

CONSUMER ALERT

A Publication from the South Carolina Department of Consumer Affairs

GUARDING AGAINST CHILD ID THEFT

How many times have you been asked to provide your child's personal information? Think twice. You don't want their information to end up in the wrong hands!

Identity Theft is one of the nation's fastest growing white collar crimes. Since 2008, the South Carolina Department of Consumer Affairs (SCDCA) has received breach notices affecting 7.3 million social security numbers and other personal data linked to South Carolinians. Even children's information is included in some breaches, and for a thief, it's a gold mine. Criminals may get away with using a child's identity for years before the crime is discovered, racking up huge debts in the unsuspecting child's name.

"Collection calls and preapproved offers of credit are the most common ways parents discover their child's identity has been stolen," said Juliana Harris, Communications Coordinator of SCDCA, "don't dismiss these red flags as mistakes on the part of the company."



Taking steps to prevent identity theft is just as important as spotting the warning signs. Here are some ways you can reduce the risk of child identity theft:

1. If your child's information is requested, don't be afraid to ask why, how it will be secured, and how they will dispose of it.
2. Never carry items like a birth certificate or social security card with you—store them in a safe place.
3. Talk about safety tips with your child, including what not to share online.
4. Going online? Make sure you use updated anti-virus software and a secure connection.

If you think your child might be a victim or for more prevention tips, contact the SCDCA Identity Theft Unit at 800-922-1594 or visit our "Identity Theft Resources" webpage at www.consumer.sc.gov.

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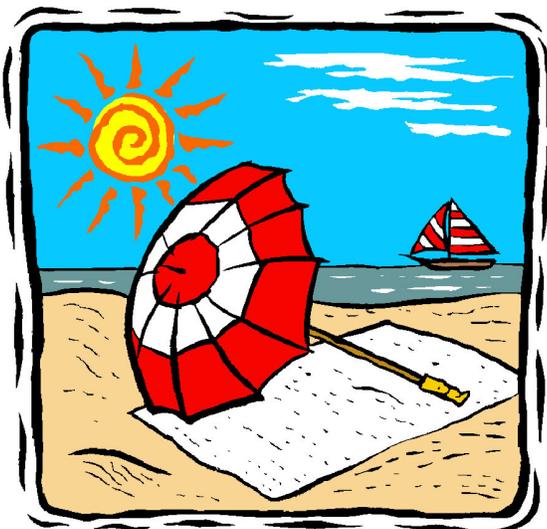
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VACATION PLANNING: AVOIDING THE SCAMS

Chilling winter temperatures have consumers longing for fun in the sun. But beware—scammers are looking forward to the warmer months, too!



Online classified sites like Craigslist.com are a breeding ground for vacation rental scams. Consumers search online for affordable, beautiful vacation rentals. In turn, thieves post listings with attractive pictures, detailed descriptions, and ultra low price tags. After contact has been made, clueless buyers are asked to pay in advance via wire transfer. Victims then arrive at the property to discover that it is either already rented, the description is misrepresented, or simply doesn't exist.

Don't be duped! Stay ahead of the crooks by using these simple tips:

- **Investigate.** Research the owner by looking up the property on the register of deeds website.
- **Speak with the owner.** Give them a call. Be wary if they refuse to speak to you.
- **Ask for references.** Request a list of previous tenants and inquire about their experiences.
- **Pay with credit card.** Wire and bank account transfers place money instantly in a person's hands and are difficult to recover.
- **Background the property.** Check online for duplicate listings of the property and reviews about it and/or the owner.
- **Get everything in writing.** Do not rely on verbal commitments.

PALMETTO AFFORDABLE HOUSING FORUM

SCDCA partnered with the South Carolina State Housing Finance and Development Authority, the Affordable Housing Coalition of South Carolina, U.S. Department of Housing and Urban Development and USDA-Rural Development, to host the 2014 Palmetto Affordable Housing Forum. This year's Forum was held April 22-23 at the Columbia Metropolitan Convention Center.

SCDCA offered four sessions on a variety of topics. Identity Theft and Homeownership, Housing Scams, Mortgage Law, and Writing for Your Audience were among the sessions offered this year. The Forum is always an excellent opportunity to network and collaborate with a wide-range of industry professionals to share ideas and build relationships that will improve and create housing choices for all South Carolinians.

CPSC RECALL ROUNDUP

Rollerblade® Tempest Inline Skates

The mounting holes in the boot and frame can be misaligned causing the boot to separate from the frame and posing a fall hazard.



U.S. Polo Assn. girl's jackets

The jackets have a band of material at the neck that can pose a strangulation hazard to young children.



Genie Garage door openers

The control board can overheat, posing a fire hazard.



Fitbit Force Activity Tracker

Users can develop allergic reactions to the stainless steel casing, materials used in the strap, or adhesives used to assemble the product.

For a complete listing of recalled products, visit the U.S. Consumer Product Safety Commission at www.cpsc.gov. If you purchased a recalled product, the retailer should have information for you. If you find a recalled item on the shelf or have questions about recalled products, contact the CPSC at 800.638.2772

SCDCA'S NEW ONLINE COMPLAINT SYSTEM

In January of 2014, SCDCA launched a new online complaint system that allows consumers to file and monitor their complaints completely online. After creating a Complaint System account, consumers can submit, and businesses can respond to complaints electronically. The Consumer Complaint System also functions as a public information tool, allowing consumers, media and other interested parties to search complaints on businesses of interest. "This cutting-edge Complaint System is just another example of the agency's efforts in leveraging resources to increase efficiency and productivity," said Carri Grube Lybarker, SCDCA Administrator.

BENEFITS OF THE NEW SYSTEM

- Faster turn around
- 24/7 access to your complaint
- Ability to contact your analyst via the online portal
- Research complaints using Public Information Tool
- Decreased agency costs

To file a complaint visit www.consumer.sc.gov and click **FILE A COMPLAINT** in the Quick Links section.



QUICK LINKS ▶

HOME

CONTACT US

FILE A COMPLAINT

SCDCA's New Identity Theft Unit

Since the Identity Theft Unit was launched in October of 2013, staff has received over 2,200 calls in reference to identity theft, scams, and the State funded identity theft protections services offered.

In October of 2013, the South Carolina Department of Consumer Affairs (SCDCA) launched its new Identity Theft Unit (The Unit). At the time of the Unit's launch SCDCA's Administrator Carri Grube Lybarker had this to say, "Over the past five years, SCDCA has been notified of 118 security breaches affecting more than 6.8 million South Carolina consumers; the Unit is a necessity in this day and age." The Unit will accomplish its mission through education, guidance and enforcement:

Education. SCDCA's Identity Theft Unit will provide education and outreach to South Carolina consumers across the state to increase public awareness and knowledge about identity theft, the steps consumers can take to protect themselves, and what consumers should do in the event their identity is stolen. The Unit will also answer scam calls, maintaining a database of those calls to help keep consumers informed on what types of scams are most prevalent.

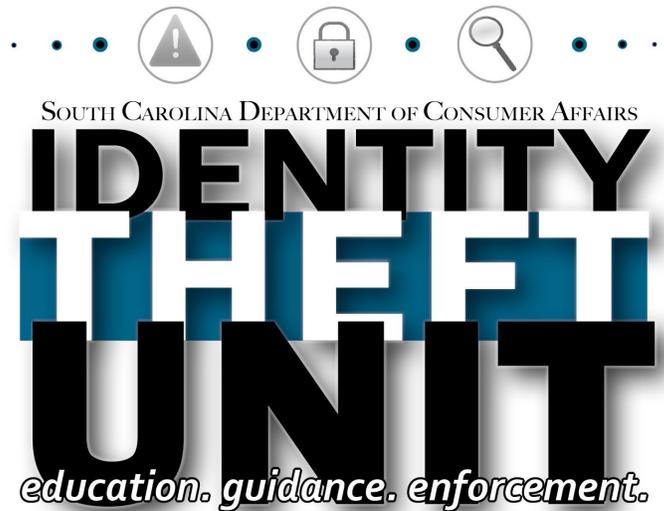
Guidance. For consumers who are identity theft victims, the Unit will provide ongoing guidance throughout the process of resolving their particular identity theft situation and mitigating the negative effects.

Enforcement. The Unit will handle administration and enforcement of the state's Financial Identity Fraud and Identity Theft Protection Act as well as other identity theft related consumer protection laws. Among other duties, the Unit will receive security breach notices and ensure reporting and notification requirements are met.

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“SCDCA is excited to be able to serve as an identity theft resource for all South Carolinians,” said Marti Phillips, Director of the Identity Theft Unit. “We look forward to empowering SC consumers with the knowledge necessary to prevent an identity theft event or recover from one.”

Consumers who have identity theft questions or think they may be identity theft victims can contact the Unit Monday – Friday 8:30AM – 5:00PM at 1-800-922-1594 or visit www.consumer.sc.gov and click on “Identity Theft Resources.”



Your Information Destination!



Check out our YouTube channel.
youtube.com/scdeatv



Look here for updates & educational materials.
facebook.com/scdca



Find the latest scam alerts and news here.
twitter.com/scdca

don't forget about the website: www.consumer.sc.gov

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interests of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. The Department strives to be a CREDIT to our State: Competence Resepect Equality Dedication Intergrity Timeliness. For more information on SCDCA, visit www.consumer.sc.gov.

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