

# NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

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## FOR IMMEDIATE RELEASE

March 4, 2015 | Release #15-006

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### *New Tool Available to Deter Child ID Theft*

**Columbia, SC...**The South Carolina Department of Consumer Affairs (SCDCA) encourages consumers to take advantage of a new identity theft protection for minors under the age of 16 and incapacitated adults.

Effective January 1, 2015, an amendment to the SC Consumer Protection Code allows parents, guardians, and representatives to create and freeze a protected consumer's credit file for FREE. This line of defense is for protected consumers who do not currently have a credit report. Upon receiving a request on behalf of a protected consumer, the credit reporting agency (CRA) will create a credit file in that consumer's name and freeze it. Consumers must contact **each** CRA to place this freeze.

Experian does have an online tool for placing the protected consumer freeze. Visit <https://www.experian.com/freeze/center.html>, click ***Add a Security Freeze***, then choose ***Place a Security Freeze on a Minor's Credit File***. To place the freeze with the remaining two CRAs (Equifax and TransUnion), or if a consumer doesn't have access to the internet, follow the mailing instructions on SCDCA's "Taking Advantage of the Protected Consumer Freeze."

After receiving the request, the credit reporting agencies have 15 days to place the freeze. Similar to a security freeze for adults, when the protected consumer freeze is in place, products or services where a credit report is required cannot be issued in that person's name. For more information on this update, guidance on how to place the protected consumer freeze, or information on placing a security freeze on an adult's credit report, contact SCDCA toll free by calling 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 [www.consumer.sc.gov](http://www.consumer.sc.gov) or call toll-free, 1.800.922.1594.

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