



FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
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www.consumer.sc.gov

1.800.922.1594 (toll free in SC)

Minimizing the Effects of a Security Breach

In addition to the free credit monitoring that the Department of Revenue has established (1-866-578-5422/www.protectmyid.com/scdor -SCDOR123), the Department of Consumer Affairs wants to make sure consumers are aware of the proactive steps they can take to minimize any negative effects of the breach.

- 1.) **Place an initial fraud alert on your credit report.** To place an initial fraud alert on your credit report, **you only have to call one** of the Credit Reporting Agencies (CRA) and they will notify the other two. This is a FREE service. 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. *(See item 3 below.)*
- 2.) **Place a security freeze on your report.** You **must call each of the CRAs** to do this. It is FREE to place, thaw and lift the freeze for SC Residents. When a security freeze is in place, a business that receives an application for products or services cannot get access to your credit report without your permission. 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 below or by calling the numbers listed in item 3:

<https://www.freeze.equifax.com>

<https://www.experian.com/freeze>

<https://freeze.transunion.com>

- 3.) The phone numbers are the same to place a fraud alert and to place a security freeze on your credit report:

Equifax: 800-685-1111

TransUnion: 800-680-7289

Experian: 888-397-3742

- 4.) **Perform these steps for any SSN you think might be affected.** The fraud alert and security freeze are linked to your social security number, so each person in the household must place it separately.
- 5.) **Remember to track your finances.** Consumers should be vigilant in monitoring their financial accounts; review billing statements, benefits statements and medical treatment statements carefully for any signs of fraud. People often think only of "financial/credit" identity theft, but identity thieves often use other's identity to get government benefits, medical treatment & utilities. Also regularly review your credit report. You are entitled to a free credit report from each one of the three major credit reporting agencies annually. You can obtain your report by visiting www.annualcreditreport.com or calling 877-322-8228. Check your statements and credit report for unauthorized purchases/accounts and incorrect information.
- 6.) For more information on protecting against ID Theft, including information on placing a security freeze, visit our website at www.consumer.sc.gov and click on the "Identity Theft Resources" button or click: <http://www.consumer.sc.gov/consumer/IdentityTheft/Pages/default.aspx>