

EXERCISE YOUR RIGHTS!

SCDCA encourages consumers to exercise their rights. Both state and federal laws provide consumers with FREE tools that help stop unwanted telemarketing calls, minimize the risk of identity theft and MORE!

Here are 10 freebies you can use to be a savvy consumer.



SOUTH CAROLINA DEPARTMENT OF
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10 FREEBIES

**Every Consumer
Should Know About**



10 File a Complaint with SCDCA

SCDCA mediates complaints consumers file against a business. From 2005-2010, SCDCA's Complaint Division processed over 30,000 written consumer complaints resulting in consumer refunds, adjustments and credits exceeding \$6.1 million. To file a complaint, visit www.sconsumer.gov or call **800-922-1594**.

9 Get a Copy of your Credit Report

You are entitled to a free credit report from each one of the three major credit reporting agencies every 12 months. You can obtain your report by visiting www.annualcreditreport.com or calling **877-322-8228**. Beware of imposter websites. It's important to check your report regularly to make sure items are being reported correctly and for signs of identity theft.

8 Sign Up for the Do Not Call List

You can limit the telemarketing calls you receive by registering both your landline and cell phone numbers. Visit www.donotcall.gov or call **1-888-382-1222 (TTY: 1-866-290-4236)**. Once you register, telemarketers covered by the National Do Not Call Registry have up to 31 days to stop calling you. Some businesses such as, political organizations, charities and telephone surveyors may still be able to contact you.



7 - Place, 6 - Thaw, or 5 - Remove a Credit Report Security Freeze

A security freeze prevents someone from getting access to your credit report without your permission. It is a great tool to prevent identity theft and minimize any damage. To place the freeze, you must contact each one of the major credit reporting agencies: **Equifax (800-685-1111)**, **Experian (888-397-3742)** and **TransUnion (888-909-8872)**. You can temporarily remove or "thaw" the freeze either for a specified time or creditor. The thaw must occur within 15 minutes of your request. You can also permanently remove the freeze.



4 Repair your Credit

You have the right to have incomplete or inaccurate information removed from your credit report. Follow these steps to correct your report:

- * Start by getting your 3 free credit reports and reviewing them (see #9).
- * If you find an item that needs correction, write a letter to the credit reporting agency detailing the problem. Ask that it be corrected and send any papers you have that support your position.
- * Make copies of the letter and supporting papers before mailing it certified mail "return receipt requested".
- * Copy the creditor on this letter. A "flag" will be placed on the report showing you are disputing it.

The credit reporting agency and creditor must investigate the dispute. When the investigation is complete, the credit reporting company must give you the results in writing. If an investigation doesn't resolve your issue, you can ask that a statement of the dispute be included on your reports.

3 Opt-Out of Prescreened Offers

Prescreened offers - sometimes called "preapproved" offers - are solicitations from creditors or insurance companies offering you their services. To opt-out for five years call toll-free **1-888-5-OPT-OUT (1-888-567-8688)** or visit www.optoutprescreen.com. To permanently opt-out you must mail in the Permanent Opt-Out Election Form. The form is available via the website or can be requested over the phone.

2 Dispute a Debt

If you are contacted by a third party debt collector and you believe you don't owe any or all of the money, you can dispute the debt. A debt collector must send you written details of the debt within five days after they first contact you. You can send a letter to the collector disputing the debt within 30 days after receiving the notice. Once received, the debt collector must stop collection attempts until they send you verification of the debt.

1 Get Educated

Education is central to SCDCA's mission. The agency helps inform people of their rights and responsibilities so they can make informed decisions in the marketplace. *Consumers can access the following at our website (www.sconsumer.gov):*



- * Educational Brochures
- * Past & current editions of our Consumer Alert.
- * YouTube @ youtube.com/SCDCATV
- * Twitter @ twitter.com/SCDCA
- * Facebook @ facebook.com/scdca