now grown & out of the home. One moved to NC this summer. What kind of protection will she be given? The paper article made it sound like it is only available to her if she lives in SC.

One other question. Was the employment of a senior IT person at DOR recently? If so, can you explain what the grounds for termination were?

Will appreciate your response to these issues as well as the ones submitted by all of us over the last few days.

*Representative Bill Sandifer*

112 Cardinal Drive  
Seneca, SC 29672  
Message Center:(864)885-2240  
Fax: (864) 888-3125

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**From:** Pitts, Ted [<mailto:TedPitts@gov.sc.gov>]  
**Sent:** Tuesday, October 30, 2012 7:11 PM  
**To:** Pitts, Ted  
**Cc:** Veldran, Katherine; Stirling, Bryan  
**Subject:** Legislative follow up

All,

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[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)

## Pitts, Ted

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**From:** Samantha Cheek <CheekS@sctax.org>  
**Sent:** Wednesday, October 31, 2012 11:02 AM  
**To:** Pitts, Ted; Stirling, Bryan  
**Subject:** For 11 am DOR call

### What do we plan to do?

- Coordinate a live forum with the Technical College Association – taxpayers can sit in at technical colleges around the state to participate and ask questions during a live forum or webinar about Experian's ProtectMyID and how to protect themselves; representatives from DOR and Consumer Affairs will attend
- Working with the Lt. Governor's Office we will disseminate information to the AARP, Senior Centers, Council on Aging, etc. to advise that demographic on protecting themselves from fraud and how to sign up for the protection plan.
- Coordinate with SC State Libraries to organize a webinar to train librarians so they can help sign up people who come in to use the computers
- DOR ProtectMyID Sign Up Day at state libraries where DOR staff can be on hand to help taxpayers get registered and answer any questions that they may have
- have computers available in the DOR District Offices so taxpayers can sign up when they come in to Taxpayer Assistance – we may book conference rooms to ensure privacy

*Samantha Cheek*

Public Information Director  
SC Department of Revenue  
P.O. Box 125, Columbia, SC 29214  
P: 803.898.5281 | F: 803.898.5020  
[www.sctax.org](http://www.sctax.org) | Twitter: @SCDOR

## Pitts, Ted

---

**From:** Eddie Tallon <[REDACTED]@gmail.com>  
**Sent:** Wednesday, October 31, 2012 11:14 AM  
**To:** Pitts, Ted  
**Subject:** RE: Legislative follow up

It happened to me when I went to view my reports. This must be where it is happening to others, if you try to see your credit scores.

*Eddie*

Eddie Tallon  
SC House of Representatives  
[REDACTED]@gmail.com  
864-380-8777

---

**From:** Pitts, Ted [mailto:TedPitts@gov.sc.gov]  
**Sent:** Wednesday, October 31, 2012 10:38 AM  
**To:** Eddie Tallon  
**Subject:** RE: Legislative follow up

Eddie,

This should not happen. Sounds like they are on the wrong home page. [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor)

Ted

---

**From:** Eddie Tallon [mailto:eddieltallon@gmail.com]  
**Sent:** Tuesday, October 30, 2012 7:21 PM  
**To:** Pitts, Ted  
**Subject:** Re: Legislative follow up

Ted,  
I am having constituents tell me they are being asked for a credit card when they call Experian. I don't believe this should be happening.  
Eddie

Eddie Tallon  
SC House of Representatives  
864-529-2860  
[eddieltallon@gmail.com](mailto:eddieltallon@gmail.com)

On Oct 30, 2012, at 7:11 PM, "Pitts, Ted" <[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)> wrote:

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803.767.7862  
[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)

## Pitts, Ted

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**From:** Mike Forrester <[REDACTED]@charter.net>  
**Sent:** Wednesday, October 31, 2012 1:35 PM  
**To:** Pitts, Ted  
**Subject:** Re: Legislative follow up

Thanks Ted

Sent from my iPad

On Oct 31, 2012, at 10:26 AM, "Pitts, Ted" <[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)> wrote:

Mike,

Experian will send an email in a week or two letting parents know that they are eligible to enroll their minors. They will not be able to sign them up when they enroll initially. Individuals will be sent an email letting them know that "family plan" enrollment is open.

Ted

---

**From:** Mike Forrester [<mailto:mike.forrester@charter.net>]  
**Sent:** Tuesday, October 30, 2012 7:32 PM  
**To:** Pitts, Ted  
**Cc:** Pitts, Ted; Veldran, Katherine; Stirling, Bryan  
**Subject:** Re: Legislative follow up

Ted, I just had a constituent tell me that they won't accept a dependent for coverage whose birthday is past 1994. Is that true? If so why?

Sent from my iPad

On Oct 30, 2012, at 7:11 PM, "Pitts, Ted" <[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)> wrote:

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**Deputy Chief of Staff**

**Governor Nikki Haley**

**Cabinet and Legislative Affairs**

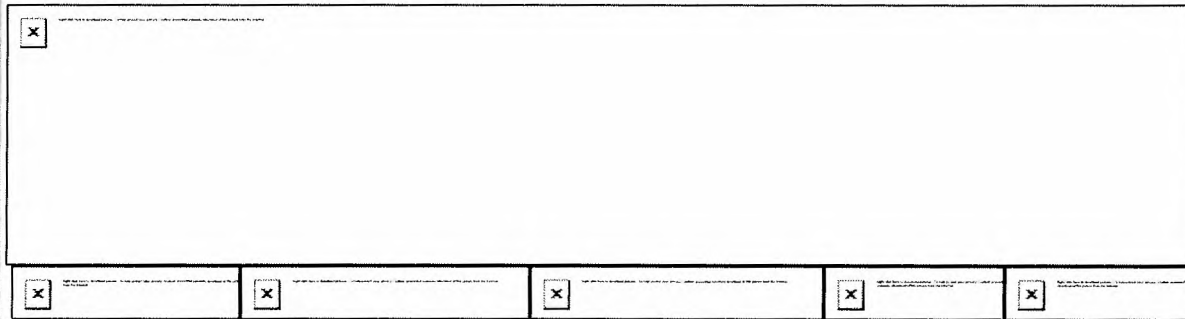
**803.767.7862**

**[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)**

Pitts, Ted

**From:** Rep. Bill Taylor <bill@taylorschouse.com>  
**Sent:** Wednesday, October 31, 2012 3:53 PM  
**To:** Pitts, Ted  
**Subject:** SC 's HACKED - FAQs

You're receiving this email because of your relationship with **TaylorSCHouse**. You may **unsubscribe** if you no longer wish to receive our emails.



## HACKING - FAQs

(Informational Newsletter)

Dear Friends:

I trust you're keeping up-to-date on the S.C. cyber hacking situation through various news media reports. As you know, the Department of Revenue's computer system was hacked and 3.6 million Social Security numbers were stolen along with nearly 400,000 credit card numbers. This is a troubling situation for every South Carolinian and for state government. Every day there are new developments with more questions. To help provide answers, here are the most Frequently Asked Questions:

### **How bad is the situation?**

Information hacked from DOR could haunt SC taxpayers for years to come. Hackers could have in their possession taxpayer information that would allow crooks to take over bank accounts, file for bogus tax refunds or get fraudulent loans. One security analyst was quoted. "This is about the worst you can get."

### **How do I sign up for credit monitoring?**

Anyone who has filed a South Carolina tax return since 1998 should visit <http://www.protectmyid.com/scdor> and enter the code "**scdor123**" to enroll in one year of credit monitoring provided by Experian. **You need to click the button that says "Click to redeem your activation code"** instead of pressing enter. Or, call 1-866-578-5422 to determine if your information is affected and to enroll in one year of credit monitoring provided by Experian.

### **Could we not have a portal provided that would allow quicker, more direct and easier access?**

Based on my experience today, using the Experian website is easy; it took me about two minutes to complete the form. A way to confirm that you are on the correct page is the picture of the person/model on the page should be a female. Some people are being bounced directly to the Experian home page (the picture on this page is a male) this is a problem on the user's end not Experian's. If you don't have access to the internet, please call 1-866-578-5422. The wait times are getting shorter.

### **Why was it so difficult to get through on the phone lines over the weekend?**

Even with 300+ phone operators, the Experian call center was overwhelmed. To alleviate the

congestion the code "scdor123" was made available publically rather than forcing people to call the phone center.

**☐ What's my protection against future fraud?**

Experian's ProtectMyID™ Alert is designed to detect, protect, and resolve potential identity theft and includes daily monitoring of all three credit bureaus.

**☐ How long will state government protect me from fraud?**

Under a deal negotiated with a credit monitoring agency Experian, SC citizens whose tax returns were hacked will be eligible for credit fraud resolution for life.

**☐ Are young adults that previously filed in SC covered?**

If a tax return was filed from 1998 until present and a person's SS# was listed on the return as the filer or a dependent - they can sign up for the protection. Individuals currently 18 and older must enroll themselves. Individuals currently 17 and younger must be added on the family plan by their parent or legal guardian. Laws do not allow them to consent to this agreement on their own. SCDOR will cross check SS#s with all enrollments.

**☐ Why doesn't SCDOR just enroll taxpayers?**

It is against the law to enroll taxpayers without their consent.

**☐ How much time should deployed, overseas military expect to wait before they are contacted? Is there any "extra" contact, perhaps specifically assigned to this group, that we can share to get them in touch with the right people without having a phone line wait?**

The Governor's office and DOR are in the process of working with the Department of Defense to make the notification enrollment process as easy as possible. Details will be released when confirmed.

**☐ Were checking account routing numbers compromised?**

Of the files accessed an individual's entire return was accessed. The Social Security #'s and bank information were not encrypted. Credit cards were encrypted on returns after 2003. Any unencrypted credit card information would be for cards that have expired.

**☐ Were business accounts compromised?**

The state DOR doesn't know if business accounts were compromised by a hacker who broke into the agency's computer files of tax returns. As the investigation is still ongoing, a DOR spokesperson says it cannot determine at this time exactly who was affected.

**☐ What about my credit card I had on file with DOR?**

DOR says that the vast majority of credit cards are protected by strong encryption, but about 16,000 of the card numbers are not encrypted.

**☐ Why wasn't the DOR database information encrypted?**

The state had used the same standards as banks and other private institutions when it decided not to encrypt your data. The state has now opted to begin encrypting all of the agency's files - a process that should be completed in the next several months. Increasing security for all of the state's informational technology has also become a priority.

**☐ Should we be concerned with scammers taking advantage of the situation?**

Yes! One constituent wrote me that she received two e-mails already from what appeared to be American Express asking for her to update some of her information. She says the Web Site looked OK, but the information requested was too detailed. She didn't fall for the scam and instead called Amex. They confirmed both emails are from hackers. Amex has put a fraud alert on her account. We all have to be personally vigilant and smart.

**☐ Who is to blame?**

Sophisticated international cyber crooks are at fault. No one at DOR has been cited for being at fault. A senate legislative committee is investigating.

**☐ What's being done to see this doesn't happen again?**

Gov. Haley has signed an executive order directing all of her Cabinet agencies to designate someone to cooperate with state Inspector General Patrick Maley on a new effort to improve the state's cyber-security. She's stated, "State government's fragmented approach to IT security makes South Carolina vulnerable to serious cyber and information breaches,"

#### **More Questions?**

These FAQ's don't answer everything, so if you have a question send it to me and I'll do my best to get you an answer. Please be patient because with the process - it's a dynamic situation.

**OF SPECIAL NOTE:** I urge you take advantage of the protection offer by going to <http://www.protectmyid.com/scdor> and enter the code "**scdor123**" to enroll in one year of credit monitoring provided by Experian. You need to click the button that says "Click to redeem your activation code" instead of pressing enter. Or, call 1-866-578-5422 to determine if your information is affected and to enroll in one year of credit monitoring provided by Experian. **REMEMBER:** We all have to be personally vigilant and smart.

In your Service,

**Bill Taylor**

**803-270-2012**

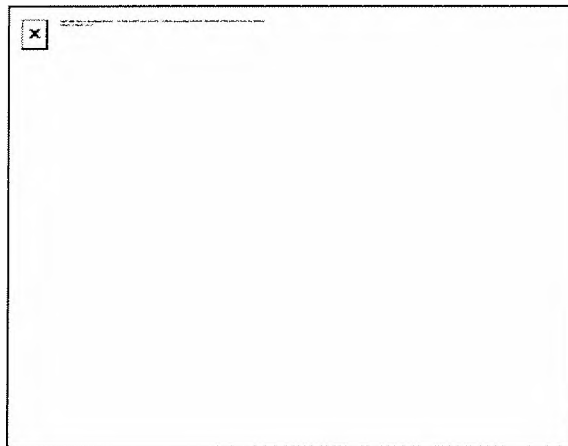
Representative

South Carolina General  
Assembly

[Bill@taylorschouse.com](mailto:Bill@taylorschouse.com)

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

#### **Picture of the Week**



Newsletter not paid for by  
taxpayer funds.

Paid for by TaylorSCHouse

Aiken's Vocational Rehabilitation Center is about a 'Hand Up' as opposed to a 'Hand Out'. House Candidate Don Wells and I were accompanied by Center Manager John McMurtrie on a tour of the York Street facility. These folks partner with local industries to train and re-train people who want to work. It's all about JOBS!



This email was sent to [tedpitts@gov.sc.gov](mailto:tedpitts@gov.sc.gov) by [bill@taylorschouse.com](mailto:bill@taylorschouse.com)  
[Update Profile/Email Address](#) Instant removal with [SafeUnsubscribe™](#) [Privacy Policy](#).  
Bill Taylor for SC House District 86 P.O. Box 2646 Aiken SC 29801

## Pitts, Ted

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**From:** Tom Young <[tyoung@tomyounglaw.com](mailto:tyoung@tomyounglaw.com)>  
**Sent:** Wednesday, October 31, 2012 5:08 PM  
**To:** Pitts, Ted  
**Cc:** Veldran, Katherine; Stirling, Bryan  
**Subject:** RE: Legislative follow up  
  
**Importance:** High

Ted:

More questions:

1. When can dependents be enrolled? If not now, why not?
2. According to the recording at this number, you are only eligible to receive the free year of credit monitoring if you are currently a South Carolina resident. This does not protect anyone who works in SC and lives elsewhere, nor does it protect former residents of SC that have since moved away. Why is that? Is something being done about this?
3. Were 3.6 Million ssn's involved or 3.6 Million tax returns?
4. How does someone know if their SSN has been affected? Is one of the ones taken in the attack?
5. Did the hacker(s) get the bank account and routing info for SC taxpayers who pay taxes by bank draft?
6. Are business tax id numbers affected?
7. Are business bank account numbers affected? Could they have been taken by the hacker?
8. Are business credit card numbers affected?
9. How to respond to these from constituents?
  - a. I don't think I'll ever understand the reasoning behind distributing the same activation code to millions of people. This, in my mind, defeats the purpose of an activation code. But nevertheless, the activation code, because it is the same for everyone, and because there to be no real way for a citizen to determine if their information was affected, is being used unnecessarily by individuals who may not be affected. This is a complete and utter waste of money. I have not seen reported yet how much money is being spent to provide "affected" South Carolinians with this year of credit monitoring, but however much it is, it should be minimized as much as possible.
  - b. Citizens are being led to believe as long as they sign up for this year of credit monitoring, they'll be ok. This is simply not true. If the credit monitoring service determines that your information is being used without your consent, you are the one still responsible for resolving the issue, and potentially still liable for the damage if it can't be proven to be linked to this incident. And what's one year? Big whoop, a smart criminal will simply sit on the information and use it after a year so that it is less likely to be tracked to one particular data breach. Sure, ProtectMyID will be happy to allow "consumers to continue to have access to fraud resolution agents and services beyond the first year," for a fee. This free year of credit monitoring is

merely a band-aid on a gushing wound and ultimately not very effective at minimizing the damage that's been done. Attached is a brochure that was shared with me from a representative at SRP Federal Credit Union describing a much more effective approach to protecting your identity. Citizens will be far better protected if they place a security freeze on their credit reports as described in this brochure. Citizens also need to be informed that since their dependents' Social Security Numbers are included on tax returns, it's highly likely their information was stolen as well. Not many people monitor the credit reports of their minor dependents, but this is also a necessary step to minimize damage.

- c. Can the governor really just spend extremely excessive amounts of state money without any approval from Congress?
- d. How is it possible that a state agency such as the DOR is not required to encrypt our information? It is absolutely outrageous and incompetent for only a portion of the payment card information and none of the Social Security numbers to have been encrypted.
- e. What assessment is being conducted to ensure the strategies put in place to manage this fiasco are actually effective? The governor wants complete transparency from higher education and *other agencies, and assessment matrices in place to ensure adequate measuring of performance*, but I have seen no attempt to measure the extent of damage being done with our stolen information.

Thank you.

Tom

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**From:** Pitts, Ted [mailto:TedPitts@gov.sc.gov]  
**Sent:** Tuesday, October 30, 2012 7:11 PM  
**To:** Pitts, Ted  
**Cc:** Veldran, Katherine; Stirling, Bryan  
**Subject:** Legislative follow up

All,

I am having the attorneys, Experian, SLED, the Inspector General and SCDOR review the answers to the questions we have received. We want to make sure that you have accurate information to distributed to your constituents.

Below are answers to the most frequently asked questions that I can confirm:

Are young adults that previously filed in SC covered? If a tax return was filed from 1998 until present and a person's SS# was listed on the return as the filer or a dependent they can sign up for the protection. Individuals currently 18 and older must enroll themselves. Individuals currently 17 and younger must be added on the family plan by their parent or legal guardian. Laws do not allow them to consent to this agreement on their own. SCDOR will cross check SS#s with all enrollments.

Why doesn't SCDOR just enroll taxpayers? It is against the law to enroll taxpayers without their consent.

Could we not have a portal provided that would allow quicker, more direct and easier access? Experian has a South Carolina portal/page it is- [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor) . The activation code is SCDOR123 (not case

sensitive) to enroll. A way to confirm that you are on the correct page is the picture of the person/model on the page should be a female. Some people are being bounced directly to the Experian home page (the picture on this page is a male) this is a problem on the user's end not Experian's. If they don't have access to the internet, they can call 1-866-578-5422. Experian is working to address wait times.

How much time should deployed, overseas military expect to wait before they are contacted? Is there any "extra" contact, perhaps specifically assigned to this group, that we can share to get them in touch with the right people without having a phone line wait? We are in the process of working with the Department of Defense to make the notification enrollment process as easy as possible. Details will be released when confirmed.

Were checking account routing numbers compromised? Of the files accessed an individual's entire return was accessed. The Social Security #'s and bank information were not encrypted. Credit cards were encrypted on returns older 2003. Any unencrypted credit card information would be for cards that have expired.

We will follow up as soon as possible regarding other questions, our goal is to email the General Assembly a comprehensive FAQs packet as soon as it is finished.

Thanks,  
Ted

**Ted Pitts**  
**Deputy Chief of Staff**  
**Governor Nikki Haley**  
**Cabinet and Legislative Affairs**  
**803.767.7862**  
**[TedPitts@gov.sc.gov](mailto:TedPitts@gov.sc.gov)**

**Pitts, Ted**

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**From:** Tom Davis <TomDavis@scsenate.gov>  
**Sent:** Friday, November 02, 2012 2:17 PM  
**To:** Pitts, Ted  
**Subject:** FW: DOR SS# Info Hacked ~ Website email from Larry Ward

Mr. Pitts, Some more detailed information about Mr. Ward's concerns.

Debbie Barthe  
Office of Senator Tom Davis  
Gressette Building 602  
P.O. Box 142  
Columbia, SC 29202  
Phone: 803-212-6008  
Fax: 803-212-6011  
E-Mail: debbiebarthe@scsenate.gov



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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Friday, November 02, 2012 2:16 PM  
**To:** Debbie Barthe  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

I am more concerned about the items in bold and under lined below.

Paul Stephens of Privacy Rights Clearinghouse said ProtectMyID, as well as similar products sold by other companies, serve as an early warning system after someone's been victimized.

"None of these services provide you with any sort of protection. It's a notification," he said. "It helps you minimize the damage and let you know about it early in the game instead of at the point where accounts are open and statements have been sent to fraudulent addresses and you don't find out about it until months or years later when a collection agency tracks you down." ProtectMyID will alert customers via email or text when a new credit account has been opened. It can also alert customers to a bankruptcy, lien, or civil lawsuit. It can't track the fraudulent use of existing credit cards or bank accounts.

Evan Hendricks, author of "Credit Scores & Credit Reports," noted identity theft takes other forms, too. **Social Security numbers can also be used to fraudulently apply for driver's licenses, passports, and other documents - public**

records not covered by the monitoring service. When criminals use stolen identities, the victim could even unknowingly develop a criminal record, he said.

"Accept all free gifts," Hendricks said about signing up for the Experian service. However, he added, "This is not the best service to have chosen," saying others monitor more public records. He called it "negligent on the state's part" for not exploring them.

Larry [REDACTED]

Read more here: <http://www.islandpacket.com/2012/11/01/2264271/consumer-advocates-alert-service.html#storylink=cpy>

Read more here: <http://www.islandpacket.com/2012/11/01/2264271/consumer-advocates-alert-service.html#storylink=cpy>

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From: DebbieBarthe@scsenate.gov  
To: [REDACTED]@msn.com  
Date: Fri, 2 Nov 2012 11:52:53 -0400  
Subject: FW: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Also attached is some information we received from the Gov. office this morning.

Debbie Barthe  
For Senator Tom Davis

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Friday, November 02, 2012 11:36 AM  
**To:** Tom Davis  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Thank you.

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From: TomDavis@scsenate.gov  
To: [REDACTED]@msn.com  
Date: Fri, 2 Nov 2012 11:23:51 -0400  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

**Mr. [REDACTED],**

**Senator Davis is reviewing your email. In the meantime, here is some information I found on the Experian website which may address your questions about the \$1 Million Identity Theft Insurance and credit fraud resolution.**

**Debbie Barthe**

**For Senator Tom Davis**

All ProtectMyID members receive \$1 Million Insurance with zero deductible the minute they enroll. This means that if you become a victim of identity theft while you are a member you may be covered for any of the following:

- - Illegal Electronic Fund Transfers (EFT)
- - Lost Wages
- - Private Investigator Costs
- - Legal Defense Fees

- - And much more

Once you have filed a fraud resolution case with our Identity Theft Resolution Agents, we will immediately work with you on resolving identity fraud. Our Agents will help you contact the proper authorities and assist in the paperwork. Our identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [View Summary of Benefits.](#)

# Summary Description of Benefits for the Experian Identity Theft Coverage

This Summary Description of Benefits (the "Summary") is provided to inform you that as a member of ProtectMyID™ you are entitled benefits under the Master Policy referenced below. This Summary does not state all the terms, conditions, and exclusions of the Master Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Master Policy will be provided upon request.

The Master Policy of Fraud Safeguard Coverage for New York Insureds and the Master Policy of Personal Internet Identity Coverage for non-New York Insureds (collectively, the "Master Policy") have been issued to ConsumerInfo.com, Inc. (the "Master Policyholder"), under Policy Numbers: [1423382 and 7077868, respectively underwritten by insurance company subsidiaries or affiliates of Chartis Inc., to provide benefits as described in this Summary.

## GENERAL INFORMATION

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

### Limit of Insurance

Aggregate Limit of Insurance for each Child Secure Program:	\$ 2,000,000
Aggregate Limit of Insurance for each insured (other than an insured enrolled in the Child Secure Program):	\$ 1,000,000
Lost Wages:	\$ 1000 per week, for 4 weeks maximum
Deductible	\$ 0 per policy period

### Reporting a Claim

To report a claim under the Master Policy, contact the Master Policyholder's Fraud Resolution Unit at 866-960-6943.

If the Master Policy is terminated, your benefits will cease effective the date of such termination. It is the obligation of the Master Policyholder to inform you of any termination of the Master Policy.

## BENEFITS

- We shall pay you for the following in the event of a Stolen Identity Event:

### 1. Costs

1. Costs incurred by you for re-filing applications for loans, grants, other credit or debt instruments that are rejected solely because the lender received from any source incorrect information as a result of a Stolen Identity Event;
2. Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a stolen identity event or amend or rectify records as to your true name or identity as a result of a stolen identity event; and

3. Costs incurred by you for a maximum of six (6) credit reports from an entity approved by us. The first credit report may not be requested until after the discovery of a stolen identity event;

## 2. Lost Wages

Actual lost wages that would have been earned in the United States, its territories or possessions, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Stolen Identity Event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days.

Lost wage reimbursement excludes business interruption or future earning of a self-employed professional. Computation of lost wages for self-employed professionals must be supported by and will be based on prior year tax returns.

Coverage is limited to wages lost within twelve (12) months after your discovery of a Stolen Identity Event.

## 3. Investigative Agency or Private Investigator Costs

Costs associated with the use of any investigative agency or private investigator engaged to amend or rectify records as to your true name or identity as a result of a Stolen Identity Event. We reserve the right to select such investigative agency or private investigator; however, with our express prior written consent, you may select such investigative agency or private investigator.

## 4. Legal defense fees and expenses

Costs for reasonable fees for an attorney appointed by us and related court fees, incurred by you with our consent, for:

1. Any legal action brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a Stolen Identity Event; and
2. Removing any civil judgment wrongfully entered against you as a result of the Stolen Identity Event.
3. Criminal defense for charges brought against you as a result of a Stolen Identity Event. However, we will only pay for this after it has been established by acquittal or dropping of charges because you were not in fact the perpetrator.

A Stolen Identity Event is the fraudulent use of your personal identification, social security number, or other method of identifying you, including the fraudulent use of your personal identity to establish credit accounts, secure loans, enter into contracts or commit crimes. A Stolen Identity Event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

- We shall pay you for the following in the event of an Unauthorized Electronic Fund Transfer:

1. The principal amount, exclusive of interest, incurred by you and caused by an Unauthorized Electronic Fund Transfer first occurring during the policy period. However, such principal amount shall not include any amount for which you did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and for which you have not received reimbursement from any other source.

An Unauthorized Electronic Fund Transfer (UEFT) is an electronic fund transfer from your Account initiated by a person other than you without the actual authority to initiate such transfer and from which you receive no benefit. An Unauthorized Electronic Fund Transfer (UEFT) does not include an electronic fund transfer initiated: 1) by a person who was furnished the access device to your account by you, unless you have notified the financial institution that transfers by such person are no longer authorized; 2) with fraudulent intent by you or any person acting in concert with you; 3) by the financial institution of its employee; or 4) from any business or commercial account.

Account means a cash, credit card, demand deposit (checking), savings or money market account of yours held directly or indirectly by a financial institution and established primarily for personal, family or household purposes.

## COVERAGE SCOPE

Subject to the Master Policy's terms, conditions and exclusions, the Master Policy provides benefits to you only if: (1) you report a Stolen Identity Event or an Unauthorized Electronic Fund Transfer to the Master Policyholder at the contact number stated above as soon as you become aware of a Stolen Identity Event or a Unauthorized Electronic Fund Transfer, but in no event later than ninety (90) days after the Stolen Identity Event or Unauthorized Electronic Fund Transfer is discovered; and (2) you follow the instructions given to you by the Fraud Resolution Unit. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. You will also be provided with a claim form and instructed how to file for benefits under the policy if the Stolen Identity Event or Unauthorized Electronic Fund Transfer results in losses covered under the policy. You will only be covered for a Stolen Identity Event if a Stolen Identity Event is first discovered while you are a member of the Master Policyholder's insured program and is reported to us within ninety (90) days of such discovery. You will only be covered for an Unauthorized Electronic Fund Transfer if an Unauthorized Electronic Fund Transfer first occurs while you are a member of the Master Policyholder's insured program and is reported to us within ninety (90) days of such discovery. You will not be covered if the Stolen Identity Event or Unauthorized Electronic Fund Transfer first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

## LIMITS OF INSURANCE

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE. Each aggregate sublimit of liability in this policy is the maximum limit of the Insurer's liability for all loss under the policy that is subject to that aggregate sublimit of liability. All sublimits of liability shall be part of, and not in addition to, the Limit of Insurance.

The Lost Wages Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

## OTHER INSURANCE

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

## DUPLICATE COVERAGES

If you are enrolled in more than one Membership Program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a) subject to the applicable deductibles and Limits of Insurance of each insured Membership Program
- b) but in no event shall the total amount reimbursed to you under all Membership Programs exceed the actual amount of loss.

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]

**Sent:** Friday, November 02, 2012 8:46 AM

**To:** Tom Davis

**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Thanks for your reply Tom,

However, this doesn't help the taxpayers that are or will be effected by this irresponsible action by the State of South Carolina.

- 1) I don't trust the governor, by the way she has handled this. It should have been disclosed earlier instead of a Friday afternoon news dump. The governor said that leaving Social Security numbers unencrypted is a common industry practice due to the complicated nature of the encryption process. **This is not true.**
- 2) The State is going to provide monitoring for 1 year, so I assume the tax payer will be have to pay after the one year, which in some cases of children having their SS#, etc. listed on their parent's tax returns could go on for 70+ years. at \$19.95 a month each.
- 3) No one has explain what Credit Fraud Resolution for life is. Does it mean if my SS# is used fraudently by a thief, that the State will be responsible for the necessary action to correct this theft? How long will it take? I am sure you have heard the horror stories.

Larry [REDACTED]

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From: TomDavis@scsenate.gov  
To: [REDACTED]@msn.com  
Date: Thu, 1 Nov 2012 12:07:24 -0400  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Dear Larry,

Like you, I was shocked last Friday to learn that computer systems at the S.C. Department of Revenue had been breached on numerous occasions, and that 3.6 million Social Security numbers and nearly 400,000 credit and debit card numbers had been obtained by what the governor's office has called "an international hacker." And I was stunned again yesterday when the governor announced the data of more than 650,000 businesses was also part of the hack.

For the past several days, I have communicated with the offices of Gov. Nikki Haley, SLED Chief Mark Keel, State Department of Revenue Director Jim Etter and others to learn more about this security breach. Obviously, state government has failed the people of South Carolina, and I pledge to you that an exhaustive inquiry will be conducted, that those guilty of malfeasance will be identified, and that appropriate steps will be taken to ensure that such sensitive information provided by citizens to their government is better protected in the future.

Tough questions will be asked and answers demanded. Questions such as: Why wasn't the credit card data kept in an unencrypted format? Was the breach the result of human error or inadequate security procedures? Why was data kept in a way that was accessible to the internet? What is the security audit process and how often is it conducted? What was the reason for the delay in advising the public of the security breach?

At this point, though, it is more productive to focus on how taxpayers can protect themselves, and to answer the most frequently asked questions. The information listed below in Q&A format has been provided by the governor's office, by Experian (the credit-protection agency retained by the governor's office), or by state newspapers who have assigned their best investigative reporters to uncover the facts. (In that latter regard, particular thanks are owed to The Greenville News; much of what is listed below can be found on its website.)

The governor's office provides regular updates on this situation, as do newspapers and other news outlets, and I post that information on my Facebook page and website as it becomes available. I invite you to visit <https://www.facebook.com/senatortomdavis> and/or [www.senatortomdavis.com](http://www.senatortomdavis.com) for that additional information.

**Q: What steps do I need to take to protect my identity?**

A: The governor and SLED chief said they do not know exactly what information was stolen, but they are urging anyone who filed a South Carolina tax return since 1998 to sign up for Experian's ProtectMyID service by calling 1-866-578-5422 or visiting the web site at [protectmyid.com/scdor](http://protectmyid.com/scdor) and using the activation code SCDOR123. The governor has said that the state will provide those affected with one year of credit monitoring and identify-theft protection.

**Q: Are young adults that previously filed in SC covered by the consumer protection service?**

A: If a tax return was filed from 1998 until present and a person's social security number was listed on the return as the filer or a dependent, they can sign up for the protection. Individuals currently 18 and older must enroll themselves. Individuals currently 17 and younger must be added on the family plan by their parent or legal guardian.

**Q: Do South Carolina residents need to do anything other than sign up with Experian to be fully protected?**

A: In addition to the Experian product, state officials urge individuals to consider additional steps to protect their identity and financial information, including:

- Regularly review credit reports;
- Place fraud alerts with the three credit bureaus;
- Place a security freeze on financial and credit information with the three credit bureaus.

If credit card information is compromised, the best protection is to have the bank reissue the card.

**Q: If a South Carolina resident called and got a user name and password before the SCDOR123 code was announced, are they protected?**

A: Yes.

**Q: Do people have to call or can they do sign up online without calling?**

A: If people have the signup code, they can go directly online to enroll. People are not required to call first. There are still people unaware of the online registration option and the call serves as the best means to inform them of that option.

**Q: What about other credit reporting agencies? Do people need to sign up with them, or is that purely redundant?**

A: Experian's ProtectMyID Alert is designed to detect, protect and resolve potential identity theft, and includes daily monitoring of all three credit bureaus.

**Q: What's the process for enrolling minor children in ProtectMyID?**

A: Those individuals that already enrolled in ProtectMyID will get an email alerting them to the availability of Family Secure and how to register their minors who were listed on tax paperwork as dependents. Those that have not registered yet with the ProtectMyID product will be sent an email with Family Secure registration directions upon completing the ProtectMyID registration.

**Q: What are the requirements for getting my child covered under Family Secure?**

A: Individuals must sign up for ProtectMyID first. Once they are registered, notification and a registration code (different from the one used for ProtectMyID) will be sent to them, with directions what to do to register minors with Family Secure. Those who registered online will receive this notification via email. Those who registered over the phone will receive the notification in the mail. This process will take two to three weeks. If you do not have minors listed as dependents, you can ignore the notice if you receive it. As with ProtectMyID, the Family Secure registration process may be completed via the phone with a live representative or online. Parents register their children as part of Family Secure.

**Q: What are the benefits of Family Secure?**

A: The primary benefit that Family Secure brings to bear in this situation is that it monitors the identity (primarily the SSN) of the minor who has no credit report – thus no alerts. Once registered, in the event a child does have a credit file, if any credit, loan or similar account is opened with that information, the parents are alerted to call customer care. (Detail of the alert on minors is not released unless or until the Parent authenticates themselves with customer care 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 Customer Care). 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 we monitor for any changes to that report.

**Q: How do I enroll my children in the identity theft protection plan?**

A: The governor said during Tuesday morning's update that once you are signed up with Experian you will be notified by the company about enrolling minors in your family who have been associated to your Social Security number. According to the governor, if you are eligible to receive a family plan, the notification will arrive via e-mail if you signed up for the service online or a mailed letter if you signed up by calling the toll-free line.

**Q: What period of time will this protection cover?**

A: The governor said that those who sign up will be covered retroactively and they have until the end of January to get enrolled. Under a deal negotiated with Experian, South Carolina citizens whose tax returns were hacked will be eligible for credit fraud resolution for life, according to officials.

**Q: What if I don't own a computer or have Internet access? Can I still enroll in the identity protection program?**

A: Yes. Call 1-866-578-5422 to get assistance with enrollment over the phone. The governor said Tuesday that wait times averaged 10 minutes and that it took about nine minutes to get signed up once you get through.

**Q: Why do I have to sign myself up? Why doesn't the state automatically sign the 3.6 million individuals potentially affected by the cyber hacking incident up for identity protection services?**

A: The governor said that the state is not legally permitted to sign individuals up for a service in which they may not desire to participate.

**Q: How much is this costing the state?**

A: The governor said Tuesday morning that the state and Experian have agreed to cap security costs to the state at \$12 million.

**Q: Has the cyber hacker been identified or apprehended?**

A: The SLED chief said no arrests have been made. Law enforcement officials have declined to answer specific questions about the investigation, describing it as "sensitive" and "complex."

**Q: What exactly was taken?**

A: The governor and SLED chief have said 3.6 million social security numbers and 387,000 mostly encrypted credit and debit card numbers were exposed, and that the data of more than 650,000 businesses was also part of the hack. Officials said they don't yet know how many of the numbers were actually taken, but said the scope of the breach includes anyone who has filed a South Carolina tax return since 1998.

**Q: When did it happen?**

A: The breach, the result of four intrusions into Revenue Department computers that began August 27 and continued until September 13, was discovered October 10. A Secret Service agent said the agency's computer crimes office first uncovered the intrusion and notified state authorities. The attack was not disclosed to the public until last Friday (September 26).

**Q: Why wasn't the stolen information encrypted?**

A: The governor said that leaving Social Security numbers unencrypted is a common industry practice due to the complicated nature of the encryption process. Some in the credit-security industry say encryption technology is readily

available for data stores and is not cumbersome. Regardless, going forward, such data in South Carolina will be encrypted.

**Q: Are other state agencies vulnerable to cyber hacking? Does other personal information remain at risk?**

**A:** The governor asserted in a press conference that any agency, state or federal, can be hacked.

Tom Davis  
Senator, Beaufort County  
Senate District 46

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Tel: 843-252-8583- Fax: 843-524-6401  
District EMAIL: [tom@senatortomdavis.com](mailto:tom@senatortomdavis.com)

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Thursday, November 01, 2012 9:38 AM  
**To:** Tom Davis  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward

This thing just keeps getting better!!!

Now we are told business information was stolen and they get treatment than individuals.

Like other S.C. taxpayers, state businesses will be able to get free credit monitoring. But companies will get longer coverage. Businesses that have filed state taxes since 1998 can sign up for lifetime record monitoring from Experian starting today and Dun & Bradstreet starting Friday. Consumers can get one year of monitoring and insurance from Experian, paid for by the state. However, individual taxpayers will have to pay to continue the coverage after one year. Consumers will get lifetime credit-fraud resolution as part of Experian's agreement. The cost to the state for those services has been capped at \$12 million.

Read more here: <http://www.thestate.com/2012/11/01/2503354/657000-sc-business-records-also.html#storylink=cpy>

I received a email back from the Director of Revenue CIO, thanks alot, basically giving me the same spin.

I asked her what lifetime credit-fraud resolution was and have heard nothing back.

Thanks

Larry [REDACTED]

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From: TomDavis@scsenate.gov  
To: larryw0320@msn.com  
Date: Tue, 30 Oct 2012 14:38:38 -0400  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry Ward

Senator Davis is currently reviewing the emails he has received from folks in his district concerning the security breach at SC DOR. In the meantime, I thought you may be interested in reviewing his comments in the recent Island Packet article. He has been monitoring and following this situation closely. Please let us know if you have any further information to share with our office.

Debbie Barthe  
Office of Senator Tom Davis  
Gressette Building 602  
P.O. Box 142  
Columbia, SC 29202  
Phone: 803-212-6008  
Fax: 803-212-6011  
E-Mail: [debbiebarthe@scsenate.gov](mailto:debbiebarthe@scsenate.gov)



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**From:** [REDACTED]@msn.com [mailto:[REDACTED]@msn.com]  
**Sent:** Monday, October 29, 2012 9:54 AM  
**Subject:** DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

I am very upset about this! Why wasn't the Citizens informed when it happened in August? Why wasn't this information protected? What is being done to take care of this? SECURITY COMPROMISED SC officials plan on hacking update Monday morning Cyber-hacked SC taxpayers frustrated with help tips from state officials By CLIF LeBLANC - cleblanc@thestate.com E-MAIL PRINT REPRINT 57 COMMENTS TEXT SIZE: COLUMBIA, SC - Correction: The S.C. Consumer Affairs Department number is (800) 922-1594. As some South Carolina taxpayers, fearing their tax records have been hacked, complain about difficulties in getting access to the state's newly created self-help system, state leaders plan a Monday morning update on the massive security breach. Gov. Nikki Haley and SLED Chief Mark Keel have scheduled a 10.a.m. news conference at the State House. But an announcement from Haley%u2019s spokesman Rob Godfrey gives no indication of which aspects for the invasion of privacy case they plan to address. Video from around the world The governor%u2019s office also had scheduled a conference call at the same time for legislators. Godfrey said Sunday they will adjust the briefing to either just before or just after the news conference. Haley, Keel and other state and federal authorities on Friday disclosed that a foreign hacker or hackers had stolen 3.6 million Social Security numbers and 387,000 credit or debit card numbers from the S.C. Department of Revenue during a series of cyber attacks that date to Aug. 27. None of the data - except 16,000 of the credit card numbers %u2013 was encrypted, Revenue Department director James Etter said. State officials advised anyone who had filed a state tax return since 1998 to take steps to learn if their information had been misused by identity thieves. The state laid out procedures that worried taxpayers should take to determine if their information was misused and/or to protect themselves: Call (866) 578-5422, a hot line, to be

given an access code to a website where they could register for one year of free credit monitoring. %u2022 A recording at the phone number provides a standard activation code (SCDOR123) that can be used at a web address: [www.protectmyID.com/scdor](http://www.protectmyID.com/scdor). %u2022 The Revenue Department said it would have more receptionists at its call center over the weekend to help with the flood of calls. %u2022 The S.C. Consumer Affairs Department planned to add part-time staffers to answer phone calls during business hours starting today. Call (800) 922-1594 for advice or to request a freeze on your credit records. Privacy advocates say that is the surest way to block identity theft. Despite those steps, many South Carolinians were frustrated with the state%u2019s response over the weekend. Many emailed or called The State newspaper and other media outlets to vent, though some said they were given assistance through the hot line and the website. One woman complained she had trouble getting through to the web address that state officials provided. She decided to spend \$35 to get a credit report to see if there was any unauthorized activity. A man said he got repeated recorded messages at the hot line and the web address was recited too quickly for him to write it down. He wrote the newspaper saying that his biggest worry remains: "whether or not I am one of whose records were stolen." Godfrey said Sunday that more people manned phone banks as soon as state officials learned of the phone delays. %u201CAnd the number of representatives has continued to increase over the weekend.%u201D By releasing the access code publicly, taxpayers should be able to speed the process of seeking credit protection, Godfrey said. %u201CIf we need to take any further action to make sure our taxpayers are protected, we will do so %u2013 and do so swiftly,%u201D the spokesman said. Read more here: <http://www.thestate.com/2012/10/28/2499098/sc-officials-plan-on-hacking-monday.html#storylink=cpy>

Larry [REDACTED]  
[REDACTED]  
Bluffton, SC 29909  
843 [REDACTED]

**Pitts, Ted**

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**From:** Tom Davis <TomDavis@scsenate.gov>  
**Sent:** Monday, November 05, 2012 9:45 AM  
**To:** Pitts, Ted; Veldran, Katherine  
**Subject:** FW: DOR SS# Info Hacked ~ Website email from Larry Ward

Katherine,

Could you guys please speak with Mr. Ward directly on his concerns? See email strings below.

Debbie Barthe  
For Senator Tom Davis

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Monday, November 05, 2012 9:24 AM  
**To:** Debbie Barthe  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

So I guess the taxpayer is on the hook for trying to get his Identity Theft resolved. The Taxpayer will be walked through the fraud resolution process from start to finish.

THIS CAN TAKE FOREVER, WHY DOES THE TAXPAYER HAVE TO RESOLVE THIS PROBLEM, WHY NOT THE STATE SINCE THEY ARE THE ONES AT FAULT.

How is the state going to resolve Stolen Identities that have been used in thefts, fraud and other criminal actions? IRS issues?

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.

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From: DebbieBarthe@scsenate.gov  
To: [REDACTED]@msn.com  
Date: Mon, 5 Nov 2012 09:04:40 -0500  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

**Mr. [REDACTED]**

***This was included in the latest update we received from the Governor's Office which was released to us on November 2, 2012. I have copied some of the information for your review and have attached the entire update for you also.  
Thanks.***

***Debbie Barthe  
For Senator Tom Davis***

***: 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:** Notice will be sent to them by standard U.S. mail.

***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.
- 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.

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Monday, November 05, 2012 8:44 AM  
**To:** Debbie Barthe  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Tom,

Another problem I found over the weekend, when asking several people about this. They had not heard anything about it. One was a taxpayer who lives in Ga, but had worked in SC for a couple of years.

Shouldn't the State send out written notices to all taxpayers affected by this.

Also, I see where our esteemed Governor is still only going to pay for 1 year of monitoring and then the taxpayers are on their own.

Larry [REDACTED]

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**From:** DebbieBarthe@scsenate.gov  
**To:** [REDACTED]@msn.com  
**Date:** Fri, 2 Nov 2012 11:52:53 -0400  
**Subject:** FW: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Also attached is some information we received from the Gov. office this morning.

Debbie Barthe  
For Senator Tom Davis

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Friday, November 02, 2012 11:36 AM  
**To:** Tom Davis  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward

Thank you.

From: TomDavis@scsenate.gov  
To: [REDACTED]@msn.com  
Date: Fri, 2 Nov 2012 11:23:51 -0400  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Mr. [REDACTED]

**Senator Davis is reviewing your email. In the meantime, here is some information I found on the Experian website which may address your questions about the \$1 Million Identity Theft Insurance and credit fraud resolution.**

**Debbie Barthe**

**For Senator Tom Davis**

All ProtectMyID members receive \$1 Million Insurance with zero deductible the minute they enroll. This means that if you become a victim of identity theft while you are a member you may be covered for any of the following:

- - Illegal Electronic Fund Transfers (EFT)
- - Lost Wages
- - Private Investigator Costs
- - Legal Defense Fees
- - And much more

Once you have filed a fraud resolution case with our Identity Theft Resolution Agents, we will immediately work with you on resolving identity fraud. Our Agents will help you contact the proper authorities and assist in the paperwork. Our identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [View Summary of Benefits](#).

## **Summary Description of Benefits for the Experian Identity Theft Coverage**

This Summary Description of Benefits (the "Summary") is provided to inform you that as a member of ProtectMyID™ you are entitled benefits under the Master Policy referenced below. This Summary does not state all the terms, conditions, and exclusions of the Master Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Master Policy will be provided upon request.

The Master Policy of Fraud Safeguard Coverage for New York Insureds and the Master Policy of Personal Internet Identity Coverage for non-New York Insureds (collectively, the "Master Policy") have been issued to ConsumerInfo.com, Inc. (the "Master Policyholder"), under Policy Numbers: [1423382 and 7077868, respectively underwritten by insurance company subsidiaries or affiliates of Chartis Inc., to provide benefits as described in this Summary.

### **GENERAL INFORMATION**

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

Limit of Insurance

Aggregate Limit of Insurance for each Child Secure Program:	\$ 2,000,000
Aggregate Limit of Insurance for each insured (other than an insured enrolled in the Child Secure Program):	\$ 1,000,000
Lost Wages:	\$ 1000 per week, for 4 weeks maximum

Deductible

\$ 0 per policy period

#### Reporting a Claim

To report a claim under the Master Policy, contact the Master Policyholder's Fraud Resolution Unit at 866-960-6943.

*If the Master Policy is terminated, your benefits will cease effective the date of such termination. It is the obligation of the Master Policyholder to inform you of any termination of the Master Policy.*

## BENEFITS

- We shall pay you for the following in the event of a Stolen Identity Event:

### 1. Costs

1. Costs incurred by you for re-filing applications for loans, grants, other credit or debt instruments that are rejected solely because the lender received from any source incorrect information as a result of a Stolen Identity Event;
2. Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a stolen identity event or amend or rectify records as to your true name or identity as a result of a stolen identity event; and
3. Costs incurred by you for a maximum of six (6) credit reports from an entity approved by us. The first credit report may not be requested until after the discovery of a stolen identity event;

### 2. Lost Wages

Actual lost wages that would have been earned in the United States, its territories or possessions, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Stolen Identity Event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days.

Lost wage reimbursement excludes business interruption or future earning of a self-employed professional. Computation of lost wages for self-employed professionals must be supported by and will be based on prior year tax returns.

Coverage is limited to wages lost within twelve (12) months after your discovery of a Stolen Identity Event.

### 3. Investigative Agency or Private Investigator Costs

Costs associated with the use of any investigative agency or private investigator engaged to amend or rectify records as to your true name or identity as a result of a Stolen Identity Event. We reserve the right to select such investigative agency or private investigator; however, with our express prior written consent, you may select such investigative agency or private investigator.

### 4. Legal defense fees and expenses

Costs for reasonable fees for an attorney appointed by us and related court fees, incurred by you with our consent, for:

1. Any legal action brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a Stolen Identity Event; and
2. Removing any civil judgment wrongfully entered against you as a result of the Stolen Identity Event.
3. Criminal defense for charges brought against you as a result of a Stolen Identity Event. However, we will only pay for this after it has been established by acquittal or dropping of charges because you were not in fact the perpetrator.

A Stolen Identity Event is the fraudulent use of your personal identification, social security number, or other method of identifying you, including the fraudulent use of your personal identity to establish credit accounts, secure loans, enter into contracts or commit crimes. A Stolen Identity Event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

- We shall pay you for the following in the event of an Unauthorized Electronic Fund Transfer:
  1. The principal amount, exclusive of interest, incurred by you and caused by an Unauthorized Electronic Fund Transfer first occurring during the policy period. However, such principal amount shall not include any amount for which you did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and for which you have not received reimbursement from any other source.

An Unauthorized Electronic Fund Transfer (UEFT) is an electronic fund transfer from your Account initiated by a person other than you without the actual authority to initiate such transfer and from which you receive no benefit. An Unauthorized Electronic Fund Transfer (UEFT) does not include an electronic fund transfer initiated: 1) by a person who was furnished the access device to your account by you, unless you have notified the financial institution that transfers by such person are no longer authorized; 2) with fraudulent intent by you or any person acting in concert with you; 3) by the financial institution of its employee; or 4) from any business or commercial account.

Account means a cash, credit card, demand deposit (checking), savings or money market account of yours held directly or indirectly by a financial institution and established primarily for personal, family or household purposes.

## **COVERAGE SCOPE**

Subject to the Master Policy's terms, conditions and exclusions, the Master Policy provides benefits to you only if: (1) you report a Stolen Identity Event or an Unauthorized Electronic Fund Transfer to the Master Policyholder at the contact number stated above as soon as you become aware of a Stolen Identity Event or a Unauthorized Electronic Fund Transfer, but in no event later than ninety (90) days after the Stolen Identity Event or Unauthorized Electronic Fund Transfer is discovered; and (2) you follow the instructions given to you by the Fraud Resolution Unit. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. You will also be provided with a claim form and instructed how to file for benefits under the policy if the Stolen Identity Event or Unauthorized Electronic Fund Transfer results in losses covered under the policy. You will only be covered for a Stolen Identity Event if a Stolen Identity Event is first discovered while you are a member of the Master Policyholder's insured program and is reported to us within ninety (90) days of such discovery. You will only be covered for an Unauthorized Electronic Fund Transfer if an Unauthorized Electronic Fund Transfer first occurs while you are a member of the Master Policyholder's insured program and is reported to us within ninety (90) days of such discovery. You will not be covered if the Stolen Identity Event or Unauthorized Electronic Fund Transfer first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

## **LIMITS OF INSURANCE**

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE. Each aggregate sublimit of liability in this policy is the maximum limit of the Insurer's liability for all loss under the policy that is subject to that aggregate sublimit of liability. All sublimits of liability shall be part of, and not in addition to, the Limit of Insurance.

The Lost Wages Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

## **OTHER INSURANCE**

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the

amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

## DUPLICATE COVERAGES

If you are enrolled in more than one Membership Program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a) subject to the applicable deductibles and Limits of Insurance of each insured Membership Program
- b) but in no event shall the total amount reimbursed to you under all Membership Programs exceed the actual amount of loss.

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Friday, November 02, 2012 8:46 AM  
**To:** Tom Davis  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward

Thanks for your reply Tom,

However, this doesn't help the taxpayers that are or will be effected by this irresponsible action by the State of South Carolina.

- 1) I don't trust the governor, by the way she has handled this. It should have been disclosed earlier instead of a Friday afternoon news dump. The governor said that leaving Social Security numbers unencrypted is a common industry practice due to the complicated nature of the encryption process. **This is not true.**
- 2) The State is going to provide monitoring for 1 year, so I assume the tax payer will be have to pay after the one year, which in some cases of children having their SS#, etc. listed on their parent's tax returns could go on for 70+ years. at \$19.95 a month each.
- 3) No one has explain what Credit Fraud Resolution for life is. Does it mean if my SS# is used fraudently by a thief, that the State will be responsible for the necessary action to correct this theft? How long will it take? I am sure you have heard the horror stories.

Larry [REDACTED]

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**From:** TomDavis@scsenate.gov  
**To:** [REDACTED]@msn.com  
**Date:** Thu, 1 Nov 2012 12:07:24 -0400  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Dear Larry,

Like you, I was shocked last Friday to learn that computer systems at the S.C. Department of Revenue had been breached on numerous occasions, and that 3.6 million Social Security numbers and nearly 400,000 credit and debit card numbers had been obtained by what the governor's office has called "an international hacker." And I was stunned again yesterday when the governor announced the data of more than 650,000 businesses was also part of the hack.

For the past several days, I have communicated with the offices of Gov. Nikki Haley, SLED Chief Mark Keel, State Department of Revenue Director Jim Etter and others to learn more about this security breach. Obviously, state government has failed the people of South Carolina, and I pledge to you that an exhaustive inquiry will be conducted, that those guilty of malfeasance will be identified, and that appropriate steps will be taken to ensure that such sensitive information provided by citizens to their government is better protected in the future.

Tough questions will be asked and answers demanded. Questions such as: Why wasn't the credit card data kept in an unencrypted format? Was the breach the result of human error or inadequate security procedures? Why was data kept in a way that was accessible to the internet? What is the security audit process and how often is it conducted? What was the reason for the delay in advising the public of the security breach?

At this point, though, it is more productive to focus on how taxpayers can protect themselves, and to answer the most frequently asked questions. The information listed below in Q&A format has been provided by the governor's office, by Experian (the credit-protection agency retained by the governor's office), or by state newspapers who have assigned their best investigative reporters to uncover the facts. (In that latter regard, particular thanks are owed to The Greenville News; much of what is listed below can be found on its website.)

The governor's office provides regular updates on this situation, as do newspapers and other news outlets, and I post that information on my Facebook page and website as it becomes available. I invite you to visit <https://www.facebook.com/senatortomdavis> and/or [www.senatortomdavis.com](http://www.senatortomdavis.com) for that additional information.

**Q: What steps do I need to take to protect my identity?**

A: The governor and SLED chief said they do not know exactly what information was stolen, but they are urging anyone who filed a South Carolina tax return since 1998 to sign up for Experian's ProtectMyID service by calling 1-866-578-5422 or visiting the web site at [protectmyid.com/scdor](http://protectmyid.com/scdor) and using the activation code SCDOR123. The governor has said that the state will provide those affected with one year of credit monitoring and identity-theft protection.

**Q: Are young adults that previously filed in SC covered by the consumer protection service?**

A: If a tax return was filed from 1998 until present and a person's social security number was listed on the return as the filer or a dependent, they can sign up for the protection. Individuals currently 18 and older must enroll themselves. Individuals currently 17 and younger must be added on the family plan by their parent or legal guardian.

**Q: Do South Carolina residents need to do anything other than sign up with Experian to be fully protected?**

A: In addition to the Experian product, state officials urge individuals to consider additional steps to protect their identity and financial information, including:

- Regularly review credit reports;
- Place fraud alerts with the three credit bureaus;
- Place a security freeze on financial and credit information with the three credit bureaus.

If credit card information is compromised, the best protection is to have the bank reissue the card.

**Q: If a South Carolina resident called and got a user name and password before the SCDOR123 code was announced, are they protected?**

A: Yes.

**Q: Do people have to call or can they do sign up online without calling?**

A: If people have the signup code, they can go directly online to enroll. People are not required to call first. There are still people unaware of the online registration option and the call serves as the best means to inform them of that option.

**Q: What about other credit reporting agencies? Do people need to sign up with them, or is that purely redundant?**

A: Experian's ProtectMyID Alert is designed to detect, protect and resolve potential identity theft, and includes daily monitoring of all three credit bureaus.

**Q: What's the process for enrolling minor children in ProtectMyID?**

A: Those individuals that already enrolled in ProtectMyID will get an email alerting them to the availability of Family Secure and how to register their minors who were listed on tax paperwork as dependents. Those that have not registered yet with the ProtectMyID product will be sent an email with Family Secure registration directions upon completing the ProtectMyID registration.

**Q: What are the requirements for getting my child covered under Family Secure?**

A: Individuals must sign up for ProtectMyID first. Once they are registered, notification and a registration code (different from the one used for ProtectMyID) will be sent to them, with directions what to do to register minors with Family Secure. Those who registered online will receive this notification via email. Those who registered over the phone will receive the notification in the mail. This process will take two to three weeks. If you do not have minors listed as dependents, you can ignore the notice if you receive it. As with ProtectMyID, the Family Secure registration process may be completed via the phone with a live representative or online. Parents register their children as part of Family Secure.

**Q: What are the benefits of Family Secure?**

A: The primary benefit that Family Secure brings to bear in this situation is that it monitors the identity (primarily the SSN) of the minor who has no credit report – thus no alerts. Once registered, in the event a child does have a credit file, if any credit, loan or similar account is opened with that information, the parents are alerted to call customer care. (Detail of the alert on minors is not released unless or until the Parent authenticates themselves with customer care 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 Customer Care). 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 we monitor for any changes to that report.

**Q: How do I enroll my children in the identity theft protection plan?**

A: The governor said during Tuesday morning's update that once you are signed up with Experian you will be notified by the company about enrolling minors in your family who have been associated to your Social Security number. According to the governor, if you are eligible to receive a family plan, the notification will arrive via e-mail if you signed up for the service online or a mailed letter if you signed up by calling the toll-free line.

**Q: What period of time will this protection cover?**

A: The governor said that those who sign up will be covered retroactively and they have until the end of January to get enrolled. Under a deal negotiated with Experian, South Carolina citizens whose tax returns were hacked will be eligible for credit fraud resolution for life, according to officials.

**Q: What if I don't own a computer or have Internet access? Can I still enroll in the identity protection program?**

A: Yes. Call 1-866-578-5422 to get assistance with enrollment over the phone. The governor said Tuesday that wait times averaged 10 minutes and that it took about nine minutes to get signed up once you get through.

**Q: Why do I have to sign myself up? Why doesn't the state automatically sign the 3.6 million individuals potentially affected by the cyber hacking incident up for identity protection services?**

A: The governor said that the state is not legally permitted to sign individuals up for a service in which they may not desire to participate.

**Q: How much is this costing the state?**

A: The governor said Tuesday morning that the state and Experian have agreed to cap security costs to the state at \$12 million.

**Q: Has the cyber hacker been identified or apprehended?**

A: The SLED chief said no arrests have been made. Law enforcement officials have declined to answer specific questions about the investigation, describing it as "sensitive" and "complex."

**Q: What exactly was taken?**

A: The governor and SLED chief have said 3.6 million social security numbers and 387,000 mostly encrypted credit and debit card numbers were exposed, and that the data of more than 650,000 businesses was also part of the hack. Officials said they don't yet know how many of the numbers were actually taken, but said the scope of the breach includes anyone who has filed a South Carolina tax return since 1998.

**Q: When did it happen?**

A: The breach, the result of four intrusions into Revenue Department computers that began August 27 and continued until September 13, was discovered October 10. A Secret Service agent said the agency's computer crimes office first uncovered the intrusion and notified state authorities. The attack was not disclosed to the public until last Friday (September 26).

**Q: Why wasn't the stolen information encrypted?**

A: The governor said that leaving Social Security numbers unencrypted is a common industry practice due to the complicated nature of the encryption process. Some in the credit-security industry say encryption technology is readily available for data stores and is not cumbersome. Regardless, going forward, such data in South Carolina will be encrypted.

**Q: Are other state agencies vulnerable to cyber hacking? Does other personal information remain at risk?**

A: The governor asserted in a press conference that any agency, state or federal, can be hacked.

Tom Davis  
Senator, Beaufort County  
Senate District 46

Columbia Office:  
P.O. Box 142  
602 Gressette Building  
Columbia, SC 29202  
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Senate EMAIL: tomdavis@scsenate.gov

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1001 Craven Street  
Beaufort, SC 29901-1107  
Tel: 843-252-8583- Fax: 843-524-6401  
District EMAIL: tom@senatortomdavis.com

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**From:** Larry [REDACTED] [mailto:[REDACTED]@msn.com]  
**Sent:** Thursday, November 01, 2012 9:38 AM  
**To:** Tom Davis  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

This thing just keeps getting better!!!

Now we are told business information was stolen and they get treatment than individuals.

Like other S.C. taxpayers, state businesses will be able to get free credit monitoring. But companies will get longer coverage.

Businesses that have filed state taxes since 1998 can sign up for lifetime record monitoring from Experian starting today and Dun & Bradstreet starting Friday. Consumers can get one year of monitoring and insurance from Experian, paid for by the state. However, individual taxpayers will have to pay to continue the coverage after one year. Consumers will get lifetime credit-fraud resolution as part of Experian's agreement. The cost to the state for those services has been capped at \$12 million.

Read more here: <http://www.thestate.com/2012/11/01/2503354/657000-sc-business-records-also.html#storylink=cpy>

I received a email back from the Director of Revenue CIO, thanks alot, basically giving me the same spin.

I asked her what lifetime credit-fraud resolution was and have heard nothing back.

Thanks

Larry [REDACTED]

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From: TomDavis@scsenate.gov  
To: [REDACTED]@msn.com  
Date: Tue, 30 Oct 2012 14:38:38 -0400  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry [REDACTED]

Senator Davis is currently reviewing the emails he has received from folks in his district concerning the security breach at SC DOR. In the meantime, I thought you may be interested in reviewing his comments in the recent Island Packet article. He has been monitoring and following this situation closely. Please let us know if you have any further information to share with our office.

Debbie Barthe  
Office of Senator Tom Davis  
Gressette Building 602  
P.O. Box 142  
Columbia, SC 29202  
Phone: 803-212-6008  
Fax: 803-212-6011  
E-Mail: [debbiebarthe@scsenate.gov](mailto:debbiebarthe@scsenate.gov)



**From:** [REDACTED]@msn.com [mailto:[REDACTED]@msn.com]  
**Sent:** Monday, October 29, 2012 9:54 AM  
**Subject:** DOR SS# Info Hacked ~ Website email from Larry Ward

I am very upset about this! Why wasn't the Citizens informed when it happened in August? Why wasn't this information protected? What is being done to take care of this? SECURITY COMPROMISED SC officials plan on hacking update Monday morning Cyber-hacked SC taxpayers frustrated with help tips from state officials By CLIF LeBLANC - cleblanc@thestate.com E-MAIL PRINT REPRINT 57 COMMENTS TEXT SIZE: COLUMBIA, SC - Correction: The S.C. Consumer Affairs Department number is (800) 922-1594. As some South Carolina taxpayers, fearing their tax records have been hacked, complain about difficulties in getting access to the state's newly created self-help system, state leaders plan a Monday morning update on the massive security breach. Gov. Nikki Haley and SLED Chief Mark Keel have scheduled a 10.a.m. news conference at the State House. But an announcement from Haley's spokesman Rob Godfrey gives no indication of which aspects for the invasion of privacy case they plan to address. Video from around the world The governor's office also had scheduled a conference call at the same time for legislators. Godfrey said Sunday they will adjust the briefing to either just before or just after the news conference. Haley, Keel and other state and federal authorities on Friday disclosed that a foreign hacker or hackers had stolen 3.6 million Social Security numbers and 387,000 credit or debit card numbers from the S.C. Department of Revenue during a series of cyber attacks that date to Aug. 27. None of the data - except 16,000 of the credit card numbers - was encrypted, Revenue Department director James Etter said. State officials advised anyone who had filed a state tax return since 1998 to take steps to learn if their information had been misused by identity thieves. The state laid out procedures that worried taxpayers should take to determine if their information was misused and/or to protect themselves: Call (866) 578-5422, a hot line, to be given an access code to a website where they could register for one year of free credit monitoring. A recording at the phone number provides a standard activation code (SCDOR123) that can be used at a web address: [www.protectmyID.com/scdor](http://www.protectmyID.com/scdor). The Revenue Department said it would have more receptionists at its call center over the weekend to help with the flood of calls. The S.C. Consumer Affairs Department planned to add part-time staffers to answer phone calls during business hours starting today. Call (800) 922-1594 for advice or to request a freeze on your credit records. Privacy advocates say that is the surest way to block identity theft. Despite those steps, many South Carolinians were frustrated with the state's response over the weekend. Many emailed or called The State newspaper and other media outlets to vent, though some said they were given assistance through the hot line and the website. One woman complained she had trouble getting through to the web address that state officials provided. She decided to spend \$35 to get a credit report to see if there was any unauthorized activity. A man said he got repeated recorded messages at the hot line and the web address was recited too quickly for him to write it down. He wrote the newspaper saying that his biggest worry remains: "whether or not I am one of whose records were stolen." Godfrey said Sunday that more people manned phone banks as soon as state officials learned of the phone delays. And the number of representatives has continued to increase over the weekend. By releasing the access code publicly, taxpayers should be able to speed the process of seeking credit protection, Godfrey said. If we need to take any further action to make sure our taxpayers are protected, we will do so and do so swiftly, the spokesman said. Read more here: <http://www.thestate.com/2012/10/28/2499098/sc-officials-plan-on-hacking-monday.html#storylink=cpy>

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