

## I Think My Child's Identity Was Stolen? What Now?

Identity theft occurs when someone uses your name or personal information to open an unauthorized new account, make unauthorized charges, secure services or benefits, or borrow money. If you have reason to believe that your child's identity has been compromised, there are 3 steps to follow:

**Step 1: Immediately file an Identity Theft Complaint** with the federal government at [www.identitytheft.gov](http://www.identitytheft.gov) and report the details to the 3 credit agencies:

- TransUnion 1-800-680-7289
- Equifax 1-888-202-4025
- Experian 1-800-493-1058

**Step 2: Check whether a credit report is available** for your child, and work with each credit agency to make sure you uncover all credit issues resulting from the theft.

**Step 3: Place a free security freeze** with each credit agency on your child's credit record to prevent further damage.

### How do I contact the three credit bureaus?

#### TransUnion

Parent or guardian drafts a letter requesting a "protected consumer freeze" to:

**TransUnion Protected  
Consumer Freeze**  
P.O. Box 380  
Woodlyn, PA 19094

#### Equifax

Parent or guardian submits a "minor freeze request" with a cover letter. Fax to: 678-795-7092 and/or Mail to:

**Equifax Security Freeze**  
P.O. Box 105139  
Atlanta, GA 30348

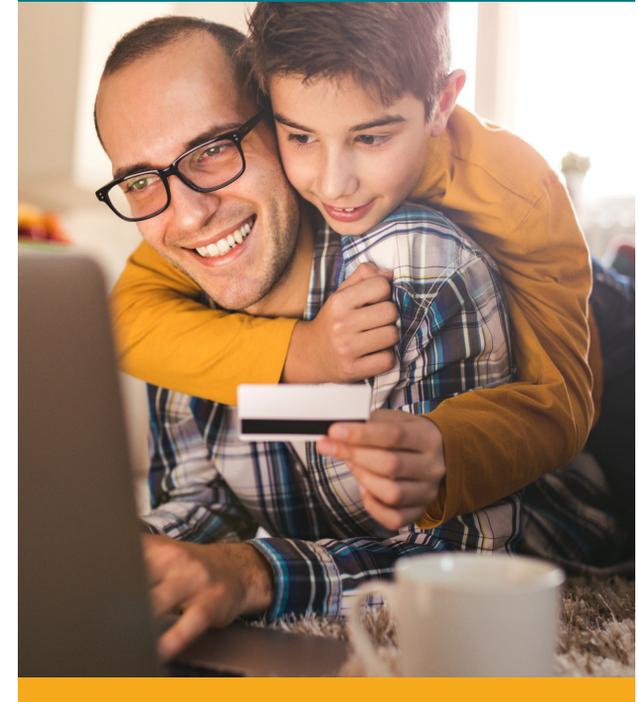
Allow 10 days to process. You may contact 888-202-4025 after that lapse in time to confirm the freeze has been placed.

#### Experian

Submit a "protected consumer freeze form" and a cover letter to:

**Experian  
Security Freeze**  
P.O. Box 9554  
Allen, TX 75013  
Or overnight to:  
**Experian  
Security Freeze**  
701 Experian Parkway  
Allen, TX 75013

# Protect Your Child's Identity



**Division of  
Consumer Protection**

*Advocating for and Empowering NY Consumers*

A Division of the New York Department of State

**1-800-697-1220**

[www.dos.ny.gov/consumerprotection](http://www.dos.ny.gov/consumerprotection)

Andrew M. Cuomo  
Governor

Rossana Rosado  
Secretary of State

# Protect Your Child's Identity

Children's identities are especially attractive to thieves because their identity theft can remain undetected for years.

## Warning Signs

- Phone calls or suspicious mail addressed to the child
- Existing credit report or fraudulent account in the child's name
- Strange notices or requests from the government, such as:
  - Income taxes
  - Employment confirmation
  - Rejection of benefits

## Prevention Steps

- Only provide a child's social security number when absolutely necessary.
- Shred papers with personal information before discarding.
- Keep birth certificates, social security cards and other sensitive personal information securely locked away.

*Why do you need my child's Social Security number?*

## Credit Agencies' Security Freeze Process

Submit the required documents and cover letter with the following information	TransUnion	Equifax	Experian
Name of child	X	X	X
Child's date of birth	X	X	X
Name of requestor	X	X	X
Relationship to the child	X	X	X
Last 4 digits of Social Security Number of child	X		X
Full Social Security Number of child		X	
Address of child	X	X	X
Signature of requestor	X	X	X
Copies of documents to include	TransUnion	Equifax	Experian
Child's social security card	X	X	X
Requestor's social security card	X	X	X
Child's birth certificate or Proof of Authority (i.e., Court Order, Power of Attorney, or written notarized statement that expressly describes authority to act on behalf of the child)	X	X	X
Requestor's federal/state government issued identification	X	X	X
Requestor's utility bill, insurance or bank statement			X

- Review family website uses and monitor submission of any personal identifying information.
- Place a free security freeze on the child's account. A security freeze prevents anyone from opening a credit account in the child's

name and stops the credit reporting agencies from releasing the child's credit report to third parties.



If you need additional guidance or assistance, contact New York's Division of Consumer Protection, Consumer Assistance Unit at 1-800-697-1220 or [www.dos.ny.gov/consumerprotection/](http://www.dos.ny.gov/consumerprotection/).

A product of New York's Division of Consumer Protection's Identity Theft and Mitigation Program

Visit the Division of Consumer Protection on social media for the latest scam and recall alerts:



<https://www.facebook.com/nysconsumer>



<https://twitter.com/NYSConsumer>