



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
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SCDCA Offers Consumer Assistance in Response to Equifax Breach

COLUMBIA, S.C. – The South Carolina Department of Consumer Affairs (SCDCA) is arming consumers with the knowledge they need in the wake of the Equifax Security Breach. SCDCA encourages the 2.3 million South Carolinians affected to guard against identity theft and:

- **Know the tools.** SCDCA has a [short guide](#) dedicated to helping consumers whose information was exposed. From security freezes to nontraditional monitoring tools to the signs of id theft, the guide will help get consumers on the right track. Access it on the Identity Theft Unit’s webpage.
- **Call SCDCA’s ID Theft Unit.** Every case of identity theft is different. Consumers with questions about how to prevent or address identity theft are encouraged to contact the Unit for specific guidance.
- **Avoid misconceptions and misinformation.** Identity theft laws vary by state, so many SC consumers are often unintentionally given misinformation by the credit reporting agencies and national outlets. The best source for SC specific identity theft information is SCDCA’s Identity Theft Unit. Some common misconceptions are:
 - **A security freeze costs money.** It is free to place, temporarily or permanently lift a freeze for SC residents. If a SC consumer is charged, they should file a complaint with SCDCA.
 - **Looking at my credit report hurts my score.** Consumers are entitled under federal law to a free credit report each year. It does not affect your credit score.
 - **The fraud alert is the same as the freeze.** The fraud alert only lasts 90 days and does not completely bar access from the credit report like the freeze does. The fraud alert also entitles consumers to an additional free credit report; the freeze does not.
 - **My information was exposed, I must be an identity theft victim.** Whether your information was lost, stolen or exposed, it doesn’t make you an identity theft victim. A criminal has to use your information for you to be a victim of identity theft. This difference is important, impacting the roadmap you take to address your situation.

To view the newly released short guide on avoiding identity theft, and other helpful resources, visit www.consumer.sc.gov or contact SCDCA’s Identity Theft Unit 844-TELL DCA (835-5322).

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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 or call toll-free, (800) 922-1594.

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