

Safeguarding Your Child's Identity

A Tool to Aid Parents & Caregivers



**How do I prevent
this from happening?**

**What are the
warning signs?**



**Division of
Consumer Protection**

Advocating For and Empowering NY Consumers

A Division of the New York Department of State

Why Are Children Targeted?

Anyone can fall prey to identity theft, even children. Child identity theft occurs when a minor's personal information is used to create a false identity, which usually includes the commission of fraud. The false identity is then used to obtain credit cards, open new utility accounts or make large purchases, such as a car or home, in the name of the child victim.

Children's identities are especially attractive to thieves because often the theft of the child's identity remains undetected for years. For many child victims, the realization that their identities have been stolen does not occur until the first time they attempt to open a bank account, apply for a job, seek credit or rent an apartment.

This booklet serves as a tool to aid parents and guardians in preventing child identity theft, identifying signs that a child may be a victim, and responding and mitigating any damage inflicted upon a child victim's identity.

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

Prevention Steps

Exercise caution when asked to provide your child's personal identifying information. Protect personal information by:

- Keeping birth certificates, social security cards and other sensitive personal information securely locked away.

- Only providing social security numbers (SSN) when absolutely necessary.
- Shredding papers with personal information before discarding.
- Talking to your child about the importance of Internet safety and securing their personal information.
- Reviewing all websites your family uses and monitoring the submission of any personal identifying information.

New Yorkers may obtain a free credit report from each of the three national credit reporting agencies – Experian, TransUnion and Equifax – once every 12 months. Visit www.annualcreditreport.com or call 1-877-322-8228 to request this free report. Carefully check your credit report for accuracy. Ask the credit reporting agency to document and review any incomplete or incorrect information.

Consumers should obtain one free credit report every four months, alternating the three free available credit reports equally throughout the year. This method is a cost effective way to detect changes, enabling you to identify and resolve problems sooner than if all three credit reports were obtained annually at the same time.

How to Freeze Your Child's Credit

New York State law affords parents and guardians of children under the age of 16 the opportunity to place a security freeze on their minor child's credit record. The placement of a freeze prevents the credit reporting agency from releasing the child's credit report to third parties. The freeze also prevents anyone from opening a credit account in the child's name. A parent or guardian interested in placing a freeze on their child's record must contact each credit reporting agency to effectuate a "protected consumer" freeze with that credit reporting agency. Each credit reporting agency has a different criteria to effectuate a "protected consumer" freeze.

To assist you, the Division of Consumer Protection has outlined the following steps currently necessary with each credit reporting agency:

Credit Agencies' Credit Freeze Process

TransUnion

Draft a letter to TransUnion requesting a "protected consumer freeze."

Letter needs to include:

- Name of the person requesting and relationship to the child
- Last four digits of SSN of child
- Address of the child
- Signature of requestor

Include the following documents with the letter:

- Copy of the child's social security card
- Copy of requestor's social security card
- Copy of the child's birth certificate
- Proof of name and address of person requesting (i.e., a federal/state government issued identification card, utility bill or insurance statement) showing both name and address
- Proof of Authority of person requesting (Court Order, Power of Attorney, or a written notarized statement that expressly describes the authority to act on behalf of the Protected Consumer)

New York residents are required to pay \$15 for each protected consumer freeze request.

- Enclose the \$15 fee in the form of a check or money order made payable to TransUnion.

Send request letter, supporting documents, and payment to:

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

Equifax

Draft a letter to Equifax requesting a "minor child security freeze."

Letter needs to include:

- Name of the person requesting and relationship to the child
- Last four digits of SSN of child
- Address of the child
- Signature of requestor

Include the following documents with the letter:

- Certified or official copy of minor child's birth certificate
- Copy of minor child's social security card
- Completed Social Security Administration Form SSA-89 found at <http://www.socialsecurity.gov/forms/ssa-89.pdf>
- Copy of parent/guardian driver's license or other valid government issued identification
- Copy of any billing statement that shows parent/guardian's mailing address
- Proof of Authority of person requesting (Court Order, Power of Attorney, or a written notarized statement that expressly describes the authority to act on behalf of the Protected Consumer)

There is no cost to New York State residents.

Send request letter and supporting documents by:

Fax to: 678-795-7092 or
Mail to: Equifax
ATTN: Security Freeze—Minor Child
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

Draft a letter to Experian requesting a "protected consumer security freeze."

Letter needs to include:

- Name of the person requesting and relationship to the child
- Last four digits of SSN of child
- Address of the child
- Signature of requestor

Include the following documents with the letter:

- Copy of the child's social security card
- Copy of requestor's social security card
- Copy of the child's birth certificate
- Proof of name and address of person requesting (i.e., a federal/state government issued identification card, utility bill or insurance statement) showing both name and address
- Proof of Authority of person requesting (Court Order, Power of Attorney, or a written notarized statement that expressly describes the authority to act on behalf of the Protected Consumer)

There is \$10 cost to New York State residents.

- Sending electronically requires credit card information authorizing the charge in a paragraph within the letter
- Sending via mail requires a check or money order to be enclosed payable to Experian

Send request letter, supporting documents, and payment to:

Using the protected minor's name and identifying information, upload the freeze request to www.experian.com/consumer/upload (Place child's information in the personal information section) or
Mail to: Experian
ATTN: Protected Consumer Security Freeze
P.O. Box 9701
Allen, TX 75013

Child Identity Theft Warning Signs

- Phones calls or suspicious mail that arrives addressed to the child, such as pre-approved credit cards or debt collection material
- Existing credit report in the child's name
- Existing financial account in the child's name
- Strange notices or requests from the Internal Revenue Service (IRS), such as:
 - Notices indicating your child has failed to pay income taxes when no income was earned
 - Requests confirming your child's employment when your child is unemployed
 - Notices indicating your child's information is listed on a tax return other than your own

STOP & ASK

**How will my child's
Social Security number
be stored?**

Internet Safety

Use the following steps to safeguard your child from identity theft online:

- Protect electronic files containing personal information with passwords and delete files when no longer needed.
- Remove all previously-stored personal and financial information from any electronic devices that are being sold, recycled or disposed.
- Before you allow your children to use the Internet, teach them about what information is private and should not be shared online.
- Set social media website privacy settings to the most secure level to protect your children.
- Use passwords that are at least eight characters long and contain a combination of letters, numbers and symbols. Change passwords frequently and never share them.
- When using a shared computer, log off websites and terminal after each use. Update computer anti-virus software and ensure firewall protection is turned on.
- Never send personal information through unsecured wireless connections in public places.
- Check the level of security for each website used by looking for the padlock icon on the right side of the address bar and a URL that begins with “https.”

Beware of Scams!

Regularly Check the Division of Consumer Protection website at <http://www.dos.ny.gov/consumerprotection>

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

- Obtain a credit report with your child's personal information by contacting the three credit agencies:
 - Equifax: 1-888-202-4025
 - Experian: 1-800-493-1058
 - Trans Union: 1-800-680-7289 or
childidtheft@transunion.com
- If any fraudulent activity is detected, immediately file an identity theft complaint with your local police precinct and report findings to the three credit agencies. The police are required to provide identity theft victims with one free copy of the incident report.
- Contact each credit reporting agency to place a freeze on your child's credit record to prevent further damage. The security freeze fee is waived for victims of identity theft. The request must be accompanied by a copy of the victim's police report.

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If you need additional guidance or assistance, contact the New York Department of State's Division of Consumer Protection, Consumer Assistance Unit at 1-800-697-1220 or www.dos.ny.gov/consumerprotection/.

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



For more information on child identity theft and mitigation, call the New York Department of State Division of Consumer Protection and visit its website for consumer-related assistance.

You can also follow the New York Department of State Division of Consumer Protection on social media for the latest scam and recall alerts:



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



<https://twitter.com/NYSConsumer>



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