

**From:** Stirling, Bryan

**To:** Ozzie Fonseca (ofonseca@experianinteractive.com) <ofonseca@experianinteractive.com>  
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**CC:** Pitts, Ted <TedPitts@gov.sc.gov>  
Veldran, Katherine <KatherineVeldran@gov.sc.gov>  
Schimsa, Rebecca <RebeccaSchimsa@gov.sc.gov>

**Date:** 11/6/2012 3:47:38 PM

**Subject:** FW: FAQ question - elderly without credit histories

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We got this question today, can ya'll help with an answer.  
Thank you.

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**From:** Schimsa, Rebecca  
**Sent:** Tuesday, November 06, 2012 3:27 PM  
**To:** Veldran, Katherine  
**Cc:** Stirling, Bryan; Pitts, Ted  
**Subject:** FAQ question - elderly without credit histories

FAQ received today from Consumer Affairs/AARP/Office on Aging:

*If I am a senior citizen without a credit history, can I register with Experien?*

\*Background: There seems to be a difference between minors and the elderly (both without credit histories) when trying to enroll with ProtectMyID. Minors can enroll with just SSNs, but apparently, the elderly cannot.