

FREQUENTLY ASKED QUESTIONS REGARDING SC DOR SECURITY BREACH

NOVEMBER 16, 2012

FOR SENIORS

Q: As a senior living in South Carolina, why should I be worried about identity theft?

A: The SC Department of Revenue announced on October 26, 2012 that taxpayers' records have been exposed in a cyber-attack. This includes Social Security numbers, credit and debit card numbers, and business tax filings.

Q: Who may have been affected by the security breach?

A: Individuals, their dependents and businesses who have filed a South Carolina tax return since 1998 to the present may have been affected.

Q: What should you do if you have filed a South Carolina tax return since 1998?

A: If you have filed a South Carolina tax return since 1998 to the present, the State is offering the opportunity to register with Experian's ProtectMyID™ protection plan free of charge for one year.

Q: What is Experian's ProtectMyID™ plan?

A: ProtectMyID™ is a service that monitors your credit and provides you alerts to any suspicious activity on your credit. ProtectMyID™ is designed to detect, protect and resolve potential identity theft, and includes daily monitoring of all three credit bureaus (Experian, Equifax, and TransUnion). The alerts and daily monitoring services are provided for one year, and consumers will continue to have access to fraud resolution agents and services beyond the first year.

Q: How do you sign up for the ProtectMyID™ service?

A: To sign up:

- Call Experian's ProtectMyID™ **Call Center at 1-866-578-5422** to register. You will talk to a live agent who will ask you certain questions in order to register you for the service. If you sign up for the service over the phone, you have the option for all future notices from Experian to be sent to you to your mailing address or to an email address, if you have one. Please note that each member of your household will need to call individually.
- If you have access to the Internet and have an email address, you may go to **www.protectmyid.com/scdor** and use the activation code **SCDOR123** to sign up. (Registering online is typically faster than registering by telephone.) If you register online, all future notices from Experian will be sent to your email address that you provide while registering. Experian is unable to send you notices to your mailing address if you sign up online.

Please note that you do not need to sign up over the phone and online, but rather choose one option.

Q: What information do you need to register?

A: When registering, you will need to provide to Experian personal information such as:

- Name
- Address
- Date of Birth
- Social Security Number
- As you are signing up for a free service, do not give out your credit card number when registering

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NOVEMBER 16, 2012

Q: *How long will registering by telephone take?*

A: There might be a wait time in order to speak with a representative. Please do not hang up while waiting as there will be a recorded message played before you are connected to a live representative.

*Please note: The SC Department of Revenue or a credit bureau such as Experian will not initiate contact with you by phone, mail, or email to directly ask you for personal information such as your social security or credit card number.

Q: *What are the hours of operation for the Experian® ProtectMyID™ Call Center?*

A: Monday – Friday: 9:00 a.m. – 9:00 p.m. EST
Saturday and Sunday: 11:00 a.m. – 8:00 p.m. EST

Q: *What benefits will a taxpayer receive after registering with ProtectMyID™?*

A: Experian® will provide the following:

- **Credit Report:** You will get a free copy of your Experian® credit report.
- **Daily Credit Monitoring:** You will receive alerts regarding any suspicious activity, including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian®, Equifax® and TransUnion® credit reports for one year.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian® Identity Theft Resolution Agent who will walk you through the fraud resolution process from start to finish.
- **Identity Theft Insurance:** If you have been a victim of identity theft, you will immediately be covered by a \$1 million insurance policy that can help you cover certain costs, including lost wages, private investigator fees, and unauthorized electronic fund transfers for one year.
- **ExtendCARE:** You will get full access to personalized assistance from a highly-trained Fraud Resolution Agent even after the initial one year ProtectMyID™ membership expires.

Q: *Are there any other steps you can take to protect your identity?*

A: There are other steps that you can take in order to further protect your identity:

- Regularly monitor your credit reports and review your bank statements.
- Place fraud alerts with any one of the three credit bureaus (Experian, Equifax, TransUnion). When you alert one credit bureau, the other two will also be notified.
- Place a freeze on your credit with each of the three credit bureaus; it is free to place a credit freeze. A credit freeze will prevent anyone accessing your credit without your permission. (Note: You will not be able to borrow money or obtain instant credit until you lift the freeze; after you contact the credit bureau to lift the freeze, you will be able to access your credit in about 30 minutes.)

More details on these options are provided below.

Q: *Is there a deadline to register with ProtectMyID™?*

A: January 31, 2013 is the deadline to register with ProtectMyID™.

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NOVEMBER 16, 2012

Q: How much does it cost to register with ProtectMyID™?

A: ProtectMyID™ is free for South Carolina taxpayers for one year.

Q: What if I do not have a credit history with the credit bureaus?

A: If you do not have a credit history due to inactivity with your credit or otherwise, you will be able to register with a modified ProtectMyID™ plan.

Q: Can you explain (1) monitoring my credit reports and bank statements, (2) contacting a credit card and/or debit card issuer due to suspicious activity, (3) placing fraud alerts and/or credit freezes in more detail?

A: You can also help prevent your information from being misused by taking some of the following simple steps:

1. Review Your Credit Reports and Bank Statements. We recommend that you remain attentive by reviewing your bank account statements and monitoring credit reports regularly. Under federal law, you are entitled once a year to one free copy of your credit report from each of the three major credit bureaus. You can also obtain a free credit report once a year by visiting www.annualcreditreport.com or calling 1-877-322-8228. You may wish to stagger your requests for each of these free credit reports so that you receive one every four months. You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement.

2. Contact Credit/Debit Card Issuer. When credit card or debit card information is compromised, the best protection is to obtain a new card with new card numbers. As stated above, it is recommended that you check your bank account statements regularly. If you detect any unauthorized charges, we strongly suggest that you contact your credit/debit card issuer immediately by calling the toll-free number located on the back of your card. You should tell your credit/debit card issuer that your account may have been compromised and should be reviewed for potentially fraudulent activity. If you use online banking, you may also want to change your credit/debit card account password immediately if you discover unauthorized charges.

3. Place fraud alerts and/or credit freezes. You can place a **fraud alert** with one of the three major credit bureaus (Experian, Equifax, TransUnion) by phone or by visiting their website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Once you place a fraud alert with one credit bureau, the other credit bureaus will also be notified. You also have the option of placing a **credit freeze** on your credit. You will need to contact all three of the credit bureaus in order to place a freeze and you will not be able to borrow money or obtain instant credit until you lift the freeze. If you need to lift the freeze at any time, you will need to contact the appropriate credit bureau to do so and your credit should be available in a matter of minutes. It is free to utilize the fraud alert and credit freeze options.

FREQUENTLY ASKED QUESTIONS REGARDING SC DOR SECURITY BREACH

NOVEMBER 16, 2012

Credit Bureaus

If you need to contact the credit bureaus for reasons of placing a credit alert or credit freeze, please use the following contact information. If you need to sign up for the free ProtectMyID plan, please see the contact information provided above.

Experian Fraud Reporting

1-888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax Fraud Reporting

1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

TransUnion Fraud Reporting

1-800-680-7289
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com