

From: Chrystal Laughlin <LaughlC@sctax.org>
To: RayeFelder@schouse.gov RayeFelder@schouse.gov
CC: Veldran, Katherine KatherineVeldran@gov.sc.gov
Date: 3/20/2013 3:03:13 PM
Subject: RE: Raye's Desk on Constituent Concern

Representative Felder,

I spoke to Ms. Mary Hayes today and explained that Experian's SC No Credit History Plan is available for individuals who do not have a credit history. I e-mailed her contact information to Experian and a specialist should be calling her within the next 24-48 hours to assist her with enrollment. Ms. Hayes has my phone number should she have further questions.

Please let me know if I can be of further assistance.

Sincerely,
Chrystal Laughlin
803.898.5426
laughlc@sctax.org

From: Laughlin, Chrystal [mailto:CLaughlin@oepp.sc.gov]
Sent: Wednesday, March 20, 2013 11:16 AM
To: Chrystal Laughlin
Subject: FW: Raye's Desk on Constituent Concern
Importance: High

From: Veldran, Katherine
Sent: Wednesday, March 20, 2013 11:15:55 AM
To: Laughlin, Chrystal
Cc: RayeFelder@schouse.gov
Subject: FW: Raye's Desk on Constituent Concern
Importance: High
Auto forwarded by a Rule
Chrystal,
Please reference the email below.
Thank you,
Katherine

Katherine F. Veldran
Legislative Liaison | Office of Governor Nikki Haley
O: 803-734-5124 | C: 803-767-7583
KatherineVeldran@gov.sc.gov

From: Raye Felder [mailto:RayeFelder@schouse.gov]
Sent: Wednesday, March 20, 2013 11:09 AM
To: Veldran, Katherine
Subject: Raye's Desk on Constituent Concern

Katherine,

Can you please direct me to a contact that can assist me with this constituent's concern?

Thank you in advance,

Raye Felder
South Carolina House of Representatives
District 26
RayeFelder@schouse.gov

If you DO NOT want to receive updates from me, please reply with "REMOVE" in the subject line.

From: Mary Hayes [<mailto:melytton@gmail.com>]

Sent: Tuesday, March 19, 2013 9:28 AM

To: Raye Felder

Subject: Re: ID protection problems

Dear Mrs. Felder

Thank you so much for your response. The attachment was very helpful. I would like to have Protect My ID monitor my accounts since they are contracted to do so. Please give my telephone number to the staff member that might be able to help. **My landline is 803-547-8707** and I have an answering machine. If the staff member will leave a message I can return the call if I am not home at the time. My hours vary, so leaving a name and number to return the call would be helpful.

Again, thank you so much for your representation of our district and the welfare of your constituents.

Sincerely,

Mary Hayes

On Mon, Mar 18, 2013 at 10:45 AM, Raye Felder <RayeFelder@schouse.gov> wrote:

Ms. Hayes

I understand your frustration and assure you that we are all concerned. In order to best assist you, I would like to have a representative of the Governor's Office contact you that has more knowledge of how the Protect My ID process is implemented. I have attached some information that may be of help.

If you would like to have a conversation with a staff member that is more involved and knowledgeable on the process to sign up for the FREE coverage, please reply with a phone number or best method of contact.

Thank you for allowing me the opportunity,

Raye Felder
South Carolina House of Representatives
District 26
RayeFelder@schouse.gov

If you DO NOT want to receive updates from me, please reply with "REMOVE" in the subject line.

From: Mary Hayes [<mailto:melytton@gmail.com>]

Sent: Wednesday, March 13, 2013 1:14 PM

To: Raye Felder
Subject: ID protection problems

Dear Mrs. Felder,

Thank you for your response to my facebook comment. I am pleased that you responded but do not know what you can do to prompt the Protect My ID company to identify me so that I can be protected.

I do not have any debt other than my one credit card which I pay off each month. I do not own my home, but have a life lease. I own my car. I pay my bills. It seems these are not wise choices if you want to be identified by the credit reporting companies. Protect ID representatives say I show no activity on my report for the last 10 years, which may be correct. I have only had inquiries into my credit worthiness for housing and a credit card limit change. Therefore they have no way of verifying my identity online. Since they cannot see my driver's license, passport, bank ID or any other form of identification (nor do they want to), they have told me to obtain reports from all three reporting agencies after they have 'updated' my credit reports. Then they can identify me (supposedly) by asking questions about my reports. Only then can I receive free protection from the company. I am assuming they are charging South Carolina taxpayers for this service whether or not we are protected.

I feel that this is an onus that should not be placed upon me, especially since the fault in this entire matter falls upon the state of South Carolina. I appreciate the high security, but there must be some other way to prove my identity to this company, especially since the DOT, DHS and my bank have already verified me.

Thank you so much for your concern in this matter. I would think it would affect others in the state also, especially affecting the children of South Carolina that have no credit activity and therefore will not be protected should their social security numbers be stolen.

Thank you also for being willing to represent our district of South Carolina and be a true public servant in these times. May our Lord Jesus reward and guide your courage, sacrifice and decisions.

Sincerely,

Mary L. Hayes