

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS – 1-800-922-1594

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Minimizing the Effects of a Security Breach

In addition to the free credit monitoring that the State is offering through Experian (**1-866-578-5422/**www.protectmyid.com/scdor - **activation code: 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 one free copy of your credit report from each of the CRAs.

Credit Reporting Agencies contact information:

Equifax: 800-685-1111

TransUnion: 800-680-7289

Experian: 888-397-3742

2. **Place a security freeze on your report.** You must call each of the Credit Reporting Agencies 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 websites below or by calling them directly.

Credit Reporting Agencies contact information:

Equifax: <https://www.freeze.equifax.com> 800-685-1111

TransUnion: <https://www.experian.com/freeze> 800-680-7289

Experian: <https://freeze.transunion.com> 888-397-3742

3. **Perform these steps for any Social Security number that may have been compromised.** The fraud alert and security freeze are linked to your social security number, so each person in the household must place it separately.
4. **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.
5. **For more information** on protecting against identity 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>.