

Identity Theft

Identity theft is becoming more and more commonplace.

- In 2005, the Federal Trade Commission reported that more than 349,000 people contacted them regarding identity theft.
- 73 percent of those people reported complaints about identity theft and 27 percent were seeking information regarding identity theft.
- 59 percent of the victims discovered fraud within six months of the first identity fraud use.

How Thieves Obtain Your Identity Information

- Stealing information from businesses or other entities, computer hacking and bribing employees who have access to your records.
- Stealing your mail, such as your credit card or bank statements.
- Going “dumpster diving,” which is rummaging through your trash for documents that contain your personal information.
- Stealing your wallet or purse.
- Submitting a change of address form that diverts your mail to another address.
- Stealing personal information they find in your home.
- Stealing information from you by contacting you by telephone or email and posing as a creditor or valid business representative.

If You Think You Are a Victim

Place a Fraud Alert

Contact one of the three consumer reporting companies to place an alert on your credit report:

- Equifax, 1-800-525-6285; www.equifax.com
- Experian, 1-888-397-3742; www.experian.com
- TransUnion, 1-800-680-7289; www.transunion.com

File a Complaint

You can file it with the Federal Trade Commission (FTC) one of three ways:

- Go to www.consumer.gov/idtheft
- Call the FTC's Identity Theft Hotline, 1-877-ID-THEFT
- Write to:
Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

You should also complete the ID Theft Affidavit offered by the FTC.

Close Accounts

Close any bank or credit card accounts you believe have been tampered with or opened without your knowledge. The ID Theft Affidavit from the FTC will help you in disputing unauthorized accounts and is accepted by consumer reporting companies and many creditors.

File a Report

File a police report with your local law enforcement or at the police department where the identity theft occurred. Make sure you get a copy of the police report or remember the report number. Some creditors may ask you to submit this information as proof that you are the victim of a crime.

Source: Federal Trade Commission



S.C. Department of Motor Vehicles
10311 Wilson Boulevard
Post Office Box 1498
Blythewood, South Carolina 29016

Contact Us:

SCDMV 24-Hour Information Line
1-800-442-1DMV
or
SCDMV Call Center
(803) 896-5000

Visit the SCDMV Web site
www.scdmvonline.com

Email:
helponline@scdmv.net

Dealing with Identity Theft



VICTIM INFORMATION

First Name: _____ M.I.: _____ Last Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Date of Birth: _____ Social Security No.: _____

SC ID or DL#: _____ Phone: (work) _____ (home) _____

Cell Phone: _____ Email Address: _____

Type of Complaint:

- Driver License or ID card obtained by false pretenses
- Tickets on driving record not received by victim
- Suspension action as a result of fraudulent use of driver license information
- Other _____

Detailed description of complaint:

Signature: _____ Date: _____

What SCDMV Can Do for You

The South Carolina Department of Motor Vehicles (SCDMV) can assist you if your driver's license or identification card has been affected by ID theft. If you believe your credential has been compromised, you should check your driving record.

You may check your driver license points and status online at no charge or you may obtain a certified copy of your driving record by contacting SCDMV in one of the following ways:

- Visiting our web site at www.scdmvonline.com
- Visiting your local SCDMV field office
- Completing SCDMV Form MV-70 and requesting the information by mail

The fee is \$6.00 for a certified copy of a driving record.

Problems You Should Look For

If you obtain a copy of your driving record to check for signs of ID theft, look for the following:

- Is the issue date on the record the same as the issue date on your driver's license or identification card?
- Have there been any address changes that you did not request?
- Is your date of birth correct?
- Are there any traffic violations or accidents listed on the record that you do not recall?
- Has your driver's license been suspended without your knowledge?

If You Find Discrepancies

If you find fraudulent information on your driving record, you should contact SCDMV Office of Integrity and Accountability for assistance:

- Complete the Victim Information form included in this brochure and mail it to:
 S.C. Department of Motor Vehicles
 Office of Integrity and Accountability
 P.O. Box 1498
 Blythewood, South Carolina 29016-0022
- Call the Office of Integrity and Accountability at 1-866-200-6109
- Email SCDMV at fraud@scdmv.net

Protect Yourself

- Check your credit report and pay attention to unusual occurrences such as bills arriving late through the mail or purchases you can't recall on your credit card statement.
- Shred financial documents and any documents that have your personal information.
- Don't carry your Social Security card in your wallet or write it on a check. Provide it only when necessary and only when you are sure who you are dealing with.
- Don't provide your personal information over the phone, through the mail or over the Internet unless you know who you are dealing with.
- Don't use passwords that are obvious such as your date of birth, mother's maiden name or the last four digits of your Social Security number.
- Keep your personal information secure in your home.