



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

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How to Take Advantage of the Equifax Data Breach Settlement

COLUMBIA, S.C. – The South Carolina Department of Consumer Affairs (SCDCA) wants to make consumers aware of the recent Equifax data breach settlement. Benefits from the settlement include free credit monitoring services, payment for time spent remedying identity theft and identity restoration services. All the benefits are offered for free, costing Equifax over \$575 million.

SCDCA recommends consumers consider the following tips before filing a claim to get the most out of the settlement benefits:

- **Visit the [FTC's settlement website](#).** Consumers can find out if they were affected, answers to frequently asked questions and how to file a claim.
- **Consider when to file a claim.** Different benefits are available depending on if your information has been used. Once you submit a claim online, you cannot edit it through the portal. You may have to take extra steps if you find out you are an identity theft victim *after* you file a claim. But, make sure to submit prior to the January 22, 2020 deadline.
- **There is something for everyone.** All consumers can take advantage of this settlement, even if your information was *not* included in the breach. Equifax has agreed to provide all consumers six free credit reports a year for seven years. You don't even need to file a claim to get the extra credit reports.
- **Be patient, the benefits will come.** Services won't roll out until after January 22, 2020, so sign up for [email updates](#) for the latest on the settlement. Keep monitoring your accounts including financial, medical and government benefit statements for suspicious activity and report it as soon as possible.

Consumers who believe they are the victim of a security breach, scam or identity theft are encouraged to seek guidance from SCDCA's Identity Theft Unit. Call (844) TELL DCA (835-5322) or fill out an ID Theft Intake form by visiting www.consumer.sc.gov and clicking on Report Identity Theft.

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, 1 (800) 922-1594.

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