

**From:** Debbie Barthe <DebbieBarthe@scsenate.gov>  
**To:** 'Larry Ward'larryw0320@msn.com  
**Date:** 11/5/2012 9:04:40 AM  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward  
**Attachments:** FAQ 11\_2 sc dor.pdf

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*Mr. Ward,*

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

*Thanks.*

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

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

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

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

**A:** Experian® will provide the following:

☐ Credit Report: You will get a free copy of your Experian® credit report.

☐ Daily Credit Monitoring: You will receive alerts regarding any suspicious activity, including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian®, Equifax® and TransUnion® credit reports for one year.

☐ Identity Theft Resolution: If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian® Identity Theft Resolution Agent who will walk you through the fraud resolution process from start to finish.

☐ Identity Theft Insurance: If you have been a victim of identity theft, you will immediately be covered by a \$1 million insurance policy that can help you cover certain costs, including lost wages, private investigator fees, and unauthorized electronic fund transfers for one year.

☐ ExtendCARE: You will get full access to personalized assistance from a highly-trained Fraud Resolution Agent even after the initial one year ProtectMyID™ membership expires.

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**From:** Larry Ward [mailto:larryw0320@msn.com]  
**Sent:** Monday, November 05, 2012 8:44 AM  
**To:** Debbie Barthe  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward

Tom,

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

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

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

Larry Ward

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From: DebbieBarthe@scsenate.gov  
To: larryw0320@msn.com

Date: Fri, 2 Nov 2012 11:52:53 -0400  
Subject: FW: DOR SS# Info Hacked ~ Website email from Larry Ward

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

Debbie Barthe  
For Senator Tom Davis

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**From:** Larry Ward [mailto:larryw0320@msn.com]  
**Sent:** Friday, November 02, 2012 11:36 AM  
**To:** Tom Davis  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward

Thank you.

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From: TomDavis@scsenate.gov  
To: larryw0320@msn.com  
Date: Fri, 2 Nov 2012 11:23:51 -0400  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry Ward

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

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

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

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

Once you have filed a fraud resolution case with our Identity Theft Resolution Agents, we will immediately work with you on resolving identity fraud. Our Agents will help you contact the proper authorities and assist in the paperwork.

Our identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [View Summary of Benefits.](#)

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

This Summary Description of Benefits (the "Summary") is provided to inform you that as a member of ProtectMyID™ you are entitled benefits under the Master Policy referenced below. This Summary does not state all the terms, conditions, and exclusions of the Master Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Master Policy will be provided upon request. The Master Policy of Fraud Safeguard Coverage for New York Insureds and the Master Policy of Personal Internet Identity Coverage for non-New York Insureds (collectively, the "Master Policy") have been issued to ConsumerInfo.com, Inc. (the "Master Policyholder"), under Policy Numbers: [1423382 and 7077868, respectively underwritten by insurance company subsidiaries or affiliates of Chartis Inc., to provide benefits as described in this Summary.

### **GENERAL INFORMATION**

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

## Limit of Insurance

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

## Reporting a Claim

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

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

## BENEFITS

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

### 1. Costs

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

### 2. Lost Wages

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

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

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

### 3. Investigative Agency or Private Investigator Costs

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

### 4. Legal defense fees and expenses

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

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

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

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

1. The principal amount, exclusive of interest, incurred by you and caused by an Unauthorized Electronic Fund



Transfer first occurring during the policy period. However, such principal amount shall not include any amount for which you did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and for which you have not received reimbursement from any other source.

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

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

## COVERAGE SCOPE

Subject to the Master Policy's terms, conditions and exclusions, the Master Policy provides benefits to you only if: (1) you report a Stolen Identity Event or an Unauthorized Electronic Fund Transfer to the Master Policyholder at the contact number stated above as soon as you become aware of a Stolen Identity Event or a Unauthorized Electronic Fund Transfer, but in no event later than ninety (90) days after the Stolen Identity Event or Unauthorized Electronic Fund Transfer is discovered; and (2) you follow the instructions given to you by the Fraud Resolution Unit. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. You will also be provided with a claim form and instructed how to file for benefits under the policy if the Stolen Identity Event or Unauthorized Electronic Fund Transfer results in losses covered under the policy.

You will only be covered for a Stolen Identity Event if a Stolen Identity Event is first discovered while you are a member of the Master Policyholder's insured program and is reported to us within ninety (90) days of such discovery.

You will only be covered for an Unauthorized Electronic Fund Transfer if an Unauthorized Electronic Fund Transfer first occurs while you are a member of the Master Policyholder's insured program and is reported to us within ninety (90) days of such discovery.

You will not be covered if the Stolen Identity Event or Unauthorized Electronic Fund Transfer first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

## LIMITS OF INSURANCE

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.

Each aggregate sublimit of liability in this policy is the maximum limit of the Insurer's liability for all loss under the policy that is subject to that aggregate sublimit of liability. All sublimits of liability shall be part of, and not in addition to, the Limit of Insurance.

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

## OTHER INSURANCE

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

## DUPLICATE COVERAGES

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

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

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**From:** Larry Ward [mailto:larryw0320@msn.com]

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

**To:** Tom Davis

**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward

Thanks for your reply Tom,

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

1) I don't trust the governor, by the way she has handled this. It should have been disclosed earlier instead of a Friday afternoon news dump. The governor said that leaving Social Security numbers unencrypted is a common industry practice due to the complicated nature of the encryption process. **This is not true.**

2) The State is going to provide monitoring for 1 year, so I assume the tax payer will be have to pay after the one year, which in some cases of children having their SS#, etc. listed on their parent's tax returns could go on for 70+ years. at \$19.95 a month each.

3) No one has explain what Credit Fraud Resolution for life is. Does it mean if my SS# is used fraudently by a thief, that the State will be responsible for the necessary action to correct this theft? How long will it take? I am sure you have heard the horror stories.

Larry Ward

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From: TomDavis@scsenate.gov  
To: larryw0320@msn.com  
Date: Thu, 1 Nov 2012 12:07:24 -0400  
Subject: RE: DOR SS# Info Hacked ~ Website email from Larry Ward

Dear Larry,

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

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

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

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

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

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

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

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

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



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

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

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

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

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

A: Yes.

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

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

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

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

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

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

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

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

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

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

Family Secure coverage is for one adult and any number of minors. (Five minors can be enrolled via the website. For more than five, the customer must call Customer Care). The adult coverage includes a \$2 million product guarantee covering the whole family, Score Tracker and Fraud Resolution.

Minors receive monthly monitoring for existence of a minor's credit report, and if a credit report is found, then we monitor for any changes to that report.

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

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

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

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

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

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

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

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

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

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

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

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

**Q: What exactly was taken?**

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

**Q: When did it happen?**

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

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

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

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

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

Tom Davis  
Senator, Beaufort County  
Senate District 46

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**From:** Larry Ward [<mailto:larryw0320@msn.com>]  
**Sent:** Thursday, November 01, 2012 9:38 AM  
**To:** Tom Davis  
**Subject:** RE: DOR SS# Info Hacked ~ Website email from Larry Ward

This thing just keeps getting better!!!

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

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

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

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

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

Thanks

Larry Ward

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

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

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**From:** larryw0320@msn.com [mailto:larryw0320@msn.com]  
**Sent:** Monday, October 29, 2012 9:54 AM  
**Subject:** DOR SS# Info Hacked ~ Website email from Larry Ward

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

Larry Ward  
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