

From: Veldran, Katherine

To: Veldran, Katherine <KatherineVeldran@gov.sc.gov>

Date: 11/30/2012 3:18:52 PM

Subject: Experian sends Family Secure notifications to taxpayers with minor dependents

Attachments: SCDOR Data Breach - Family Secure FAQs.pdf

Attached are frequently asked questions regarding the **Experian Family Secure** plan. Below is an example of the email notification.

Please continue to email me questions and concerns. We will continue to send updates.

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

To ensure our emails are delivered to your inbox, please add protectmyid@expirt.com to your address book.



Important Security and Protection Notification.
Please read this entire letter if you have minor children.

Dear XXXXXXXX,

I am writing to you regarding the additional protection product available to you and your children offered as a result of the security breach involving the Department of Revenue in the state of South Carolina announced on October 26, 2012. You have successfully enrolled yourself in ProtectMyID®. If you have minor children who have been dependents on South Carolina tax returns that were filed electronically, you should enroll them in the Family Secure® product.

If you do not have minor children, you may disregard this email.

To help you detect the possible misuse of the minor's information, we are providing you, the parent or guardian, with a complimentary one-year membership in Family Secure from Experian®. Family Secure monitors your Experian credit report and will notify you of key changes. Family Secure is completely free for the first year and will not hurt your credit score.

We do not have any evidence that information identifying the minor(s) has been misused; however, out of an abundance of caution, we recommend taking advantage of the one-year Family Secure membership, paid for by the State of South Carolina.

To receive the complimentary Family Secure product, you as the parent must enroll at the web site with your activation code listed below. This activation code can only be used by the parent or guardian of the minor. To sign up, please visit the web site and enter your activation code. Please keep in mind that once activated, the code cannot be re-used for another enrollment. If you need assistance, please call **(866) 578-5422**.

Family Secure Web Site: www.familysecure.com/scdor

Your Activation Code: XXXXXXXX

You Must Enroll By: May 31, 2013

Your complimentary Family Secure membership includes:

Parent or Legal Guardian:

- Daily monitoring of your Experian credit report with email notification of key changes
- 24/7 credit report access: Unlimited, on-demand Experian reports and scores
- Monthly "no-hit" reports: Updates letting you know there were no changes

Children:

- Monthly monitoring to determine whether minors in your household have an Experian credit report
- Monthly monitoring alerts of key changes to your children's Experian credit report
- You can enroll all of your children!

All Members:

- Access to our toll-free customer care center
- Fraud resolution assistance: Toll-free access to fraud resolution representatives who investigate each incident; contact credit grantors to dispute charges, close accounts and compile documents; and contact all relevant government agencies
- \$2,000,000 product Guarantee*

We encourage you to activate your membership as soon as possible. To get the benefits of Family Secure, you must enroll. Please note that in the event a monitoring alert is received with respect to your children as a further fraud prevention requirement you may be required to submit written verification of the child's identity and/or parentage.

Sincerely,

[Signature]

Michael Bruemmer

VP, Experian® Data Breach Resolution

*THE \$2 Million Family Secure PRODUCT GUARANTEE IS NOT OFFERED, APPLICABLE OR AVAILABLE TO RESIDENTS OF THE STATE OF NEW YORK.

Family Secure is offered by ConsumerInfo.com, Inc., an Experian company.

To learn more about our privacy policy, please [click here](#). ProtectMyID is a part of Experian, click [About Us](#) to learn more.

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From: Godfrey, Rob

Sent: Friday, November 30, 2012 1:59 PM

Subject: Experian sends Family Secure notifications to taxpayers with minor dependents

Experian sends Family Secure notifications to taxpayers with minor

dependents

Gov. Nikki Haley continues working with law enforcement and business leaders to protect S.C. taxpayers

COLUMBIA, S.C. – Governor Nikki Haley today announced that taxpayers affected by the South Carolina Department of Revenue information security breach who claim minors as dependents have begun receiving notification from Experian by email or letter with instructions about how to sign up for Experian's Family Secure identity monitoring service free of charge for one year.

"We continue to work with law enforcement, legislators and great corporate citizens like Experian to ensure that South Carolina taxpayers have the very best protection available," said Gov. Haley. "If you claim minors as dependents, you should absolutely take the time to sign them up for identity and credit monitoring through Experian's Family Secure."

Experian began notifying individuals by email or letter yesterday, Thursday, November 29. Notifications will be staggered over the next few weeks so South Carolina taxpayers should not be concerned if they do not receive a notice right away. Once notified, individuals may register coverage for himself/herself and any number of minors (five minors can be enrolled via the website; for more than five minors, the adult must call Experian). Family Secure enrollment ends May 31, 2013. To enroll a minor dependent with "Family Secure," an individual must already be enrolled in Experian's ProtectMyID and have the minor dependent's Social Security number, name and date of birth, and must be the minor's legal parent or guardian.

Family Secure monitors children's personal information for the existence of a credit file and sends alerts if suspicious activity or signs of identity theft are detected. For minors who have a credit history, Experian will regularly monitor the minor's credit file to see if any credit, loan, or similar account is opened in the minor's name. For minors who do not have a credit history, Experian will regularly monitor the minor's personal information (name, address, date of birth and Social Security number) to see if any credit file is created in the minor's name.

As of Friday morning, the Experian call center set up to assist South Carolina taxpayers had received approximately 845,000 calls and approximately 900,000 signups for Experian's ProtectMyID. Access to unlimited fraud resolution beyond the one year enrollment period is included in Experian's ProtectMyID membership and available to any taxpayer affected by DOR's information security breach. Taxpayers who sign up for protection will also be notified – by email or letter – about how to sign up for the Family Secure plan if they claim minors as dependents.

Dun & Bradstreet Credibility Corp offers South Carolina businesses that have filed a tax return since 1998 a CreditAlert product that will alert customers to changes taking place in their business credit file. Even something as simple as a change to a business address or a company officer change would set off an alert to the business owner. The cost will be waived for business filing tax returns since 1998. Business owners can visit <http://www.dandb.com/sc/> or they can call customer service toll free at this dedicated phone number 1-800-279-9881.

Experian is offering those impacted South Carolina businesses Business Credit AdvantageSM - a self-monitoring service that allows access to a company's business credit report and score.

South Carolina businesses can sign up for Business Credit Advantage at <http://www.smartbusinessreports.com/SouthCarolina>.

Gov. Haley reiterated that anyone who has filed a South Carolina tax return since 1998 should take the following steps:

- Call Experian at 1-866-578-5422 to enroll in a consumer protection service. (The call center is open 9:00 AM – 9:00 PM EST on Monday through Friday and 11:00 AM – 8:00 PM EST on Saturday and Sunday.)
- For any South Carolina taxpayer who wishes to bypass the telephone option, there currently is an online service available at <http://www.protectmyid.com/scdor>. Enter the code SCDOR123 when prompted. South Carolina taxpayers have until the end of January, 2013 to sign up.

Free one-year Family Secure plan includes:

- ☐ Regular monthly monitoring of Experian information for every child on the account
- ☐ Protection against material damages that may occur to a child due to misuse of their credit file
- ☐ If no credit file exists, Experian monitors children's personal information for the creation of one
- ☐ Alerts the parent/guardian to important activity such as credit inquiries, public records, delinquencies, negative information (e.g., liens, civil judgments, bankruptcies, and new accounts) to a minor's credit history
- ☐ Activity is detected based on the minor's SSN, date of birth, name or address or any combination of that data, utilizing Experian's proprietary credit file matching logic
- ☐ Once activity is detected, the parent/guardian can work with a dedicated Experian Fraud Resolution representative on the best course of action
- ☐ Monthly "No Hit" Alerts if no credit activity is detected in a month
- ☐ Comprehensive fraud resolution service – dedicated professionals to manage your case and help members recover from identify theft quickly and efficiently
- ☐ Daily monitoring of primary parent's credit report and early warning alerts if credit report changes are detected
- ☐ Unlimited Experian credit reports and scores
- ☐ Experian credit score illustrator to show monthly score tending and analysis
- ☐ \$2,000,000 product guarantee

A Frequently Asked Questions document regarding Experian's Family Secure plan is attached.

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Rob Godfrey

Office of Gov. Nikki Haley

O: (803) 734-5074 | C: (803) 429-5086