



# NEWS FROM SCDCA

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

## FOR IMMEDIATE RELEASE

### *ID Theft Prevention: Notifying Credit Bureaus of a Death*

**Columbia, SC...** The South Carolina Department of Consumer Affairs (SCDCA) wants consumers to be aware that deceased loved ones can be victims of identity theft, too.

As notices have gone out to those affected by the Department of Revenue security breach, many consumers are wondering how to protect the personal identifying information of those no longer with us. *Follow these steps for notifying the credit bureaus of a family member's death:*

1. **Request copies of the death certificate.** You will send these to the credit bureaus as well as any creditors that the deceased may have, that are still unaware of the death.
2. **Draft a notification letter.** Utilize SCDCA's sample letter for notifying the credit bureaus of the death (download from our website at [www.consumer.sc.gov](http://www.consumer.sc.gov) or by calling 800.922.1594) or draft a letter containing the following information:
  - a. Your name and contact information.
  - b. The deceased's name, social security number, prior three addresses in the past five years, date of birth, location of birth and date of death.
  - c. Specify your relationship to the deceased and provide supporting documents, as required.
  - d. Ask that the credit bureau post on the decedent's credit report: "Deceased, Do Not Issue Credit."
  - e. Request a current copy of the decedent's credit report.
3. **Send the notification letter and death certificate copy to the bureaus.** Keep copies of your originals and send the letters certified mail, return receipt requested to:

*Equifax*, Office of Consumer Affairs, PO Box 105139, Atlanta, GA 30348

*Experian*, PO Box 2002, Allen, TX 75013-9595

*TransUnion*, PO Box 2000 Chester, PA 19022

4. **Review the credit report and ensure that all the accounts are marked as deceased.** If they are not, the process for notifying a creditor is similar to the process listed above. However, verify what documentation may be required with individual creditors.

For more information on minimizing the effects of ID Theft visit SCDCA's [ID Theft Resources page](#).

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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](http://www.consumer.sc.gov) or call toll-free, 1.800.922.1594.

*Connect with us:*

