

## 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](http://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](http://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](http://www.consumer.sc.gov)** and click on the **"Identity Theft Resources"** button or click: <http://www.consumer.sc.gov/consumer/IdentityTheft/Pages/default.aspx>.