



# NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS  
Carri Grube Lybarker, Administrator



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SCDCA Media Contact: Juliana Harris, 803.734.4296  
Email: [JHarris@scconsumer.gov](mailto:JHarris@scconsumer.gov)

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1.800.922.1594 (toll free in SC)

## FOR IMMEDIATE RELEASE

### *Identity Theft Protection Options*

*Columbia, SC...* The Department of Consumer Affairs wants to make sure consumers are aware of the options available as Protect My ID subscriptions begin to expire. Keep in mind, consumers can take advantage of any of these options, *even if they did not sign up for Experian's Protect My ID*. Among the options available are:

- (1) another year of identity theft protection offered for FREE through the state; **or**
- (2) a tax deduction to offset the cost a consumer might incur when purchasing their own protection service, **and**
- (3) a fraud alert and/or security freeze.

### *FREE Identity Theft Protection Services*

Though Protect My ID is currently attempting to solicit contract renewals from SC consumers, it is important to note that the state will provide an additional year of FREE identity theft protection services to affected consumers. *This new service will be more comprehensive than Protect My ID*, and extends monitoring beyond a consumer's credit report. More information on this option will be available in the coming weeks.

### *Tax Deduction*

If the new, FREE protection service offered by the state does not appeal to consumers, they can purchase an alternative identity theft protection service. These consumers will be eligible for a tax deduction in the amount of the service's **actual cost** up to \$300 for individuals and up to \$1000 for those who file jointly or claim dependents. When exercising this option, consumers should carefully research the protection service to ensure they are trustworthy, reliable and legitimate and the services fit their needs.

### *Fraud Alerts and Security Freezes*

Additionally, there are tools available through state and federal laws that also provide consumers with FREE protections:

-more-

1.) **Place an initial fraud alert.** It is FREE and stays in place for 90 days, alerting creditors to take steps to verify the applicant's identity. **Consumers only have to call one** of the Credit Reporting Agencies (CRA) and that agency will notify the other two. Once the alert is in place, the consumer will receive notice of their right to request free credit reports. Remember, consumers are also entitled to one free credit report from each CRA, annually. (877-322-8228/ [www.annualcreditreport.com](http://www.annualcreditreport.com))

2.) **Consider a security freeze.** It is FREE and stops potential creditors and other third parties from accessing a consumer's credit report without their express consent. Consumers **must call each of the CRAs** to do this. Once the freeze is in place, consumers will receive PIN numbers that can be used to thaw or lift the freeze. PINs should be stored in a secure place. The freeze can be placed online at the addresses below or by calling the numbers listed in item 3:

<https://www.freeze.equifax.com> ♦ [www.experian.com/freeze](http://www.experian.com/freeze)  
<http://freeze.transunion.com>

3.) The phone numbers are the same to place a fraud alert and to place a security freeze:

**Equifax: 800-685-1111 ♦ TransUnion: 800-680-7289**

**Experian: 888-397-3742**

For more information on protecting against ID Theft, including information on placing a security freeze, visit our "[Identity Theft Resources](http://www.consumer.sc.gov)" webpage at [www.consumer.sc.gov](http://www.consumer.sc.gov).

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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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