

## **NEWS FROM SCDCA**

## SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

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## FOR IMMEDIATE RELEASE

ID Theft: FREE Monitoring Tools

**Columbia, SC...** The South Carolina Department of Consumer Affairs (SCDCA) wants consumers to be aware of some simple, free monitoring tools they can use to defend against identity theft. In addition to placing fraud alerts on credit reports or considering security freezes, monitoring financial and benefits statements is an integral part of identity theft protection.

Financial institutions and government agencies ease the burden on consumers by offering **FREE** monitoring tools to aid in the fight against identity theft:

- **Financial Account Alerts.** Many financial institutions offer an account "alert" system, notifying the consumer if a charge/purchase on their account exceeds a threshold amount or if their balance falls below a certain number. Consumers can often customize the ways alerts are received; *i.e. text, call or e-mail.* Every financial institution is different, so consumers should contact them directly to see what account alert options are available.
- Request your IRS Tax Return Transcript. These transcripts are free and outline
  most of the information included on a tax return submitted with the requestor's
  information. Consumers should review the document for signs that someone is
  reporting earnings, or filing taxes, in their name. To request a transcript, visit
  www.irs.gov/uac/Tax-Return-Transcripts, call 800-908-9946 or use the IRS2Go
  mobile app.
- Social Security Administration's Online Tool. Whether retired or still working, consumers can create an online "My Social Security" account to gain instant access to

their social security information. Once logged in, consumers can review benefit and payment information, address and phone number on record and more. Reviewing this information regularly is an important step in catching possible identity theft quickly. For more information on this program, visit <a href="www.ssa.gov/myaccount">www.ssa.gov/myaccount</a>.

For more identity theft information, visit <u>www.consumer.sc.gov</u> and click "Identity Theft Resources" or call 1-800-922-1594.

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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 <a href="https://www.consumer.sc.gov">www.consumer.sc.gov</a> or call toll-free, 1.800.922.1594.

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