



# NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS  
*Carri Grube Lybarker, Administrator*

**FOR IMMEDIATE RELEASE**

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Contact: Juliana Harris, (803) 734-4296

## **Proactive Steps to Take in Wake of Massive Equifax Security Breach**

**COLUMBIA, S.C.** – The South Carolina Department of Consumer Affairs (SCDCA) is encouraging consumers to demonstrate extreme vigilance regarding their personal identifying information in the wake of Equifax breach affecting half the U.S. population.

Due to the scope and nature of the information compromised through this breach, SCDCA urges consumers to take an active role in monitoring their financial accounts and benefits statements for signs of identity theft.

- **Consider a security freeze.** SC residents can place the security freeze for free. The freeze prevents anyone from accessing your credit report without your express permission. Contact each CRA to place the freeze, remembering to keep track of the unique PIN they issue. You will need the PIN to lift the freeze.
- **Know the terms of credit monitoring offered.** Many breaches result in the offer of free credit report monitoring services. Read the fine print carefully and know what you are signing up for—or what you may be signing away. Weigh the costs and benefits of providing your sensitive data for this service.
- **Update your current passwords and security questions.** Scammers could use your information to gain access to established accounts, i.e. calling your bank and providing specific information that only you should have, in order to reroute deposits, or clean out accounts, etc.
- **Monitor your personal statements.** Keep a close eye on financial and benefits statements, ensuring they arrive on time and have no errors. Contact the organization immediately if you notice anything out of the ordinary. Closely monitor any online retail accounts where you have payment information stored.
- **Free credit reports.** Consumers are entitled to one free credit report from each credit reporting agency (CRA) annually. Check your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 877-322-8228.
- **Contact your financial institutions.** Research additional security alerts you can opt in to through your bank or financial institution to lessen the burden of monitoring your financial accounts. [These FREE alerts could save you lots of time.](#)

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- **Contact SCDCA’s Identity Theft Unit.** The Unit is dedicated to offering consumers tailored guidance on identity theft issues. Fill out an identity theft intake form or access SCDCA’s Identity Theft Guide [by visiting the Unit’s webpage.](#)

Scam artists follow the headlines. Imposter scammers could have more information about you than ever, making their phone calls, emails and other communications seem even more convincing. When fielding unsolicited communications of any type, [know the red flags of a scam.](#)

### **About SCDCA**

The South Carolina Department of Consumer Affairs 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, (800) 922-1594.

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