



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
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1.800.922.1594 (toll free in SC)

FOR IMMEDIATE RELEASE

Minimizing the Effects of a Security Breach

Columbia, SC... In addition to the free credit monitoring that the Department of Revenue has established, 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 1 free copy of your credit report from each of the CRAs. *(See item 3 below.)*
- 2.) **Place a security freeze on your report.** You **must call each of the CRAs** to do this. It is FREE to place, thaw and lift the freeze for SC Residents. 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 addresses below or by calling the numbers listed in item 3:

<https://www.freeze.equifax.com>

www.experian.com/freeze

<http://freeze.transunion.com>

- 3.) The phone numbers are the same to place a fraud alert and to place a security freeze on your credit report:

Equifax: 800-685-1111

TransUnion: 800-680-7289

Experian: 888-397-3742

- 4.) **Perform these steps for any SSN you think might be affected.** The fraud alert and security freeze are linked to your social security number, so each person in the household must place it separately.

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- 5.) **Remember to track your finances.** Always review your banking statements as soon as you receive them. Also review your credit report regularly. 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.
- 6.) For more information on protecting against ID Theft, including information on placing a security freeze, visit our “Identity Theft Resources” webpage:
<http://www.consumer.sc.gov/consumer/IdentityTheft/Pages/default.aspx>

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SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit www.consumer.sc.gov or call toll-free, 1.800.922.1594.

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