

IDENTITY THEFT

what you need to know



Step By Step: What To Do After a Security Breach

#1: PLACE A FRAUD ALERT

It's **FREE**, stays in place for 90 days and requires potential creditors to take steps to verify that the applicant is really you. You **only have to contact 1** of the 3 credit reporting agencies (CRAs) to place the alert. 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. Request all three reports and make sure that everything on them is right.

EQUIFAX: 800-685-1111

TRANSUNION: 800-680-7289

EXPERIAN: 888-397-3742

#2: CONSIDER A SECURITY FREEZE

It's **FREE** and will prevent potential creditors and other third parties from accessing your credit report for new

products or services, unless you lift the freeze. **You must call each of the CRAs to do this.** It is **FREE** to place, thaw (temporarily lift) and permanently lift the freeze for SC residents. Once you place the freeze, you will receive a personal identification number (PIN) you can use to thaw or lift the freeze. Make sure to keep it in a safe place. For more information on the freeze, including **how to place, thaw and lift one**, see page 3.

#3: MONITOR YOUR STATEMENTS

Ensure that your bills and statements are arriving on time and are correct. Remember, identity thieves can use your social security number the same way you do. Including to receive:

- Government benefits
- Driver's License/ID
- Tax refund
- Medical benefits
- Cell phones/utilities

So, monitor bills, medical and benefits statements and always be on alert for any suspicious or unexpected letters or phone calls!

#4: INTERESTED IN A MONITORING SERVICE?

Think you might need some help keeping track of everything? Monitoring services (also called identity theft protection services) often offer to do what you can do yourself for free (see steps 1-3 above). Just remember to research the company to ensure they are (1) TRUSTWORTHY, RELIABLE, and LEGIT and (2) their services fit your needs.

What's Inside:

Learn What Tools are at YOUR Disposal

page 2

How to Place, Thaw & Lift a Security Freeze

page 3

Are YOU a Victim of Identity Theft?

page 5

The Protected Consumer Freeze

pages 6-7

Fraud Alerts, Freezes and Credit Report Monitoring, OH MY! So, What's the Difference?

FRAUD ALERT:

WHAT IS IT? Federal law gives consumers the right to place a fraud alert on credit reports for **FREE**. It alerts potential creditors pulling your report to take extra steps to verify your identity before issuing credit or services in your name.

HOW LONG WILL IT LAST? Lasting 90 days, the alert entitles you to a free credit report from each of the three credit reporting agencies. A fraud alert can be renewed. But if you have proof you are a victim of identity theft, you can place an extended fraud alert that lasts 7 years.

WHO DO I CONTACT? You only have to contact one of the credit reporting agencies and they'll notify the other two. Equifax (800-685-1111; press 2, then 1) or TransUnion (800-680-7289, press 1) or Experian (888-397-3742, press 2, 1, 2 then 1).

SECURITY FREEZE:

WHAT IS IT? When a freeze is in place, a business that receives an application for products or services cannot access your credit report without your permission. Utilities, credit cards and insurance all commonly require a credit check. A freeze doesn't affect your existing lines of credit and will need to be thawed if you decide to apply for new credit or services.

HOW LONG DOES IT LAST? The freeze lasts until **YOU** lift it. You can lift for a specified amount of time OR a specified business. After the time has elapsed or the business has viewed the report, the freeze will go back into place. It can also be lifted permanently.

WHO DO I CONTACT? See page 3 for detailed instructions for placing, thawing and lifting the freeze. If you are the caregiver for a minor or incapacitated adult, consider the protected consumer freeze. See pages 6-7 for more information on how it works.

FREE CREDIT REPORT MONITORING:

WHAT IS IT? Credit report monitoring is when a third party monitors your credit reports for suspicious activity and identity theft red flags.

HOW LONG WILL IT LAST? & WHO DO I CONTACT? Check the security breach notice you receive for more information on opting in and the duration of the service. If a monitoring product is not offered and you would like to have one, be sure to do your research and find the best fit for you.

***REMEMBER:** All of these tools are independent of one another. That means you **MUST** opt into them separately. The freeze and fraud alert only mitigate the effects of identity theft related to products or services where your credit report is viewed as part of the application process.

How to **Place**, **Thaw** or **Lift** a Security Freeze

You **MUST** contact **EACH** credit reporting agency to place, thaw or lift the freeze.

	Equifax	Experian	TransUnion
 Place a Freeze	<p>Online: https://www.freeze.equifax.com</p> <p>Phone: 800-685-1111 (automated line- press 3)</p> <p>Mail*: Equifax Security Freeze PO Box 105788 Atlanta, GA 30348</p>	<p>Online: https://www.experian.com/freeze</p> <p>Phone: 888-397-3742 (automated line- press 2; press 2 for Fraud Prevention, press 1 for Security Freeze)</p> <p>Mail*: Experian Security Freeze PO Box 9554 Allen, TX 75013</p>	<p>Online: https://freeze.transunion.com</p> <p>Phone: 888-909-8872 (automated line- press 3)</p> <p>Mail*: TransUnion, LLC PO Box 2000 Chester, PA 19022</p>
 Temporarily Lift	<p>You can thaw using same methods as above. Be sure to have your PIN available.</p> <p>THE CREDIT REPORTING AGENCIES MUST THAW THE FREEZE WITHIN 15 MINUTES OF YOUR REQUEST.</p>		<p>Want to thaw a freeze by mail? * Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> • Your PIN and • The specific creditor you are thawing the report for or • The time period you would like it thawed for (ie: date range).
 Permanently Lift	<p>You can permanently lift a freeze using the same methods as placing it. Be sure to have your PIN available.</p>		<p>Want to lift a freeze by mail? * Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> • Your PIN and • Two types of identification.

* When using the mail-in option, we recommend sending the letter certified mail, return-receipt requested.

The following items need to be submitted with a mailed request:

your name, including any suffix (e.g. Jr. Sr.), complete address, SSN, date of birth, and a COPY of an item to validate your ID (Valid driver's license, pay stub, W2 or 1099 form.)

Get in the Habit

Everyday practices that help you avoid identity theft.



DO these things:

- 👍 Use strong passwords! Try to include lowercase and uppercase letters as well as numbers and symbols.
- 👍 Take those outgoing bills to a USPS blue mailbox.
- 👍 Shred items that include personal information before getting rid of them.

DON'T do these things:

- 👎 Never release your personal identifying information (PII) to someone you don't know. That means keep your SSN, date of birth and financial account numbers to yourself! Look out for callers, text messages and e-mails trying to get PII.
- 👎 Don't carry around your social security card or birth certificate.



SCAM ALERT!

- ⚠️ **Scammers follow the headlines!** If they know a breach has occurred, it can lead to calls, email or texts that either attempt to get your information or your money. Do not give your personal information to someone who calls or e-mails you.
- ⚠️ **Watch out for phishing e-mails!** If you signed up with a monitoring service, look out for phishing e-mails with subject or content saying things like: "Identity Theft Alert" or "Your Score Has Dropped." Verify that the e-mail is from your credit monitoring service before replying or clicking any links.

Request your FREE annual credit report!

It's easy, FREE and you get 3 each year; one from Equifax, Experian and TransUnion.
Just call 877-322-8228 OR visit www.annualcreditreport.com

Like to surf the web, shop or bank online?

- Use anti-virus software and update it often.
- Don't use public wi-fi to make purchases or login to your mobile banking site.
- Be suspicious of e-mails or texts that have bad grammar and encourage you to click on a link or download something.

Stay ON GUARD Online!

Are You a Victim of Identity Theft?

After placing a fraud alert and a security freeze on your credit reports:

CLOSE AFFECTED/FRAUDULENT ACCOUNTS AND DISPUTE THEM:

- Get dispute forms from the companies.
- Send the form certified mail, return receipt requested.
- Once the dispute process is complete, ask for a letter that confirms the accounts and fraudulent debts are resolved.
- Keep copies of ALL correspondence.
- Are signs of fraud showing up on your credit report? Send a letter explaining the errors/mistakes to the 3 credit reporting agencies, too.

FILE A COMPLAINT WITH THE FTC:

The Federal Trade Commission shares complaint data with law enforcement officials nationwide.

- You need the complaint affidavit to serve as part of your official "ID Theft Report" for disputing any further fraudulent activity. Report to 877-438-4338 or identitytheft.gov.

FILE A POLICE REPORT:

Take your FTC affidavit with you. If the officer is hesitant to fill out the report, request an information only report. You need the police report to complete your ID Theft Report.

CONTACT SCDCA'S ID THEFT UNIT:

The Identity Theft Unit offers specific tips for the type(s) of ID theft you are experiencing. If you're feeling overwhelmed, contact the Unit and fill out an intake form. Call 800-922-1594 or visit www.consumer.sc.gov and click:



Remember!

When resolving ID Theft, keep detailed records.



- Create a phone log and note who you talked to and when.



- When sending supporting documents, send copies, not originals.



- Send letters by certified mail, return receipt requested.



- Be aware of deadlines or time constraints.

Common Ways Thieves Use Your Identity

Medical Identity Theft. If an identity thief receives treatment in your name, their medical information - like blood type, test results or allergies - can get into your medical file. If you suspect someone has used your medical information:

- Contact each health care provider and ask for copies of your medical records.
- Review your records and report errors to your health care provider.
- Notify your health insurer and all 3 credit reporting agencies.

Income Tax Fraud. If you think that someone has misused your SSN to get a job or tax refund - or the IRS sends you a notice indicating a problem - contact the IRS immediately.

- IRS Identity Protection Specialized Unit: 800-908-4490 or www.irs.gov/identitytheft
- Report the fraud and request the IRS ID Theft Affidavit Form 14039.

A protected consumer is someone under the age of 16 or an incapacitated adult. The protected consumer can request a credit freeze on their credit file to help protect their credit. The consumer must provide EACH of the three credit reporting agencies listed below. The credit reporting agencies are:

REQUIRED Parent/Guardian Information		
EQUIFAX	<p style="text-align: center;"><u>Send your written request to place the freeze, along with:</u></p> <ul style="list-style-type: none"> complete name, including any suffix (e.g. Jr., Sr., etc.) complete address copy of a Social Security card, OR a certified OR official copy of a birth certificate copy of a driver's license, an ID card issued by the Motor Vehicle Administration OR any other government issued identification, OR a copy of a utility bill that shows name and home address.; AND 	+
EXPERIAN	<p style="text-align: center;"><u>Send your written request to place the freeze, along with:</u></p> <ul style="list-style-type: none"> complete name, including any suffix (e.g. Jr., Sr., etc.) Social Security number AND date of birth current mailing address AND previous addresses for the past two years copy of Gov't issued ID card, such as a driver's license, state ID card, etc. one copy of a utility bill, bank OR insurance statement, etc. [Make sure that each copy is legible, displays your name and current mailing address, and the date of issue --statement dates must be recent]. Credit card statements, voided checks, lease agreements, magazine subscriptions OR postal service forwarding orders will not be accepted as proof; AND 	+
TRANSUNION	<p style="text-align: center;"><u>Send a written request to place a "protected consumer freeze" on the named individual's file, including one of the following qualifying documents indicating that the requester has Proof of Authority of the named individual:</u></p> <ul style="list-style-type: none"> Court Order Power of Attorney written, notarized and signed Description of Authority; AND <p style="text-align: center;"><u>One of the following:</u></p> <ul style="list-style-type: none"> copy of Social Security card a copy of a Gov't Issued ID Card, such as a driver's license, state ID card a copy of a bill that shows a name and home address copy of Birth Certificate; AND 	+

Consumer Freeze

Information for protecting a child.

Protected consumer freeze allows the parent, guardian or representative of the protected consumer to prevent identity theft. This protective measure is FREE. Remember to place your request with Equifax, Experian or TransUnion. You must place the freeze within 15 days of receiving your request.

REQUIRED <i>Protected Consumer Information</i>	SEND TO
<p><u>Send ALL of the following with your request:</u></p> <p>Full name, including any suffix (e.g. Jr., Sr., etc.) Current address Social Security card OR, a certified OR official copy of a birth certificate OR a LETTER UNDER GUARDIANSHIP OR POA, an order issued by a court of law, a notarized and valid Power of Attorney, OR a written, signed and notarized statement that fully describes your authority to act on behalf of the protected consumer.</p>	<p>Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348</p>
<p><u>Send ALL of the following with your request:</u></p> <p>Full name, including any suffix (e.g. Jr., Sr., etc.) The minor's Social Security card Date of birth (copy of the minor's birth certificate) Current mailing address AND previous addresses for the past two years.</p>	<p>Experian P.O. Box 9554 Allen, TX 75013</p>
<p><u>One of the following:</u></p> <p>Social Security card Copy of a Gov't Issued ID Card, such as a driver's license, state ID card, etc. Copy of a bill that shows a name AND home address Birth Certificate</p>	<p>TransUnion Protected Consumer Freeze P.O. Box 380 Woodlyn, PA 19094</p>

Checklist & Notes

Fraud Alert

Date Placed: _____

Credit reports requested after placing Fraud Alert:

- Experian - Date Requested _____ Date Received _____
- TransUnion - Date Requested _____ Date Received _____
- Equifax - Date Requested _____ Date Received _____

Security Freeze

- Experian - Date Placed _____ PIN _____
- TransUnion - Date Placed _____ PIN _____
- Equifax - Date Placed _____ PIN _____

NOTES



Look here for updates & educational materials.
facebook.com/SCDepartmentofConsumerAffairs



Check out our
YouTube channel.
youtube.com/scdcatv



Find the latest scam
alerts and news here.
twitter.com/scdca

South Carolina Department of Consumer Affairs
2221 Devine St. STE 200 • PO Box 5757 • Columbia, SC 29250
800-922-1594 • www.consumer.sc.gov