



**From Greg Young, re: current numbers**

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Wednesday, October 31, 2012 1:24 PM

**To:** Stirling, Bryan

**Cc:** Jon Neiditz [Jon.Neiditz@nelsonmullins.com];  
Thad Westbrook [thad.westbrook@nelsonmullins.com];  
Rush Smith (rush.smith@nelsonmullins.com);  
Michael Bruemmer [Michael.Bruemmer@experianinteractive.com]; Ozzie Fonseca [ofonseca@experianinteractive.com]

Bryan,

Apologize for delay:

Calls: 620,000

Registrations: 418,000

**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services

535 Anton, suite 100

Costa Mesa, CA 92626

Direct: 949-567-3791

Mobile: 949-294-5701

greg.young@experianinteractive.com

**Gov. Nikki Haley, SLED Chief Mark Keel, DOR Director Jim Etter to hold press conference TODAY**

Godfrey, Rob

**Sent:** Wednesday, October 31, 2012 1:24 PM

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**Gov. Nikki Haley, SLED Chief Mark Keel, DOR Director Jim Etter to hold press conference TODAY**

*State officials will provide update on S.C. DOR information security breach*

**COLUMBIA, S.C.** – Governor Nikki Haley, South Carolina Law Enforcement Division (SLED) Chief Mark Keel and South Carolina Department of Revenue (DOR) Director Jim Etter will hold a press conference **TODAY, Wednesday, October 31, at 4:30 PM** to update the people of South Carolina on the DOR information security breach. The press conference will be held in the first floor lobby of the Statehouse.

**WHO:** Gov. Nikki Haley, SLED Chief Mark Keel, DOR Director Jim Etter

**WHAT:** DOR information security breach update

**WHEN:** TODAY, Wednesday, October 31, 4:30 PM

**WHERE:** S.C. Statehouse, first floor lobby, Columbia S.C.

-###-

**Rob Godfrey**  
**Office of Gov. Nikki Haley**  
**O: (803) 734-5074 | C: (803) 429-5086**

## Questions from Finance hearing 10 30

Jim Etter [Etter\_JF@sctax.org]

**Sent:** Wednesday, October 31, 2012 11:42 AM  
**To:** Pitts, Ted; Stirling, Bryan  
**Cc:** Harry Cooper [COOPERH@sctax.org]  
**Attachments:** Questions from the Senate~1.docx (15 KB)

These are the questions I wrote down during the session.

Jim Etter

Questions from the Senate Finance Committee  
October 30, 2012

1. Why can't DOR enroll all the people?
  - a. Design system to have Experian notify DOR the DOR could notify taxpayer of any alert.
  - b. Elderly, nursing homes patients, other people of need?
2. They want Experian to come and testify.
3. How are small businesses covered?
  - a. Can we enroll everyone?
  - b. LLC and sub "s" corp?
  - c. "C" Corporations
  - d. D&B Coverage for "C" Corporations?
  - e. Can Businesses enroll with Experian?
4. Want to see Experian Contract.
5. When was system encrypted and at what level?
6. Who made the decision not to encrypt all the files?
7. Why weren't the systems encrypted from the outset?
8. We can re assign State ID codes – how soon?
9. We need to have the FEIN changed for all "C" Corp entities.
10. Do we have a moral obligation to cover taxpayers for more than one year?
11. Can we ask SCACPA's to help enroll elderly taxpayers?
12. Coverage after one year?
  - a. Elderly?
  - b. All taxpayers?
  - c. State should budget for multi-year protection for all taxpayers.

**FAQs**

Grube-Lybarker, Carri

**Sent:** Wednesday, October 31, 2012 11:36 AM**To:** Stirling, Bryan**Attachments:** Frequently Asked Question~1.docx (35 KB)

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Hi Brian,

Attached are the FAQs we've developed thus far based on calls we've received.

Let me know if you have any questions~

Thanks,  
Carri

Carri Grube Lybarker, Esq.

**Administrator | SC Department of Consumer Affairs**

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P.O. Box 5757 | Columbia, SC 29250-5757

803.734.4297 | 803.734.4229 FAX

[www.consumer.sc.gov](http://www.consumer.sc.gov) ***\*\*Please note new website address\*\****



## FREQUENTLY ASKED QUESTIONS: DOR SECURITY BREACH

October 31, 2012

- **My spouse and I have joint accounts, do I have to register both of us for the monitoring, alert or freeze or just myself?** Credit reports are tied to an individual's social security number, so you each need to register.
- **Will my deceased family member's SSN be at risk?** It is possible. Make sure you have notified each of the three major credit reporting agencies of the death so it can be appropriately marked on the credit report. You may also want to pull a copy of the member's credit report and contact to make sure the accounts are marked "deceased." If they are not, contact each creditor.
- **What about my children's SSN?** Currently the Department of Revenue is working to match parents with their dependents. Once completed, the affected families will receive access to a "Family Protection Plan" through Experian. After the parents enroll, they will receive an e-mail from Experian that will allow them to go to a site to enter their children's information. Parents can also try now to put a fraud alert on their child's report, if one exists. If the agency doesn't allow the fraud alert to be placed, it is because a report matching that social security number does not yet exist. You can also contact each of the three credit reporting agencies and ask they perform a manual search of your child's file. They may ask for additional information prior to initiating the search:
  - TransUnion: [childidtheft@transunion.com](mailto:childidtheft@transunion.com)
  - Experian- 888-397-3742
  - Equifax- 800-525-6285
- **I'm a business, does the free credit monitoring, fraud alerts and security freeze apply to me?** If you are a sole proprietor, partnership or single-member LLC and file tax returns for the business through your personal SSN, the programs can be used by you. But, because the programs are tied to an individual's credit report/SSN, if you are a multi-member LLC or corporations, these services are not available. You should continue to monitor your business' finances, checking bank statements regularly, etc.
- **What is the difference between credit monitoring, a fraud alert and a security freeze?**
  - Credit monitoring is where a third party monitors your credit reports for suspicious activity and identity theft red flags. The monitoring service provided by DOR will last one year, with "Extend Care" after the term is up.
  - A fraud alert is FREE, stays in place for 90-days and requires potential creditors take steps to verify that the applicant is not you. You only have to contact 1 of the 3 credit reporting agencies (CRA) to place the alert. Once you place the alert, you will receive notice that you can get 1 free copy of your credit report from each of the CRAs.

## FREQUENTLY ASKED QUESTIONS: DOR SECURITY BREACH

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October 31, 2012

- A security freeze is FREE and will prevent potential creditors and other third parties from accessing your credit report at all, unless you temporarily lift the freeze or already have a relationship with the company. You **must call each of the CRAs** to do this. It is FREE to place, thaw and lift the freeze for SC Residents. Once you place the freeze, you will receive a PIN number you can use to thaw or lift the freeze. Make sure to keep it in a safe place. You can place the freeze online at the addresses or numbers below:

[www.freeze.equifax.com](http://www.freeze.equifax.com)  
[www.experian.com/freeze](http://www.experian.com/freeze)  
<http://freeze.transunion.com>

OR

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

- **How do I know if my information was included in the hack?** Unfortunately all that has been released at this time is that 3.6 million SSN numbers and debit and credit card numbers have been exposed pertaining to taxpayers who filed a tax return at anytime from 1998 forward. We encourage consumers to assume their information has been compromised and go ahead and take advantage of the protections available. (monitoring, fraud alert, security freeze).

## Can't make 4pm meeting today

Maybank, Burnet R. III [BMaybank@nexsenpruet.com]

**Sent:** Wednesday, October 31, 2012 11:30 AM

**To:** Stirling, Bryan

**Cc:** Ray Stevens [raystevens@parkerpoe.com]

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Not sure why I didn't think of this yesterday but I have to pick son up at Doctors office at 3pm in chas and drive him to Edisto

I can call in at 4pm; let me know

Sent from my iPhone

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## **For 11 am DOR call**

Samantha Cheek [CheekS@sctax.org]

**Sent:** Wednesday, October 31, 2012 11:02 AM

**To:** Pitts, Ted; Stirling, Bryan

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### **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

## Invite

Dermody, Brandon [dermody@sostrategy.com]

**Sent:** Wednesday, October 31, 2012 10:52 AM

**To:** Stirling, Bryan

**Attachments:** Fraud Detection and Preven~1.pdf (518 KB)

Here you go.

Thanks.

Don't  
Get  
Burned



## **Fraud Detection and Prevention in Government Programs Symposium**

*Hosted by State Treasurer Curtis Loftis*

Fraud and improper payments in government programs are on the rise nationally. Criminals have become increasingly more organized and sophisticated in their schemes to defraud limited government resources. It's a full-on assault against government programs by hidden attackers. In order to combat these threats, state government must become as sophisticated in our control as the criminals are in their schemes.

At this Fraud Detection and Prevention in Government Programs symposium, learn how modern technology can be used to detect sophisticated fraud schemes and organized criminal enterprises – before substantial losses are incurred. And learn best practices from both government and the private sector in the latest methods for detecting and preventing fraud, including:

- Current trends in fraud schemes and perpetrators
- Why an enterprise approach to fraud detection and prevention is critical to deterring today's fraud
- How advanced analytics, proven for years in the financial services industry, can help reduce government fraud
- How to incorporate continuous monitoring into the heart of government systems to prevent fraud and improper payments

**WHAT: Fraud Detection and Prevention in Government Programs Symposium hosted by Treasurer Curtis Loftis**

**WHEN: November 13<sup>th</sup> from 8:30am until 11:30am**

**WHERE: Columbia Metropolitan Convention Center**

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**Speakers to include:**

- *Curtis M Loftis, Jr.:* South Carolina State Treasurer
- *Patrick Maley:* South Carolina State Inspector General
- *Chris Swecker:* International expert on fraud and financial crimes; Former senior FBI executive and Chief Security Officer at Bank of America
- *Greg Henderson:* Government Practice Lead, Fraud and Financial Crimes Global Practice, SAS Institute

**Agenda at a Glance**

8:30 a.m. -- Registration and Networking

9:00 a.m. -- Welcome and introductions

9:10 a.m. -- Roundtable discussions

10:30 a.m. -- Q&A

11:00 a.m. -- Event wrap-up

To register, please respond to this email with your name, agency and title.

Thank you and we look forward to seeing you at the symposium!

**Draft - Email & Webpost**

Greg Foster [GregFoster@schouse.gov]

**Sent:** Wednesday, October 31, 2012 10:43 AM**To:** Stirling, Bryan

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## **Action Alert! - SC Taxpayers' Identities Hacked; Free Protection Available**

### **Attention: This most likely affects you!**

Anyone who has filed a South Carolina tax return since 1998 is potentially a victim of cyber identity theft. Free Protection is available to you, so please read this email carefully.

Last week, South Carolinians were notified of a serious cyber infiltration of sensitive private citizen information at our state's Department of Revenue. **Approximately 3.6 million Social Security Numbers and 387,000 credit card numbers were compromised in this cyber attack.**

To protect taxpayers, **the state is providing one year of FREE credit monitoring and identity theft protection by Experian ProtectMyID Alert.** While you have until January 31, 2013 to sign up, don't wait, it's important you act now to protect you identity from fraud and abuse. And again, **it's totally FREE.**

Hundreds of Thousands of South Carolinians have already signed up and are now protected.

While this cyber attack has raised a number of concerns that must be addressed, our immediate top priority is to make sure that every one of our state's 3.6 million citizens who have been affected get access to this free identity protection.

### **If you have filed a South Carolina tax return since 1998, here are the steps you need to take to access your free identity protection:**

#### **By Phone:**

Call **1-866-578-5422** to enroll. The call center is open 9:00am to 9:00pm Monday-Friday & 11:00am to 8:00pm Saturday-Sunday. You can then determine if you would rather have an online or US Mail alert mechanism set up.

#### **By Internet:**

Sign up online at <http://www.protectmyid.com/scdor>. Enter the code **SCDOR123** when prompted. Then follow the quick and easy step-by-step instructions to enroll.

Again you have until January 31, 2013 to sign up...But please do it now, it's totally free.

#### **Once you're enrolled, here are the protections that Experian will be providing you:**

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, but you will continue to have access to fraud resolution agents and services beyond the first year. This complimentary 12-month ProtectMyID memberships available to you includes:

**Credit Report:** A free copy of your Experian credit report.

**Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.

**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.

**ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.

**\$1 Million Identity Theft Insurance:** As a ProtectMyID member, you are immediately 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.

Additionally, access to unlimited fraud resolution beyond the one year enrollment period is included in your Experian's ProtectMyID membership. You will also be notified – by email or letter – about how to sign up for a “Family Secure Plan” if you claim minors as dependents.

## **Please Act Now...**

Now is not the time to point blame, but time to make sure all South Carolinians' identities are protected. There are several things that must be addressed following this cyber attack, many of which are already in motion, to better insulate sensitive data and help prevent future attempts to bypass our security measures. But right now, first and foremost, we must ensure that our citizens' identities are protected from fraud and abuse.

While there will no doubt be several exhaustive investigations into determining how exactly this cyber infiltration happened, what you can do right now is follow these steps to make sure your identity is protected.

-----  
Greg Foster  
Deputy Chief of Staff  
& Director of Communications  
Office of the Speaker  
South Carolina House of Representatives  
(803) 734-3125  
[gregfoster@schouse.gov](mailto:gregfoster@schouse.gov)  
[twitter.com/gregfoster\\_sc](https://twitter.com/gregfoster_sc)

**RE: Legislative follow up**

Michael Rose [mrose5@sc.rr.com]

**Sent:** Wednesday, October 31, 2012 8:01 AM**To:** Pitts, Ted**Cc:** Veldran, Katherine; Stirling, Bryan; mrose5@sc.rr.com

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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

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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)



## FAQs for SCDB\_v1a

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Tuesday, October 30, 2012 9:47 PM

**To:** Godfrey, Rob; Stirling, Bryan

**Attachments:** FAQs for SCDB\_v1a.docx (21 KB)

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Bryan and Rob –

FAQ document. Email/text me with questions.

GY

**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services

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Direct: 949-567-3791

Mobile: 949-294-5701

greg.young@experianinteractive.com

freecreditreport.com

freecreditscore.com

creditreport.com

protectmyid.com

safetyweb.com

## **Proposed Questions to Address for South Carolina Data Breach Resolution FAQ**

### **Who has been affected?**

*Taxpayers in the State of South Carolina who have filed since 1998.*

### **What should taxpayers meeting this criterion do?**

- *They can go to [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor) and use the code SCDOR123 to initiate the registration process to enroll in the ProtectMyID™ product, or call 1- 866-578-5422 to administer this with a live agent. We strongly recommend using the online option, as wait times on the phone continue to be long, reflecting the number of callers being served.*
- *If a taxpayer has no access to the web, no email address, or other reason why he/she cannot access the website, he must call in.*
- *In situations where more than one taxpayer shares the same email address, others using that email address will need to call in as only one email address may be associated with registration to the ProtectMyID product. An option to this is obtaining an email address from a free service such as Google Mail and using that email address in the registration/activation process.*

### **What if someone matching this criterion no longer lives in the state?**

*Those residents and former taxpayers have access to the same protection.*

### **When will the Universal Code be discontinued? What should taxpayers who have not registered yet do then?**

*We will continue to use the universal code to expedite the registration process for taxpayers; until such time that the call volume reaches a level to where calls, on average, can be processed within a reasonable period of time. When that occurs, taxpayers will be required to call the toll free number to register or be assigned a unique code and the universal code will be deactivated. Deactivation will not affect registrations of ProtectMyID already completed.*

### **How much risk am I in if I have not registered with ProtectMyID® yet?**

*The State recommends that every South Carolina resident who has filed taxes since 1998 register sooner rather than later. Not taking steps to be vigilant in protecting one's identity and making the effort to maintain awareness of credit activity puts anyone at risk, but the circumstances surrounding a breach incident make that vigilance even more important.*

### **How long should I be prepared to wait on the phone?**

*Current wait times are approximately 10 minutes. It is important for those calling in to understand that hanging up and calling right back only adds to the overall wait time and unnecessarily taxes the system,*

*similar to a natural disaster when individuals often make repeated calls. It is recommended that individuals make one call and stay on the line for assistance.*

**When will taxpayers know if their Personally Identifiable Information (PII) was stolen?**

*The State has determined that making exact identifications would delay too long the need to get individuals into an identity protection program. Because of that, the State has opted to provide credit monitoring and identity protection to taxpayers in the State of South Carolina who have filed since 1998, in addition to protecting the minor dependents of those taxpayers.*

**What exactly are residents getting with the PMID product?**

- *Credit Report: A free copy of your Experian credit report*
- *Daily 3 Bureau Credit Monitoring: Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.*
- *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.*
- *ExtendCARE: Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial 1-year ProtectMyID membership expires.*
- *\$1 Million Identity Theft Insurance: As a ProtectMyID member, you are immediately 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.*

**What happens after the 1-year complimentary subscription expires?**

*The ProtectMyID® version that the State has purchased will be made available to each taxpayer registered with the product, at the taxpayer's expense.*

**What is the risk to minors listed on tax returns as dependents? How are they being protected?**

*The intent has always been to protect everyone impacted by this incident and that absolutely includes dependents.*

- *Those individuals that already enrolled in ProtectMyID will get an email alerting them to the availability of Family Secure<sup>SM</sup> and how to register 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.*

*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.)

### **Other than use the ProtectMyID product, what else can taxpayers do to protect their PII?**

Protecting your personal information is important whether or not your information has been compromised. Besides having credit and identity monitoring, state officials have 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.
- Ways to keep watch over PII
  - Closely monitor financial statements
  - Regularly review your credit reports
  - Keep sensitive information, such as Social Security cards, financial statements, and so forth in a secure location such as a safe or locking file cabinet.
  - Be aware of what sensitive information you post on your social media accounts.
- What is the difference between credit card fraud and identity theft?
  - Credit card fraud occurs when a thief takes someone's credit card or credit card number and uses it to buy things. Identity theft is more complex, because people's personal identifiers are stolen; particularly their name and their Social Security number, and use them for financial gain.

**Fw: IRS Info**

Grube-Lybarker, Carri

**Sent:** Tuesday, October 30, 2012 9:03 PM**To:** Stirling, Bryan

Connected by DROID on Verizon Wireless

-----Original message-----

**From:** "Grube-Lybarker, Carri" <clybarker@scconsumer.gov>  
**To:** "Grube-Lybarker, Carri" <clybarker@scconsumer.gov>  
**Sent:** Wed, Oct 31, 2012 00:55:15 GMT+00:00  
**Subject:** IRS Info

Hi Brian,

Most of the info I found points to the IRS. I assume since most of the documents/sites refer to "taxpayers," it would include businesses:

- [http://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Employer-ID-Numbers-\(EINs\)-](http://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Employer-ID-Numbers-(EINs)-)
- <http://www.irs.gov/uac/Safeguards-Program>
- <http://www.irs.gov/uac/Identity-Protection>
- Number taxpayers who think their tax records may be at id theft risk: IRS Identity Protection Specialized Unit at 1-800-908-4490

I hope this information is helpful. I'll continue to look tomorrow to see if I can find anything additional.

Thanks,  
Carri

**Carri Grube Lybarker, Esq.**

**Administrator | SC Department of Consumer Affairs**

2221 Devine Street, Suite 200

P.O. Box 5757 | Columbia, SC 29250-5757

803.734.4297 | 803.734.4229 FAX

[www.consumer.sc.gov](http://www.consumer.sc.gov) **\*\*Please note new website address\*\***



## Re: Legislative follow up

Tom Davis [tom1960davis@yahoo.com]

**Sent:** Tuesday, October 30, 2012 7:17 PM

**To:** Pitts, Ted

**Cc:** Veldran, Katherine; Stirling, Bryan

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.

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

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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)

## Re: Legislative follow up

Mike Forrester [mike.forrester@charter.net]

**Sent:** Tuesday, October 30, 2012 7:32 PM

**To:** Pitts, Ted

**Cc:** Pitts, Ted; Veldran, Katherine; Stirling, Bryan

---

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:

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:

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

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## **Video: Haley, Keel, Etter update reporters Tuesday on DOR information security breach**

Godfrey, Rob

**Sent:** Tuesday, October 30, 2012 1:04 PM

**Importance:** High

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## **Video: Haley, Keel, Etter update reporters Tuesday on DOR information security breach**

*Extended fraud resolution and coverage for dependents who are minors announced*

**COLUMBIA, S.C.** – Governor Nikki Haley, South Carolina Law Enforcement Division (SLED) Chief Mark Keel and South Carolina Department of Revenue (DOR) Director Jim Etter today briefed reporters during a Statehouse press conference on the S.C. DOR information security breach and outlined additional consumer safety solutions, including extended fraud resolution and coverage for dependents who are minors, available to South Carolina taxpayers.

Video of today's Statehouse press conference is available here: [http://www.youtube.com/watch?v=wleWyS8\\_VmA](http://www.youtube.com/watch?v=wleWyS8_VmA)

S.C. DOR last week announced that approximately 3.6 million Social Security numbers and 387,000 credit and debit card numbers had been exposed in a cyber attack.

As of Tuesday morning, the Experian call center set up to assist South Carolina taxpayers had received approximately 533,000 calls and approximately 287,000 signups for Experian's ProtectMyID program. Access to unlimited fraud resolution beyond the one year enrollment period is included in Experian's ProtectMyID membership and available to any taxpayer affected by DOR's information security breach. Taxpayers who sign up for protection will also be notified – by email or letter – about how to sign up for a "Family Secure Plan" if they claim minors as dependents.

Gov. Haley and Chief Keel reiterated that anyone who has filed a South Carolina tax return since 1998 should take the following steps:

- Call 1-866-578-5422 to 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.)
- For any South Carolina taxpayer who wishes to bypass the telephone option, there currently is an online service available at <http://www.protectmyid.com/scdor>. Enter the code SCDOR123 when prompted. South Carolina taxpayers have until the end of January, 2013 to sign up.

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. Complimentary 12-month ProtectMyID memberships available to South Carolina taxpayers affected by the DOR information security breach include:

- **Credit Report:** A free copy of your Experian credit report.
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.

- **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.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance:** As a ProtectMyID member, you are immediately 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.

-###-

**Rob Godfrey**  
**Office of Gov. Nikki Haley**  
**O: (803) 734-5074 | C: (803) 429-5086**

**FW: Amendment draft**

Thad Westbrook [thad.westbrook@nelsonmullins.com]

**Sent:** Tuesday, October 30, 2012 7:33 AM**To:** Stirling, Bryan; Pitts, Ted**Attachments:** SCDOR-AmendmentOct29.edita~1.doc (76 KB) ; SCDOR-AmendmentOct29.final.doc (76 KB)

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We are reviewing this today. Please let us know if you have comments.

-----Original Message-----

From: Ozzie Fonseca [<mailto:ofonseca@experianinteractive.com>]

Sent: Tuesday, October 30, 2012 12:15 AM

To: Thad Westbrook; Jon Neiditz; Rush Smith

Cc: Michael Bruemmer

Subject: Amendment draft

Gentlemen:

Attached please find an editable and finalized versions of the amendment discussed today. If the form looks good please have the final version signed and returned.

Thanks

Ozzie Fonseca, CIPP/US  
Senior Director, Data Breach Resolution

Experian Consumer Services  
535 Anton, Suite 100. Costa Mesa, CA 92626  
(949) 567-3851 - Desk  
(949) 302-2299 - Cell  
(949) 242-2938 - Fax  
[ozzie.fonseca@experian.com](mailto:ozzie.fonseca@experian.com)<<mailto:ozzie.fonseca@experian.com>><<mailto:ozzie.fonseca@experian.com>>  
[ie.fonseca@experian.com](mailto:ie.fonseca@experian.com)>

Blog: [www.Experian.com/DBBlog](http://www.experian.com/DBBlog)<<http://www.experian.com/DBBlog>>

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Visit us at <http://www.experian.com/databreach>

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**AMENDMENT DATED October 30<sup>th</sup>, 2012  
To The Credit Monitoring Products Agreement**

This Amendment to the **Credit Monitoring Products Agreement** ("Amendment") is made as of this **30<sup>th</sup> of October, 2012** ("Amendment Effective Date"), by and between **ConsumerInfo.com, Inc.** (a.k.a. Experian Consumer Direct), a California corporation ("ECD") and **South Carolina Department of Revenue** ("Client"). Capitalized terms not otherwise defined in this Amendment shall have the meaning as set forth in the Agreement.

**WHEREAS**, ECD and Client entered into that certain **Credit Monitoring Products Agreement** dated as of **October 25<sup>th</sup>, 2012** ("Agreement"); and

**WHEREAS**, ECD and Client desire to amend and supplement the Agreement as delineated below.

**NOW, THEREFORE**, in consideration of the foregoing and the mutual promises and covenants contained in this Amendment, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. **Revised Billing Model:** Client and ECD agree to a revised billing model with respect to the Order Form for 3.6 million ProtectMyID Activation Codes dated October 25<sup>th</sup>, 2012 ("October 25<sup>th</sup> Order"). The revised billing model shall result in total Fee due and owing from the Client for the October 25<sup>th</sup> Order, FS Codes (as defined below, and Enhanced Customer Care Center Services of \$12,000,000 ("Total Fee"). This Total Fee shall be broken into two equal payments of \$6,000,000 each. The first \$6,000,000 payment shall be due and owing on or before **December 15<sup>th</sup>, 2012**. The second \$6,000,000 payment shall be due and owing on or before **January 31<sup>st</sup>, 2013**. The Total Fee shall include the following elements:

- (a) The redemption of up to 3,600,000 ProtectMyID Alert Activation Codes, which were previously ordered by Client via the October 25<sup>th</sup> Order. There shall now be no payment due and owing per Activation Code redeemed for such Activation Codes;
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- (c) The redemption of a quantity of FS Codes. The total number of FS codes shall be determined in accordance with Section 3. of this Amendment.

2. Sections 4.1 and 4.2 of the Agreement are modified to read as follows:

**"4.1 Fees.** Client hereby agrees to pay ECD Total Fee via the two equal payments detailed in Section 1 of this Amendment, above. If Client does not make full payment of the Total Fee within ten (10) business days of when it is due and owing consistent with this Amendment, ECD may immediately (a) deactivate the Activation Codes and FS Codes and cease further performance under this Agreement until such portion of the Total Fee is paid in full by Client, or (b) terminate this Agreement and the Individuals' enrollment in the Consumer Product. To the extent permitted by Law (including but not limited to South Carolina State Law), interest shall accrue on any past due undisputed amount of the Total Fee at the rate of one and one half percent (1.5%) per month and in addition, Client shall be liable to ECD for any costs and attorneys' fees incurred by ECD to collect unpaid amounts of the Total Fee.

**4.2 Fees Non-Refundable.** The Total Fee is, without limitation, due and payable as provided for within this Amendment, including any changes to facts or circumstances that may negate the need for some or all of ECD's Consumer Products or Activation Codes hereunder, and/or whether or not Client and/or any Individual utilizes the Consumer Product in accordance with the terms of this Agreement. Client agrees to not waive any of its payment obligations with respect to the Total Fee and ECD shall not be obligated to refund any amount of the Fee already paid by Client on account of (a) any of the foregoing circumstances, or (b) an Individual's inability to receive all or a portion of the Consumer Product as a result of such Individual's failure to (i) successfully complete enrollment, or (ii) comply with any or all of the Third Party Companies' terms and conditions and/or other ECD

requirements associated with any of the Consumer Products. Without limiting any remedies available to ECD, Client acknowledges that ECD has as of the Amendment Effective Date incurred significant costs and expenses, as well as allocated certain resources away from other projects, for the purpose of performing ECD's obligations pursuant to the Agreement."

3. **Family Secure Consumer Product Provision:** As part of the Total Fee, ECD agrees to distribute a certain quantity of Activation Codes for the Family Secure Consumer Product as described herein ("FS Code"). The process for distribution of the FS Codes shall be as follows: when an Individual has successfully enrolled in the ProtectMyID Alert Consumer Product, and provided a valid e-mail address as part of such enrollment prior to the Enrollment Period End Date stipulated in the October 25<sup>th</sup> Order ("Enrolled Individual"), ECD shall thereafter e-mail such Enrolled Individual an FS Code. Such FS Code may be utilized by the Enrolled Individual to thereafter enroll other family members consistent with the product description and requirements contained within Exhibit A of the Agreement, and as detailed on the Consumer Product Website and associated End-User Terms and Conditions. ECD shall send the FS Codes via periodic, batched e-mails (in a timeframe of ECD's discretion) to groups of Enrolled Individuals. The Enrollment Period for the use of FS Codes shall be concurrent with the Enrollment Period detailed within the Agreement (on or before January 31, 2013).

To the extent the terms of the Agreement conflict with the terms of this Amendment, the terms of this Amendment shall control in connection with the subject matter hereof. All terms of the Agreement not modified herein shall remain unmodified and in full force and effect.

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**South Carolina Department of Revenue**

**ConsumerInfo.com, Inc. (a.k.a. ECD)**

By: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

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**South Carolina Department of Revenue**

**ConsumerInfo.com, Inc. (a.k.a. ECD)**

By: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

**From Greg Young, re: numbers for Call Center and ExtendCare info**

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Tuesday, October 30, 2012 12:47 AM**To:** Stirling, Bryan; Godfrey, Rob**Cc:** Michael Bruemmer [Michael.Bruemmer@experianinteractive.com]; Ozzie Fonseca [ofonseca@experianinteractive.com]

Gentlemen,

Here is information related to the campaign and message points on ExtendCARE (as of 9 pm Pacific). Seeing images of the storms and hope all is well out there.

- Total calls made to the toll free number: 533,000
- Average wait for representative: 9.5 minutes
- Average time representative spends on phone getting information, explaining process and registering individuals: 9 minutes
- Total number of PMID registrations: 287,000

**ExtendCARE**

This benefit extends our Fraud Resolution Assistance to SC taxpayers after their memberships have expired. By acting quickly and drawing on proven experience in fraud protection Experian Fraud Resolution Experts help you minimize the loss of time and money associated with identity theft.

Experian Fraud Resolution Agents specialize in:

- Working directly with SC taxpayers from beginning to end to help resolve identity theft once their membership begins and long after it expires.
- Placing a temporary 90-day or extended seven-year fraud alert on consumers' Experian credit reports, as requested, to help stop fraudulent new accounts from opening.
- Sharing the fraud alert with the Equifax® and TransUnion® credit bureaus.
- Assisting with the dispute process for inaccurate information or fraudulent activity on Experian credit reports.
- Drafting and providing dispute letters for SC taxpayers to report credit fraud to Equifax and TransUnion.
- Assisting in scheduling conference calls with financial providers, creditors and service providers to dispute fraudulent charges and accounts.
- Interacting with law enforcement or government agencies to work toward a resolution and assist with filing a police report, if possible.
- Providing copies of all necessary letters to report credit fraud and identity theft to creditors, credit reporting agencies or others who may be involved in the process of reclaiming SC taxpayers' identities.
- Reviewing credit records to help SC taxpayers determine potential areas of fraud.

**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services  
535 Anton, suite 100  
Costa Mesa, CA 92626  
Direct: 949-567-3791  
Mobile: 949-294-5701  
greg.young@experianinteractive.com

freecreditreport.com  
freecreditscore.com  
creditreport.com  
protectmyid.com  
safetyweb.com

**From Greg Young, re: numbers for Call Center and ExtendCare info**

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Tuesday, October 30, 2012 12:47 AM**To:** Stirling, Bryan; Godfrey, Rob**Cc:** Michael Bruemmer [Michael.Bruemmer@experianinteractive.com]; Ozzie Fonseca [ofonseca@experianinteractive.com]

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Director

Public Relations/Consumer Engagement

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Direct: 949-567-3791  
Mobile: 949-294-5701  
greg.young@experianinteractive.com

freecreditreport.com  
freecreditscore.com  
creditreport.com  
protectmyid.com  
safetyweb.com

**From Greg Young, re: URGENT**

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Monday, October 29, 2012 5:34 PM

**To:** Stirling, Bryan; Godfrey, Rob

**Cc:** Michael Bruemmer [Michael.Bruemmer@experianinteractive.com]; Ozzie Fonseca [ofonseca@experianinteractive.com]

Gentlemen,

Can you get word out that people should NOT put middle initials in the first name field (see below). For some reason it's creating an issue that is slowing down the registration process for folks. Again, if the media can communicate that people registering for PMID should Not use a middle initial. Let me know if you have questions. We want to create speed in all facets of the process and deliver a great experience.

Best,

GY



## You are only 3 steps away from obtaining powerful identity protection.



First Name

Last Name

Suffix

Address

Zip Code

City

State

Email

Have you lived at your current address for more than 6 months? ☒ Yes ☐ No

☐ Yes, please send me important identity theft information and special offers from Experian

**Submit & Continue**



**Greg Young, APR**

Director  
Public Relations/Consumer Engagement

Experian Consumer Services  
535 Anton, suite 100  
Costa Mesa, CA 92626  
Direct: 949-567-3791  
Mobile: 949-294-5701  
[greg.young@experianinteractive.com](mailto:greg.young@experianinteractive.com)

[freecreditreport.com](http://freecreditreport.com)  
[freecreditscore.com](http://freecreditscore.com)  
[creditreport.com](http://creditreport.com)  
[protectmyid.com](http://protectmyid.com)  
[safetyweb.com](http://safetyweb.com)

## Lobbyist

Haltiwanger, Katherine

**Sent:** Monday, October 29, 2012 4:40 PM

**To:** Stirling, Bryan

---

[http://www.dlapiper.com/tom\\_boyd/](http://www.dlapiper.com/tom_boyd/)

## From Greg Young, re: FS overview

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Monday, October 29, 2012 3:44 PM

**To:** Stirling, Bryan; Godfrey, Rob

**Cc:** Michael Bruemmer [Michael.Bruemmer@experianinteractive.com]; Ozzie Fonseca [ofonseca@experianinteractive.com]

---

Gentlemen –

Here is a summation of FS:

### Process:

- 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.

### Requirement:

- 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 with Family Secure<sup>SM</sup>. If they do not have minors listed as dependents, then they can ignore the notice. As with ProtectMyID, the Family Secure registration process may be completed via the phone with a live representative. For the Family Secure product, an email address is required.

### Your other questions:

- Parents register their children as part of Family Secure.
- 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 features:

#### Coverage:

- One adult
- Any amount of minors (5 are allowed to enroll on the website; for more than 5, the customer must call Customer Care)

#### Key Benefits the adult receives:

- \$2 million product Guarantee covers the whole family
- Score Tracker
- Fraud Resolution

#### Benefits the minors receive:

- Monthly monitoring for existence of minor's credit report
  - If a credit report is found, then we monitor for any changes to that report

**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services

535 Anton, suite 100

Costa Mesa, CA 92626

Direct: 949-567-3791

Mobile: 949-294-5701

greg.young@experianinteractive.com

[freecreditreport.com](http://freecreditreport.com)

[freecreditscore.com](http://freecreditscore.com)

[creditreport.com](http://creditreport.com)

[protectmyid.com](http://protectmyid.com)

[safetyweb.com](http://safetyweb.com)

**RE: Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach**

Thad Westbrook [thad.westbrook@nelsonmullins.com]

**Sent:** Monday, October 29, 2012 2:23 PM

**To:** Godfrey, Rob; Stirling, Bryan

---

I'm contacting Experian about this. There should be no charge.

---

**From:** Godfrey, Rob [mailto:RobGodfrey@gov.sc.gov]

**Sent:** Monday, October 29, 2012 1:58 PM

**To:** Stirling, Bryan; Thad Westbrook

**Subject:** FW: Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach

---

**From:** Klump, Allen [mailto:Allen.Klump@mail.house.gov]

**Sent:** Monday, October 29, 2012 1:55 PM

**To:** Godfrey, Rob

**Subject:** RE: Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach

FYI, I just did this and it made me pay \$3 for my credit report

Allen G. Klump

Communications Director

The Office of Congressman Jeff Duncan SC-3

303 West Beltline Blvd.

Anderson, SC 29625

Cell: 864-915-4059



Subscribe to Rep. Duncan's  
**E-NEWSLETTER**

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**From:** Godfrey, Rob [mailto:RobGodfrey@gov.sc.gov]

**Sent:** Monday, October 29, 2012 1:22 PM

**Subject:** Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach

**Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach**

**COLUMBIA, S.C.** – Governor Nikki Haley, South Carolina Law Enforcement Division Chief Mark Keel and South Carolina Department of Revenue (DOR) Director Jim Etter today provided reporters with an update on the S.C. DOR information security breach and discussed consumer safety solutions

available to South Carolinians during a Statehouse press conference. S.C. DOR announced on October 26, 2012 that approximately 3.6 million Social Security numbers and 387,000 credit and debit card numbers had been exposed in a cyber attack.

Video of today's Statehouse press conference, including remarks by the governor and Chief Keel as well as a media availability, is available here: <http://www.youtube.com/watch?v=ni9jQS3Nb80>

As of Monday morning, the Experian call center set up to assist South Carolina taxpayers had received approximately 455,000 calls and approximately 154,000 signups. Gov. Haley and Chief Keel reiterated that anyone who has filed a South Carolina tax return since 1998 should take the following steps:

- 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.)
- For any South Carolina taxpayer residing in South Carolina who wishes to bypass the telephone option, there currently is an online service available at <http://www.protectmyid.com/scdor>. Enter the code **SCDOR123** when prompted. Every South Carolina taxpayer who takes the time to sign up will be afforded the protection, and that protection is retroactive. South Carolina taxpayers have until the end of January, 2013 to sign up. South Carolina taxpayers who sign up for protection will be notified about how to sign up for a "Family Secure Plan" if they claim minors as dependents.

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. Complimentary 12-month ProtectMyID memberships available to South Carolina taxpayers affected by the DOR information security breach include:

- **Credit Report:** A free copy of your Experian credit report.
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
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-###-

Rob Godfrey  
Office of Gov. Nikki Haley  
O: (803) 734-5074 | C: (803) 429-5086

## **FW: Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach**

Godfrey, Rob

**Sent:** Monday, October 29, 2012 1:57 PM

**To:** Stirling, Bryan; thad.westbrook@nelsonmullins.com

---

**From:** Klump, Allen [mailto:Allen.Klump@mail.house.gov]

**Sent:** Monday, October 29, 2012 1:55 PM

**To:** Godfrey, Rob

**Subject:** RE: Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach

FYI, I just did this and it made me pay \$3 for my credit report

Allen G. Klump

Communications Director

The Office of Congressman Jeff Duncan SC-3

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Anderson, SC 29625

Cell: 864-915-4059



Subscribe to Rep. Duncan's  
**E-NEWSLETTER**

---

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**Sent:** Monday, October 29, 2012 1:22 PM

**Subject:** Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach

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-###-

Rob Godfrey  
Office of Gov. Nikki Haley  
O: (803) 734-5074 | C: (803) 429-5086



## FW: Need approval to change recording

Thad Westbrook [thad.westbrook@nelsonmullins.com]

**Sent:** Monday, October 29, 2012 1:39 PM

**To:** Stirling, Bryan

**Cc:** Rush Smith [rush.smith@nelsonmullins.com]

Please review.

---

**From:** Ozzie Fonseca [mailto:ofonseca@experianinteractive.com]

**Sent:** Monday, October 29, 2012 1:37 PM

**To:** Thad Westbrook; Jon Neiditz

**Subject:** Need approval to change recording

Thad/Jon:

Please forward this to the client for immediate approval. The changes in red are meant to further reduce the hold time.

*"Welcome to Experian Data Breach Resolution. If you are calling because you filed a South Carolina tax return between 1998 and the present, please listen carefully to this message in its entirety and write down the following:*

*Go to [protectmyid.com/scdor](http://protectmyid.com/scdor) to use the following activation code to enroll in ProtectMyID Alert: SCDOR123.*

*Please be advised, only people who filed a South Carolina tax return between 1998 and the present are permitted to use this code. If the State of South Carolina has determined that you are not eligible, you will be given the opportunity to continue your membership at your expense, or your membership will be terminated.*

*If you do not have access to the website, you are not a South Carolina resident, or if you would like to speak to a representative for further assistance, please stay on the line."*

Thanks

**Ozzie Fonseca, CIPP/US**  
**Senior Director, Data Breach Resolution**



Experian Consumer Direct  
535 Anton, Suite 100. Costa Mesa, CA 92626  
(949) 567-3851 - Desk  
(949) 302-2299 - Cell  
(949) 242-2938 - Fax  
[ozzie.fonseca@experian.com](mailto:ozzie.fonseca@experian.com)

Blog: [www.Experian.com/blogs/data-breach](http://www.Experian.com/blogs/data-breach)  
Follow us on Twitter: [www.Twitter.com/Experian\\_DBR](http://www.Twitter.com/Experian_DBR)  
Visit us at <http://www.experian.com/databreach>

**CONFIDENTIALITY NOTICE:**

This email message and any accompanying data or files is confidential and may contain privileged information intended only for the named recipient(s). If you are not the intended recipient(s), you are hereby notified that the dissemination, distribution, and or copying of this message is strictly prohibited. If you receive this message in error, or are not the named recipient(s), please notify the sender at the email address above, delete this email from your computer, and destroy any copies in any form immediately. Receipt by anyone other than the named recipient (s) is not a waiver of any attorney-client, work product, or other applicable privilege.

**Updated Message for 2100**

Haltiwanger, Katherine

**Sent:** Monday, October 29, 2012 1:23 PM  
**To:** Smoak, Carol  
**Cc:** Godfrey, Rob; Jones, Sheila; Stirling, Bryan  
**Importance:** High

---

Carol, please have 2100 changed today by 5 p.m. to the following message:

You have reached the Office of Governor Nikki Haley. The office is open Monday through Friday, 8:30 a.m. to 5:00 p.m. If you are calling about the cyber attack, you can visit [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor) and enter the code SCDOR123. Sign-up ends on January 31, 2013. If you do not have access to the internet, you can call 1-866-578-5422 (say the # twice). Thank you.

## **Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach**

Godfrey, Rob

**Sent:** Monday, October 29, 2012 1:22 PM

---

## **Video: Gov. Nikki Haley, SLED Chief Mark Keel update taxpayers, media on DOR information security breach**

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-###-

Rob Godfrey  
Office of Gov. Nikki Haley  
O: (803) 734-5074 | C: (803) 429-5086

**Fw: A question**

Veldran, Katherine

**Sent:** Monday, October 29, 2012 11:30 AM**To:** Stirling, Bryan; Pitts, Ted; Schimsa, Rebecca

---

**From:** Rep. Phyllis Henderson [mailto:phyllish21@gmail.com]**Sent:** Sunday, October 28, 2012 07:10 PM**To:** Veldran, Katherine**Subject:** A question

Katherine:

First, I want to make sure I have your correct phone #. I called 803-767-7583 and got a generic voicemail so wanted to make sure that was right.

Second, I have received several calls and emails about the computer hacking situation - as I'm sure most of my colleagues and you have, too. One of the biggest complaints is that the media reports made it sound like an individual could call the 866 number and find out if they are affected or not. All you are told is the activation code for [protectmyid.com](http://protectmyid.com) and then are told that IF you were not affected you will have to pay for your membership!

People want to know if they were affected or not and I think we owe them that information. What is the plan? I hope we will find out more tomorrow morning during the conference call. Phyllis

--

Representative Phyllis Henderson

SC House District 21

864-423-3149

*Sign up for my DIstrict 21 newsletter! Click here:*

<http://oi.vresp.com?fid=58d852d7a6>

*On Twitter: @phyllish21*

*View my vote record: <http://is.gd/henderson21> and click on "voting record"*

## Updated Information

Haltiwanger, Katherine

**Sent:** Monday, October 29, 2012 9:48 AM

**To:** Jones, Sheila; Thomas, Katherine

**Cc:** Glover, Christine; Baker, Josh; Bondurant, Kate; Stirling, Bryan; Godfrey, Rob; Hall, Taylor; Jones, Sheila; LeMoine, Leigh; Patel, Swati; Peters, Hal; Pitts, Ted; Schimsa, Rebecca; Soura, Christian; Taillon, Jeff; Veldran, Katherine; Walker, Madison; Walls, Courtney

**Importance:** High

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### UPDATED INSTRUCTIONS FOR CONSITUENTS:

As of this morning, the steps to receive Protect My ID have changed. Please notify constituents that they can go on [www.protectmyid.com/scdor](http://www.protectmyid.com/scdor) and enter the code SCDOR123 (not case sensitive). Sign-up ends on January 31. If they don't have access to the internet, they can call 1-866-578-5422.

Please let me know if you have any questions.

Thanks,

Katherine

**Fw: Gov. Nikki Haley, SLED Chief Mark Keel, others to hold press conference TODAY**

Veldran, Katherine

**Sent:** Monday, October 29, 2012 9:04 AM

**To:** Stirling, Bryan

---

**From:** Taillon, Jeff

**Sent:** Monday, October 29, 2012 08:52 AM

**To:** Pitts, Ted; Veldran, Katherine

**Subject:** FW: Gov. Nikki Haley, SLED Chief Mark Keel, others to hold press conference TODAY

**Jeff Taillon**

(803) 734-5129|Direct Line

(803) 767-7653|Cell

**From:** Rita Allison [mailto:rnallison@charter.net]

**Sent:** Monday, October 29, 2012 8:49 AM

**To:** Taillon, Jeff

**Subject:** Re: Gov. Nikki Haley, SLED Chief Mark Keel, others to hold press conference TODAY

My people are most concerned about giving ss# to a private company. Thoughts? Rita  
Sent from my Verizon Wireless 4G LTE DROID

"Taillon, Jeff" <JeffTaillon@gov.sc.gov> wrote:

**Gov. Nikki Haley, SLED Chief Mark Keel, others to hold press conference TODAY**

*State officials will provide update on S.C. DOR information security breach*

**COLUMBIA, S.C.** – Governor Nikki Haley, South Carolina Law Enforcement Division (SLED) Chief Mark Keel, South Carolina Department of Revenue (DOR) Director Jim Etter and other officials will hold a press conference TODAY, Monday, October 29, at 10:00 AM to update the people of South Carolina on the DOR information security breach and reiterate what every South Carolinian can and should do to protect themselves. The press conference will be held in the first floor lobby of the Statehouse.

**WHO:** Gov. Nikki Haley, SLED Chief Mark Keel, DOR Director Jim Etter and other officials

**WHAT:** DOR information security breach update

**WHEN:** TODAY, Monday, October 29, 10:00 AM

**WHERE:** S.C. Statehouse, first floor lobby, Columbia S.C.

-###-

**Jeff Taillon**

(803) 734-5129|Direct Line

(803) 767-7653|Cell



## **RE: Encryption; Confidential: Attorney-Client Communication Privilege and Attorney Work Product**

Jon Neiditz [Jon.Neiditz@nelsonmullins.com]

**Sent:** Monday, October 29, 2012 7:59 AM

**To:** Rush Smith [rush.smith@nelsonmullins.com]

**Cc:** Thad Westbrook [thad.westbrook@nelsonmullins.com]; Stirling, Bryan

Many of our private clients with good security use field-level encryption on SSNs, as the 2nd-most sensitive (and easy to identify) elements after card numbers. We're work with the states on security, and think Mandiant is right that most states aren't there yet. Like about 30 other states, South Carolina law requires secure destruction and other protection (not encryption) of SSNs, which appears to apply to state government. Here's a summary we did for the Data Quality Campaign of all SSN protection laws and a link to a 50-state database we pulled together:

[http://www.dataqualitycampaign.org/build/legal\\_guide/issues/ssn](http://www.dataqualitycampaign.org/build/legal_guide/issues/ssn)

## **Nelson Mullins**

**Jon A. Neiditz**

Partner

jon.neiditz@nelsonmullins.com

**Nelson Mullins Riley & Scarborough LLP**

Atlantic Station

201 17th Street NW, Suite 1700

Atlanta, GA 30363

Tel: 404.322.6139 Fax: 404.322.6033

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

([View Bio](#))

-----Original Message-----

From: Rush Smith

Sent: Monday, October 29, 2012 7:10 AM

To: Jon Neiditz

Cc: Thad Westbrook

Subject: Encryption

When I got home I saw that in one of the articles, someone from a privacy clearinghouse said that the data, which i took to mean Social Security numbers should have been encrypted. I seem to recall the guy from Mandiant saying something to the effect that Social Security numbers are ofte not encrypted – this was in the hall in a private conversation, not in public. Do private companies and governments typically encrypt Social Security numbers? Why or why not? I'm just thinking here about questions that could arise today.

Rush Smith | 803-255-9492 | [rush.smith@nelsonmullins.com](mailto:rush.smith@nelsonmullins.com)

Nelson Mullins Riley & Scarborough, LLP, Columbia SC

Sent from my iPhone

**Re: Conference Call**

Jeff Gossett [JeffGossett@scsenate.gov]

**Sent:** Sunday, October 28, 2012 9:58 PM**To:** Stirling, Bryan

---

I understand you and Mike talked about the conference call. If you end up sending something new to all Senators, please include Mike and I on the message.

Thanks,

Jeff

His email, if you don't have it, is [MikeHitchcock@scsenate.gov](mailto:MikeHitchcock@scsenate.gov)

On Oct 26, 2012, at 10:09 PM, "Stirling, Bryan" <[BryanStirling@gov.sc.gov](mailto:BryanStirling@gov.sc.gov)> wrote:

Can I call you tomorrow on this? Been a very busy day.

---

**From:** Jeff Gossett [mailto:JeffGossett@scsenate.gov]

**Sent:** Friday, October 26, 2012 10:07 PM

**To:** Stirling, Bryan

**Subject:** Conference Call

I know it's probably been a bad day, but did y'all really send this out as a press release?

If you want info to go to legislators, you can get it to Charles and I and we can get it to them for you.

Jeff

**CONFERENCE CALL INFORMATION FOR LEGISLATORS:**

Our office has arranged a conference call for members of the General Assembly to be held on Monday, October 29th 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.

-###-

**Fwd: revised**

Jim Etter [Etter\_JF@sctax.org]

**Sent:** Sunday, October 28, 2012 9:13 PM

**To:** Stirling, Bryan; Pitts, Ted

**Attachments:** Schedule of project cost ~1.xlsx (18 KB) ; ATT00001.htm (232 B)

---

Sorry for the delay, staff has worked all to get best estimate

Jim

Sent from my iPhone

Begin forwarded message:

**From:** "jim etter" <[jimfetter@gmail.com](mailto:jimfetter@gmail.com)>

**Date:** October 28, 2012, 9:11:32 PM EDT

**To:** "jim Etter" <[etter\\_jf@sctax.org](mailto:etter_jf@sctax.org)>

**Subject:** revised

**SOUTH CAROLINA DEPARTMENT OF REVENUE**

**Projected Incident Costs, as of October 28, 2012**

**Based on Returns as Filed (Some may have changed subsequently - Raw Data Captured)**

<b>ASSUMPTIONS</b>	
Total # of Taxpayers Compromised	3,945,153
Total # of Taxpayers Compromised without Dependents	2,855,132
Total # of Taxpayers Compromised with Dependents	1,087,664
\$ Cost per Taxpayer without Dependents for Credit Monitoring Service	\$ 15.35
\$ Cost per Taxpayer with Dependents for Credit Monitoring Service	\$ 21.95
\$ Cost per Taxpayer for Calling the Experian Call Center	\$ 0.20

<b>QUANTITY</b>				<b>COST</b>				
<b>Taxpayers Compromised Who May Sign-up for Credit Monitoring Service</b>		<b># of Taxpayers Projected to Sign-up for Credit Monitoring Service</b>		<b>\$ Cost for Credit Monitoring Service for Taxpayers</b>		<b>\$ Cost for Calling the Experian Call Center</b>	<b>\$ Cost for Other Expenses as Shown in Table Below</b>	<b>Total Cost</b>
<b>%</b>	<b>#</b>	<b>Without Dependents</b>	<b>With Dependents</b>	<b>Without Dependents</b>	<b>With Dependents</b>			
15%	591,773	428,270	163,150	\$ 6,573,941	\$ 3,581,134	\$ 118,355	\$ 1,591,000	\$ 11,864,430
20%	789,031	571,026	217,533	\$ 8,765,255	\$ 4,774,845	\$ 157,806	\$ 1,591,000	\$ 15,288,906
30%	1,183,546	856,540	326,299	\$ 13,147,883	\$ 7,162,267	\$ 236,709	\$ 1,591,000	\$ 22,137,859
40%	1,578,061	1,142,053	435,066	\$ 17,530,510	\$ 9,549,690	\$ 315,612	\$ 1,591,000	\$ 28,986,813
50%	1,972,577	1,427,566	543,832	\$ 21,913,138	\$ 11,937,112	\$ 394,515	\$ 1,591,000	\$ 35,835,766
70%	2,761,607	1,998,592	761,365	\$ 30,678,393	\$ 16,711,957	\$ 552,321	\$ 1,591,000	\$ 49,533,672
90%	3,550,638	2,569,619	978,898	\$ 39,443,649	\$ 21,486,802	\$ 710,128	\$ 1,591,000	\$ 63,231,578

<b>OTHER EXPENSES</b>	
\$ Total Cost per Letters Mailed to Out-of-State Taxpayers Compromised <sup>1</sup>	\$ 741,000
External IT Forensic Experts (Mandiant)	\$ 500,000
External Legal Counsel (Nelson Mullins)	\$ 100,000
External PR Firm (Chernoff)	\$ 150,000
Miscellaneous	\$ 100,000
<b>Total Other Expenses</b>	<b>\$ 1,591,000</b>

**Note 1:** As known to date, there are 1.3M out-of-state taxpayers and the cost per letter is estimated to be \$0.57. There is no requirement to mail letters to in-state taxpayers compromised.

<b>Taxpayers with dependents</b>	
Filing Joint	494,256
Filing as Single	17,717
Filing as Head of Household	496,474
Filing as a widower	1,521
Unknown Status	77,696
<b>Total</b>	<b>1,087,664</b>

<b>Taxpayers without dependents</b>	
Filing Joint Primary Account	542,956
Filing Joint Secondary	542,956
Filing Joint Separate Not covered under the family Plan	494,256
Filing Married Separately	74,243
Filing as Single	1,199,035
Filing as Head of Household	165
Filing as a widower	1,521
<b>Total</b>	<b>2,855,132</b>

## Experian call

Ozzie Fonseca [ofonseca@experianinteractive.com]

Sent: Sunday, October 28, 2012 8:52 PM

**Required:** Michael Bruemmer [Michael.Bruemmer@experianinteractive.com]; Greg Young [Greg.Young@experianinteractive.com]; Thad Westbrook (thad.westbrook@nelsonmullins.com); Jon Neiditz (jon.neiditz@nelsonmullins.com); Stirling, Bryan

**When:** Sunday, October 28, 2012 9:15 PM-10:15 PM.

**Location:** (855)-500-0023, Participant code 367567

**Show time as:** Tentative

Description:

**FW: Experian Product Summaries**

Thad Westbrook [thad.westbrook@nelsonmullins.com]

**Sent:** Sunday, October 28, 2012 7:30 PM

**To:** Stirling, Bryan

**Cc:** etter\_jf@sctax.org; Rush Smith [rush.smith@nelsonmullins.com]; Rick Silver [Rick.Silver@chernoffnewman.com]

**Attachments:** PMID\_Alert.pdf (568 KB) ; ExtendCARE Fraud Resolution.pdf (883 KB)

Bryan,

Here's the high-level summary:

**Your complimentary 12-month ProtectMyID membership includes:**

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
- **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.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance:** As a ProtectMyID member, you are immediately 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.

Attached are the two longer product descriptions, both of which are included. I believe some or all of this was part of the Friday press packet.

I've got additional information coming to you regarding how the coverage relates back.

Thad

## Nelson Mullins

Thad H. Westbrook

Partner

thad.westbrook@nelsonmullins.com

**Nelson Mullins Riley & Scarborough LLP**

Meridian, 17th Floor

1320 Main Street, Columbia, SC 29201

Tel: 803.255.5568 Fax: 803.255.9088

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

(View Bio)



## Peace of mind in the face of sudden data loss

## Multiple levels of vital detection and support

- Early warning Surveillance Alert: Friendly members of spy credit report charges covering 25 potential indicators of fraud.
- Information on new accounts, medical collections, and other activity allows members to understand where their identities may be at risk.
- Friendly notification email sent 10 days to quickly and efficiently respond to potential identity theft.

- Go right to investigate and address from credit and/or credit related fraud.
- Are highly trained individuals that can assist credit officers to dispute charges, close accounts, and provide monthly assistance to recover.

ProQuest has developed a new series of data bases. ProQuest is now a large, well-known, comprehensive database, a powerhouse. With our latest addition, the ProQuest/Myth Family, ProQuest/Myth Alert, you can follow the same excellent and in-depth research that we have provided your customers, and enhance it with valuable trends with our alert for a global, complete, and quality, 24 hours a day.

Experian's finest identity theft protection and credit monitoring solution

Contact Ozzie Fonseca for more information at [Ozzie.Fonseca@Experian.com](mailto:Ozzie.Fonseca@Experian.com) or 1 949 567 3851





## ExtendCARE™ Fraud Resolution

Long-term Fraud Resolution Services\* for extended reputation protection, for you, and identity protection for your customers, following a data breach.



In a recent survey, 64% of IT professionals confirmed they are concerned about identity fraud occurring if consumer data falls into the wrong hands.<sup>1</sup>

### Extended Peace of Mind

Following the initial panic over a data loss, your customers may quickly realize that identity theft is now a constant threat for them. One they'll expect your company to help mitigate. Your company's reputation depends on it. Experian® Data Breach Resolution can help.

The more consumers feel you are helping them regain their security following a breach, the more likely they are to retain ties with your company. So along with the ProtectMyID™ Elite or ProtectMyID Alert memberships you provide, we'll provide ExtendCARE at no additional cost to you or to them.

### Fraud Care That Doesn't Expire

With ExtendCARE, your customers will receive direct assistance from a highly trained Experian Fraud Resolution Agent to deal with identity theft not only while they are ProtectMyID members but also after.

Who can't predict when identity theft might occur once someone's data is in the wrong hands. Thieves may steal or stolen data, saving several months or even a few years after the breach to use it. That means your customers may experience identity theft long after their identity protection membership has expired. If they do, they'll have ExtendCARE for a fully personalized resolution experience. 24-hour assistance with a Fraud Resolution Agent if they just need it.

Our highly trained Fraud Resolution Agents have a great understanding of the legal aspects of identity theft. Based in a secure U.S. call center, our agents will remove a name from the U.S. version of major mailing lists. They'll also help you if you're subject to the Fair Credit Reporting Act (FCRA) rules. They'll advise your customer about the Federal Trade Commission's new 15-day credit identity theft resolution process.

### Highly Trained Fraud Resolution Agents

Experian Fraud Resolution Agents specialize in:

- Working directly with members from beginning to end to help resolve identity theft during and after their ProtectMyID memberships.
- Placing a temporary 90-day or extended seven-year fraud alert on consumers' Experian credit reports. If requested, to help stop fraudulent new accounts from opening. The fraud alert will appear on their Equifax® and TransUnion® credit reports too.
- Assisting with the dispute process for inaccurate information or fraudulent activity on Experian credit reports.
- Drafting and providing dispute letters for members to report credit fraud to Equifax and TransUnion.
- Assisting in scheduling consumer calls with financial providers, creditors and service providers to dispute fraudulent charges and accounts.
- Working with financial providers, creditors and medical insurers to cancel and replace lost, stolen or compromised cards for ProtectMyID Elite members.
- Collaborating with law enforcement and government agencies to work toward a resolution and assist with filing a police report, if possible.
- Providing copies of all necessary letters to report credit fraud and notify credit bureaus, credit reporting agencies and others who may be involved in the process, protecting your member's identity.
- Resolving credit issues for non-members, including stolen credit cards.

<sup>1</sup>Source: Survey conducted by Experian on behalf of Experian Data Breach Resolution. ©2013 Experian. All rights reserved.

To learn more about ExtendCARE and Data Breach Resolution, call Experian at 1 866 751 1323 or visit [experian.com/databreach](http://experian.com/databreach).

**Fw: Fwd: Website email from Lisa Hoffman**

Veldran, Katherine

**Sent:** Sunday, October 28, 2012 2:43 PM

**To:** Stirling, Bryan; Pitts, Ted; Godfrey, Rob

**Cc:** Schimsa, Rebecca

---

**From:** Garry R. Smith [mailto:GarrySmith@schouse.gov]

**Sent:** Saturday, October 27, 2012 07:13 PM

**To:** Veldran, Katherine

**Subject:** Fwd: Website email from Lisa Hoffman

Katherine, the questing from this constituent is what do they do if they do not have Internet access. Can you help with this?

Thanks!

Sent from my iPad

Begin forwarded message:

**From:** "hoffteacher5@aol.com" <hoffteacher5@aol.com>

**Date:** October 27, 2012, 4:52:56 PM EDT

**Subject:** Website email from Lisa Hoffman

What do people who do not have internet access do about the SCDOR security breach?

Thanks!

Lisa Hoffman  
204 Hunters Woods Dr  
simpsonville, SC 29680

## **Fw: Problems re Social Security Number Theft -- Senator Rose**

Veldran, Katherine

**Sent:** Sunday, October 28, 2012 2:43 PM

**To:** Stirling, Bryan; Pitts, Ted; Godfrey, Rob

**Cc:** Schimsa, Rebecca

---

**From:** Michael Rose [mailto:mrose5@sc.rr.com]

**Sent:** Saturday, October 27, 2012 11:18 PM

**To:** Veldran, Katherine

**Cc:** mrose5@sc.rr.com <mrose5@sc.rr.com>; 'Vivian Rose' <vivian5@sc.rr.com>

**Subject:** Problems re Social Security Number Theft -- Senator Rose

Katherine,

The Governor may want to know the following complaints about the remedies offered the public regarding the theft of social security numbers, etc.:

1. A prominent Republican has complained to me that it was impossible for him to get anyone to answer at the toll free number to which the public has been encouraged to call; and
2. Another citizen has complained that she cannot find where to log in as instructed. See below.

Thank you.

Mike Rose

---

**From:** Bonnie Sweat [mailto:bcsweat123@bellsouth.net]

**Sent:** Saturday, October 27, 2012 1:38 PM

**To:** vivian rose

**Subject:**

Hey, Vivian. I guess you are as upset as millions of us about the social security #'s, credit card and debit card #'s being compromised. It is so hard to understand why our state did not have a better system of protection. Too hard to believe.

However, I used the number in the paper to call; and, I got the password for SCDOR123, but when I go on the computer to log in--I can't find where to do it. Can you offer me any suggestions? Sorry to bother you. This morning, my facebook was hacked, but my security blocked it. It told me that a computer or mobile device in Cummings, GA tried to get into my facebook. It could not have happened at a worse time; and, I pray it had nothing to do with the other problem.

**Family Secure**

Ozzie Fonseca [ofonseca@experianinteractive.com]

**Sent:** Sunday, October 28, 2012 2:14 PM

**To:** Stirling, Bryan; Jim Etter (etter\_jf@sctax.org)

---

Gentlemen:

I spoke with Greg Young and he asked me to set up a call with you to further discuss Family Secure. I'm available at your convenience.

Please let me know when you will have a moment and I will send a meeting invitation.

Thanks

**Ozzie Fonseca, CIPP/US**  
**Senior Director, Data Breach Resolution**



Experian Consumer Direct  
535 Anton, Suite 100. Costa Mesa, CA 92626  
(949) 567-3851 - Desk  
(949) 302-2299 - Cell  
(949) 242-2938 - Fax  
[ozzie.fonseca@experian.com](mailto:ozzie.fonseca@experian.com)

Blog: [www.Experian.com/blogs/data-breach](http://www.Experian.com/blogs/data-breach)  
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**FW: SC tax record hack**

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Sunday, October 28, 2012 1:09 PM**To:** Stirling, Bryan; Godfrey, Rob

---

Gentlemen,

Have we thought about providing this confirmation and what that communication will look like (below) or are we foregoing this since we are basically offering the protection to everyone that calls in (that has been a taxpayer between 1998 and now)?

I know we are in the midst of securing a solution to the roll out of Family Secure, but do you (we) want to start thinking about how you want to position the child risk messaging now? I can finesse, but let me know positioning/messaging that's critical for you all.

GY

**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services

535 Anton, suite 100

Costa Mesa, CA 92626

Direct: 949-567-3791

Mobile: 949-294-5701

greg.young@experianinteractive.com

freecreditreport.com

freecreditscore.com

creditreport.com

protectmyid.com

safetyweb.com

---

**From:** Ryan Naquin [mailto:rnaquin@wpde.com]**Sent:** Sunday, October 28, 2012 10:00 AM**To:** Greg Young**Subject:** SC tax record hack

Hey Greg,

I have talked with the SC DOR and know that Experian has no way of knowing at this time who has been affected in the South Carolina tax information hack. I just wanted to know, when you guys do find out and if someone who set up an Experian account, how will you notify them? Will it be an email? Will it be a big ALERT on the page when you log in? if someone takes time to get this done, will an ALERT be on their home screen as soon as they sign up? And with this breach, should parents be concerned about their children's identity as well?

Hope this makes sense.

Thanks,

PH

Ryan Naquin  
Reporter  
NewsChannel 15 WPDE  
Myrtle Beach, SC  
843-742-9833

## Family Secure memberships (minors)

Ozzie Fonseca [ofonseca@experianinteractive.com]

**Sent:** Sunday, October 28, 2012 10:41 AM  
**To:** Milton Kimposon (kimpsonm@sctax.org); Thad Westbrook [thad.westbrook@nelsonmullins.com]; Rush Smith [rush.smith@nelsonmullins.com]; etter\_jf@sctax.org; Stirling, Bryan  
**Cc:** Michael Bruemmer [Michael.Bruemmer@experianinteractive.com]  
**Attachments:** FamilySecure.pdf (351 KB)

All -

Thank you for your time this morning. As requested, I am providing you with pricing and product information regarding Family Secure (the product for minors).

Please note that each activation code allows a parent or guardian to enroll all children in the same household. In other words you will not have to pay a separate fee for each minor.

1 YEAR MEMBERSHIP (Fee Per Membership Activation)	
NUMBER OF MINORS AFFECTED	FAMILY SECURE (Experian Bureau)
50,000 - 100,000	\$25.85
100,001 - 300,000	\$21.95

I have attached a product sheet for your reference and also summarized the membership features below:

### FAMILY SECURE

Parent or Legal Guardian:

- Daily monitoring of your Experian credit report with email notification of key changes
- 24/7 credit report access: Unlimited, on-demand Experian reports and scores
- Monthly "no-hit" reports: Updates letting you know there were no changes
- \$2,000,000 product Guarantee
- Access to our toll-free customer care center
- Fraud resolution assistance: Toll-free access to fraud resolution representatives who investigate each incident; contact credit grantors to dispute charges, close accounts and compile documents; and contact all relevant government agencies

Children:

- Monthly monitoring to determine whether minors in your household have an Experian credit report
- Monthly monitoring alerts of key changes to your children's Experian credit report
- \$2,000,000 product Guarantee
- Access to our toll-free customer care center
- Fraud resolution assistance: Toll-free access to fraud resolution representatives who investigate each incident; contact credit grantors to dispute charges, close accounts and compile documents; and contact all relevant government agencies

The website for enrollment is [www.familysecure.com/enroll](http://www.familysecure.com/enroll)

Please feel free to call me with any questions,

Regards,

**Ozzie Fonseca, CIPP/US**  
**Senior Director, Data Breach Resolution**



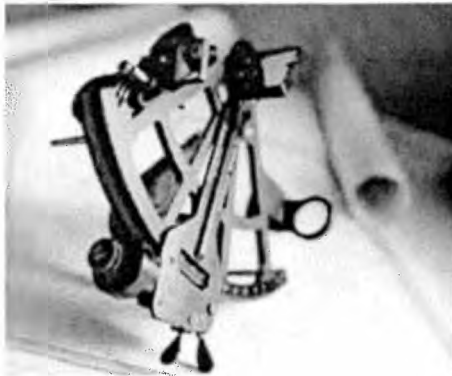
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(949) 302-2299 - Cell  
(949) 242-2938 - Fax  
[ozzie.fonseca@experian.com](mailto:ozzie.fonseca@experian.com)

Blog: [www.Experian.com/blogs/data-breach](http://www.Experian.com/blogs/data-breach)  
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# Family Secure™

Online credit monitoring with a \$2 Million Guarantee protects families against fraud and identity theft



Family Secure monitors credit report activity and provides email and text alerts of new changes, plus access to dedicated Fraud Resolution Agents.

## Data breaches impact entire families – not just individuals

A data breach doesn't only affect your business, your staff and your customers. It impacts entire families when sensitive information of both adults and minors is exposed. The Federal Trade Commission counts as many as nine million victims of identity theft every year. That figure includes up to 500,000 children, some of who deal with the financial consequences for years.

The need for powerful identity protection following a data breach has never been greater. A data breach raises the risk of identity theft for affected individuals and, in turn, your risk for customer loss. Experian helps you minimize both risks with Family Secure. As a leader in data breach resolution, we've managed thousands of data breaches in nearly every industry.

Our law-abiding professionals will manage your claim and provide assistance throughout the resolution process. We maintain a dedicated breach repair unit discreetly while maintaining employee and customer loyalty through monitoring and protection products like Family Secure.

## Giving families the security of robust protection

As part of our data breach response, we have exclusively Family Secure as our tool for data breaches impacting families. Our clients can easily email, call and text past and present children's adult guardians.

## Family Secure offers peace of mind through daily monitoring and support

- Daily monitoring of primary adult's credit report for 50 leading indicators of identity theft, such as new accounts, inquiries, addresses and more.
- Early warning alerts via email or mobile text message within 24 hours of detected credit report changes.
- Regular monitoring of Experian information for every child on the account. (Some minors have credit files if parents include them as co-signers on an account. If no credit file exists, Experian monitors for the creation of one in order to alert parents to new credit activity in a child's name.)
- Comprehensive fraud resolution assistance helps members recover from identity theft quickly and efficiently. Each member has toll-free access to a dedicated Fraud Resolution Agent who investigates instances of identity theft, contacts creditors to dispute charges, close accounts and compile documents, and contacts relevant government and law enforcement agencies.
- Unlimited on-demand access to Experian credit reports and credit scores 24/7.
- Monitor All-Clear Alerts if no report activity is detected in a month.
- Experian credit score illustration to show monthly score trends and delays.

## \$2 Million Family Secure Guarantee

- Up to \$2 million in claim coverage with no out-of-pocket for active Family Secure members.

Contact Ozzie Fonseca for more information at [Ozzie.Fonseca@Experian.com](mailto:Ozzie.Fonseca@Experian.com) or 1 949 567 3851

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## From Greg Young, re: Post and Courier article

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Sunday, October 28, 2012 10:00 AM

**To:** Stirling, Bryan; Godfrey, Rob

---

Gentlemen,

The article itself was not nearly as sharp-ended as the reporter, but I wanted to get your input on her last question. I feel it is bad for both of us to leave it unanswered, but I obviously did not want to jump in and say that it is definitely a risk and folks should continue to monitor, possibly implying the State is giving residents the short end of the stick.

If you are open to it, I'd like to craft messaging that addresses this question in a more holistic manner, reflecting the need to maintain vigilance all the time and providing other methods to monitor, in addition to the credit monitoring. It may benefit the messaging to also identify the difference between credit card fraud and identity theft, of which there seems to be confusion in the media, as well.

This would obviously be part of the FAQ document, but I think it may be something we want to provide separately, prior to the FAQ.

Thoughts?

### Greg Young, APR

Director

Public Relations/Consumer Engagement

Experian Consumer Services

535 Anton, suite 100

Costa Mesa, CA 92626

Direct: 949-567-3791

Mobile: 949-294-5701

greg.young@experianinteractive.com

freecreditreport.com

freecreditscore.com

creditreport.com

protectmyid.com

safetyweb.com

**Fw: From the Governor's Office re. cyber-attack at DOR**

Schimsa, Rebecca

**Sent:** Sunday, October 28, 2012 9:14 AM

**To:** Stirling, Bryan

**Cc:** Pitts, Ted; Veldran, Katherine

---

**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](http://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."

-###-

## **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.

-###-

<Media Release from DOR 10.26.2012.pdf>

**FW: From Greg Young, re: Answers to questions - round 2**

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Saturday, October 27, 2012 9:44 PM**To:** Godfrey, Rob**Cc:** Stirling, Bryan; tcpearson@gmail.com' (tcpearson@gmail.com)

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Rob,

Should the reporter respond as she has been and indicate that's not enough, you may want to reference these points from your release. The risk of not immediately registering – i.e., the exposure period without the protection of PMID – is something Bryan and Tim suggested should come from the State. I presume this would be a ranking technology official.

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.

In addition, individuals with online access to their credit card/bank card statements have daily access to the transactions and balances. Most can have alerts set up. Credit monitoring does not send immediate usage alerts like credit card services do. Credit monitoring provides alerts for things like if a new credit card is opened in the individuals name or if there is a "hard inquiry" that is usually initiated when one applies for some type of loan. These are timely, but not immediate, like the alerts provided by credit cards themselves.

Let me know if you have more questions on this – I strongly recommend you run this by a ranking member in the technology office to get input on these points as they relate to the question. I think crafting that FAQ and posting to a State blog or media page is sounding more and more like a good idea.

Finally, despite her disappointment at what was provided as answers, she has known since we first talked that I would not be able to answer all the questions. She also did not offer any preference in the order they were answered. Instead, she responded to our efforts in the negative. It's unfortunate since our delay has nothing to do about stalling and is a result of our focus on accuracy.

We'll talk in the morning.

GY

**Greg Young, APR**

Director  
Public Relations/Consumer Engagement

Experian Consumer Services  
535 Anton, suite 100  
Costa Mesa, CA 92626  
Direct: 949-567-3791  
Mobile: 949-294-5701  
greg.young@experianinteractive.com

freecreditreport.com  
freecreditscore.com  
creditreport.com  
protectmyid.com  
safetyweb.com

---

**From:** Courrege, Diette [mailto:dcourrege@postandcourier.com]  
**Sent:** Saturday, October 27, 2012 6:27 PM  
**To:** Greg Young  
**Cc:** Godfrey, Rob (RobGodfrey@gov.sc.gov)  
**Subject:** RE: From Greg Young, re: Answers to questions - round 2

Rob, my question was this:

Jim Etter with the state Department of Revenue said it didn't matter if someone signed up today or in a month for the Experian service; they wouldn't be hurt by waiting. Is that true? If so, can you explain why? It didn't make sense to me. Isn't the idea of credit monitoring that you would know asap if someone were using your identity to make atypical purchases, so it would be best to have that now vs. to wait a few weeks when someone could've used your identity to buy those plasma TVs? When I asked Jim, he said that was a good point and that would be a question for Experian. I do know a lot of people are concerned that they're not able to access the system now

---

**From:** Greg Young [mailto:Greg.Young@experianinteractive.com]  
**Sent:** Saturday, October 27, 2012 9:25 PM  
**To:** Courrege, Diette  
**Cc:** Godfrey, Rob (RobGodfrey@gov.sc.gov)  
**Subject:** RE: From Greg Young, re: Answers to questions - round 2

I believe that contact should be Rob Godfrey (cc'd here). It is my understanding that he can identify an individual to respond, or can get the information from a qualified expert. I will continue to provide you answers to questions related to the monitoring and ID protection product.

Best,

Greg

**Greg Young, APR**

Director  
Public Relations/Consumer Engagement

Experian Consumer Services  
535 Anton, suite 100  
Costa Mesa, CA 92626  
Direct: 949-567-3791



Mobile: 949-294-5701  
[greg.young@experianinteractive.com](mailto:greg.young@experianinteractive.com)

freecreditreport.com  
freecreditscore.com  
creditreport.com  
protectmyid.com  
safetyweb.com

---

**From:** Courrege, Diette [<mailto:dcourrege@postandcourier.com>]  
**Sent:** Saturday, October 27, 2012 6:22 PM  
**To:** Greg Young  
**Subject:** RE: From Greg Young, re: Answers to questions - round 2

The state being who? Etter didn't have the information to answer the question.

---

**From:** Greg Young [<mailto:Greg.Young@experianinteractive.com>]  
**Sent:** Saturday, October 27, 2012 9:21 PM  
**To:** Courrege, Diette  
**Subject:** FW: From Greg Young, re: Answers to questions - round 2

Diette --

In regards to Mr. Etter's comments, I have confirmed that the State would prefer to answer that question. Again, I am working as quickly as I can get confirmation on the accuracy of the information I am providing.

Best,

Greg

Greg Young  
Director, Public Relations  
Experian Consumer Services

---

**From:** Greg Young  
**Sent:** Saturday, October 27, 2012 6:15 PM  
**To:** 'Courrege, Diette'  
**Subject:** RE: From Greg Young, re: Answers to questions - round 2

Hi Diette --

Responses below. I apologize for the delay, but I am committed to getting you accurate information.

Greg Young  
Director, Public Relations  
Experian Consumer Services

---

**From:** Courrege, Diette [<mailto:dcourrege@postandcourier.com>]  
**Sent:** Saturday, October 27, 2012 5:56 PM  
**To:** Greg Young  
**Subject:** RE: From Greg Young, re: Answers to questions - round 1

This is really disappointing, Greg. Why did you reduce my questions to those three? I'm most interested in

answers that aren't listed here, specifically:

- How many folks have signed up for the credit protection thus far? **WE ARE STILL DETERMINING THAT NUMBER**
- How much will the service cost the state on a per person basis? (I know the contract was signed yesterday and the total dollar figure depends on how many folks sign up). **THE STATE WILL NEED TO ANSWER THAT QUESTION**
- Jim Etter with the state Department of Revenue said it didn't matter if someone signed up today or in a month for the Experian service; they wouldn't be hurt by waiting. Is that true? If so, can you explain why? It didn't make sense to me. Isn't the idea of credit monitoring that you would know asap if someone were using your identity to make atypical purchases, so it would be best to have that now vs. to wait a few weeks when someone could've used your identity to buy those plasma TVs? When I asked Jim, he said he didn't know and that was a question for y'all. I do know a lot of people are concerned that they're not able to access the system now. **I AM WORKING ON GETTING YOU A CLEAR ANSWER ON THIS.**
- Right now, everyone has to call to get the same code to register for the service online (or you can wait to talk to a customer representative). I'm told on Monday, you'll have unique identifiers for everyone who calls, right? Does that mean you'll have to wait to talk to someone, or will you be able to input your social security number (or some other sort of identifier) to get a code to go online? **SOUTH CAROLINA OFFICIALS ARE MONITORING THE SITUATION AND WILL, AFTER CONSULTING WITH EXPERIAN, DECIDE WHEN TO GO BACK TO THE INDIVIDUAL IDENTIFIERS. OUR FOCUS RIGHT NOW IS TO PROTECT EACH AFFECTED TAXPAYER. SOUTH CAROLINA WILL KEEP MONITORING THE CALL CENTER AND UNTIL THE STATE IS SURE ALL AFFECTED TAXPAYERS ARE ABLE TO REGISTER WITHOUT UNREASONABLE DELAY WE WILL MAINTAIN THE CURRENT PROCESS. THE CODE BEING DISTRIBUTED NOW IS A "ONE-TIME" USE. ANYONE WHO HAS USED THE CURRENT CODE WILL NOT BE REQUIRED TO CALL BACK IN FOR AN INDIVIDUAL CODE. THEIR REGISTRATIONS ARE COMPLETED.**
- I'm told you provide this service for a year for free. What happens at the end of the year? Are you automatically re-enrolled for a fee, or will the company notify SC residents that their time is up and to continue the service costs \$XXX. **RE-ENROLLMENT WILL BE OFFERED TO EACH INDIVIDUAL AT THE END OF A YEAR.**

---

**From:** Greg Young [<mailto:Greg.Young@experianinteractive.com>]

**Sent:** Saturday, October 27, 2012 8:52 PM

**To:** Courrege, Diette

**Subject:** From Greg Young, re: Answers to questions - round 1

Diette,

Here are three answers. Struggling on 4<sup>th</sup>. Will get that to you in next 10 minutes.

1. Will you be providing your service to everyone in the state who calls and requests it, or just to those who call and you have further reason to believe their identity has been compromised? I'm not sure whether everyone can get it, or whether it just would be for certain people who may be at a higher risk (and whether you have a way of knowing that)? Some woman e-mailed me and said she tried to sign up and was being told she'd have to pay for it. **ALL SC TAXPAYERS FROM 1998 TO PRESENT WILL BE COVERED BY THIS SERVICE AT NO COST TO THEM.**
2. Some readers e-mailed us and said they tried to register with the code, but the Web site was apparently down. How long has your Web site been unable to process SC residents' requests for protection since this was announced on Friday? **WE ARE NOT AWARE THAT THE WEB SITE HAS NEVER BEEN DOWN AND HAS HAD NO ISSUES ACCEPTING THE CODES, TO THIS POINT.**
3. What else is there we'd like to say? **AT THIS TIME, WE ARE STILL EXPERIENCING ELEVATED CALL VOLUMES, BUT THE CODE OPTION HAS BEEN WELL RECEIVED. WE ENCOURAGE INDIVIDUALS TO USE THE CODE, UNLESS THEY HAVE NO INTERNET ACCESS OR SOME OTHER REASON PREVENTS THEM FROM USING THE CODE. IN THAT CASE, THEY SHOULD CALL IN AND TALK TO A LIVE REPRESENTATIVE.**

Greg Young  
Director, Public Relations  
Experian Consumer Services

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Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Saturday, October 27, 2012 9:27 PM

**To:** Godfrey, Rob; Stirling, Bryan; tcpearson@gmail.com' (tcpearson@gmail.com)

Gentlemen,

My second email to the reporter.

GY

**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services

535 Anton, suite 100

Costa Mesa, CA 92626

Direct: 949-567-3791

Mobile: 949-294-5701

greg.young@experianinteractive.com

freecreditreport.com

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Director, Public Relations

Experian Consumer Services

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**To:** Greg Young

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**From:** Greg Young [<mailto:Greg.Young@experianinteractive.com>]

**Sent:** Saturday, October 27, 2012 8:52 PM

**To:** Courrege, Diette

**Subject:** From Greg Young, re: Answers to questions - round 1

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Greg Young  
Director, Public Relations  
Experian Consumer Services

**Re: FINALS FOR POST AND COURIER**

Tim Pearson [tctpearson@gmail.com]

**Sent:** Saturday, October 27, 2012 8:57 PM**To:** Greg Young [Greg.Young@experianinteractive.com]; Godfrey, Rob; Stirling, Bryan

---

I think that's great.

Thanks, Greg.

Sent from my Verizon Wireless BlackBerry

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**From:** Greg Young <Greg.Young@experianinteractive.com>

**Date:** Sun, 28 Oct 2012 00:55:54 +0000

**To:** tctpearson@gmail.com<tctpearson@gmail.com>; Godfrey, Rob (RobGodfrey@gov.sc.gov) <RobGodfrey@gov.sc.gov>; Stirling, Bryan (BryanStirling@gov.sc.gov)<BryanStirling@gov.sc.gov>

**Subject:** RE: FINALS FOR POST AND COURIER

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Greg Young, APR

Director

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Mobile: 949-294-5701

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creditreport.com

protectmyid.com

safetyweb.com

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**From:** Tim Pearson [mailto:tctpearson@gmail.com]

**Sent:** Saturday, October 27, 2012 5:48 PM

**To:** Greg Young; Godfrey, Rob (RobGodfrey@gov.sc.gov); Stirling, Bryan (BryanStirling@gov.sc.gov)

**Subject:** Re: FINALS FOR POST AND COURIER

What we have doesn't answer their question, or mine. Let's get it right and fire it off in the next 10 minutes.

Sent from my Verizon Wireless BlackBerry

---

**From:** Greg Young <Greg.Young@experianinteractive.com>

**Date:** Sun, 28 Oct 2012 00:46:10 +0000

**To:** tcpearson@gmail.com <tcpearson@gmail.com>; Godfrey, Rob (RobGodfrey@gov.sc.gov) <RobGodfrey@gov.sc.gov>; Stirling, Bryan (BryanStirling@gov.sc.gov) <BryanStirling@gov.sc.gov>

**Subject:** RE: FINALS FOR POST AND COURIER

Latest from PC:

Greg, I know you're trying to do this as fast as you can, but we're running up against deadline. If I don't have it by 9, it's going to start causing some problems for us. Is there any way you can send me whatever you've got? Obviously, some of those questions are far more important for the reader to understand tomorrow.

I think we can go with what we have and I can clarify anything. Otherwise we miss the window, which I know Rob didn't want to do.

GY

**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services

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[creditreport.com](http://creditreport.com)

[protectmyid.com](http://protectmyid.com)

[safetyweb.com](http://safetyweb.com)

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**From:** Tim Pearson [<mailto:tcpearson@gmail.com>]

**Sent:** Saturday, October 27, 2012 5:40 PM

**To:** Greg Young; Godfrey, Rob (RobGodfrey@gov.sc.gov); Stirling, Bryan (BryanStirling@gov.sc.gov)

**Subject:** Re: FINALS FOR POST AND COURIER

Sorry Greg - not trying to be difficult here, and the answer to 1 is perfect, but not sure 2 answers the question yet. Does entering the code the first time mean that they will never have to enter it again, and we will take care of contacting them if anything is necessary going forward?

Sent from my Verizon Wireless BlackBerry

---

**From:** Greg Young <Greg.Young@experianinteractive.com>



**Date:** Sun, 28 Oct 2012 00:33:58 +0000

**To:** Godfrey, Rob ([RobGodfrey@gov.sc.gov](mailto:RobGodfrey@gov.sc.gov))<[RobGodfrey@gov.sc.gov](mailto:RobGodfrey@gov.sc.gov)>; Stirling, Bryan ([BryanStirling@gov.sc.gov](mailto:BryanStirling@gov.sc.gov))<[BryanStirling@gov.sc.gov](mailto:BryanStirling@gov.sc.gov)>; 'tcpearson@gmail.com' ([tcpearson@gmail.com](mailto:tcpearson@gmail.com))<[tcpearson@gmail.com](mailto:tcpearson@gmail.com)>

**Subject:** FINALS FOR POST AND COURIER

Gents,

She is definitely ready for this, per her last email. Can I send?

GY

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cc: Y E B

Greg Young  
Director, Public Relations  
Experian Consumer Services

**RE: FINALS FOR POST AND COURIER**

Greg Young [Greg.Young@experianinteractive.com]

**Sent:** Saturday, October 27, 2012 8:55 PM**To:** tcpearson@gmail.com; Godfrey, Rob; Stirling, Bryan

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**Greg Young, APR**

Director

Public Relations/Consumer Engagement

Experian Consumer Services

535 Anton, suite 100

Costa Mesa, CA 92626

Direct: 949-567-3791

Mobile: 949-294-5701

greg.young@experianinteractive.com

freecreditreport.com

freecreditscore.com

creditreport.com

protectmyid.com

safetyweb.com

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**From:** Tim Pearson [mailto:tcpearson@gmail.com]**Sent:** Saturday, October 27, 2012 5:48 PM**To:** Greg Young; Godfrey, Rob (RobGodfrey@gov.sc.gov); Stirling, Bryan (BryanStirling@gov.sc.gov)**Subject:** Re: FINALS FOR POST AND COURIER

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Sent from my Verizon Wireless BlackBerry

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**From:** Greg Young <Greg.Young@experianinteractive.com>**Date:** Sun, 28 Oct 2012 00:46:10 +0000**To:** tcpearson@gmail.com<tcpearson@gmail.com>; Godfrey, Rob (RobGodfrey@gov.sc.gov)

<RobGodfrey@gov.sc.gov>; Stirling, Bryan (BryanStirling@gov.sc.gov)<BryanStirling@gov.sc.gov>

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**RE: FINALS FOR POST AND COURIER**

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**Sent:** Saturday, October 27, 2012 8:52 PM**To:** tcpearson@gmail.com; Godfrey, Rob; Stirling, Bryan

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OK -

I sent her three and told her we are close to giving her the 4<sup>th</sup>. Let's get it done.

**Greg Young, APR**Director  
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