

WHAT SHOULD I DO IF MY CHILD HAS BEEN A VICTIM OF IDENTITY THEFT?

If you believe that your child has been a victim of identity theft, you should immediately notify the three major credit reporting agencies first by telephone and then in writing.

When telephoning the agencies, follow the telephone prompts for fraud. The agencies will ask you for your child's name and Social Security number and other information. Your child's Social Security number could be used with another name. In the event that a file is found in your child's name or Social Security number, you will be informed that a fraud alert will be placed on his/her file. The credit reporting agencies will also send you instructions on how to get your child's credit report. You should keep a detailed log of the name, phone number, and title of each person with whom you speak and a summary of the conversation.

When you receive the written report(s) from the credit agencies confirming that your child's credit has been compromised, you should then contact the three major credit agencies and explain that the report is associated with a minor who should not have a credit history. You should seek to have the accounts, application inquiries and collection notices removed immediately from your child's credit report. It is important to inform them that your child was under the legal age of consent, and was unable to enter into the offending agreements. The credit reporting agencies should help assist you in clearing your child's credit history.

Please be sure to contact all three of the credit reporting agencies. Additionally, you should file a police report with local law enforcement concerning the identity theft and keep a record of this report.

HOW DO I CONTACT THE CREDIT BUREAUS?

All correspondence should be sent certified mail, return receipt in order to prove that the information was sent. It is recommended that you do not order a credit report for your child unless you believe that he/she has been a victim of identity theft, as ordering multiple reports can cause problems with the credit reporting agencies.

The agencies can be contacted at:

Equifax

Equifax-Minor
Child
P.O. Box 105139
Atlanta, GA 30374
1-800-525-6285

Experian

P.O. Box 9532
Allen, Texas 75013
1-888-397-3742

TransUnion

P.O. Box 6790
Fullerton, CA 92834
1-800-680-7289

childidtheft@transunion.com

In the event that you do not hear from any or all of the three credit reporting agencies within 30 days after receiving your return receipt postcard, you should file a complaint with the Federal Trade Commission -- 1-FTC-HELP (382-4357). Please keep copies of these letters for your files.

A Product of the NYS Consumer Protection Board's
Identity Theft Prevention and Mitigation Program



**NYS CONSUMER
PROTECTION BOARD**

**1-800-697-1220
www.nysconsumer.gov**

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WHAT YOU SHOULD KNOW ABOUT



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*Advocating for and
Empowering NY Consumers*

WHAT YOU SHOULD KNOW ABOUT CHILD IDENTITY THEFT

WHAT IS CHILD IDENTITY THEFT?

Child identity theft is when someone uses a minor's personal information, such as name, date of birth and Social Security number to fraudulently gain credit or other benefits. Creditors do not verify age of applicants. Thus, the discovery of this crime can go undetected for several years until a child becomes an adult and seeks credit, only to find a history of falsely obtained credit in existence.



Social Security Card
Jane Doe
111-22-3333

It is difficult to measure the exact cost and impact of child identity theft.¹ According to a Javelin Strategy & Research report, in 2007 an estimated 1.117 million families had their children's personal information exposed in a data breach.² The damage caused by child identity theft can vary from a single fraudulent bill in collections to a foreclosed mortgage.³ Although not every incident of data breach leads to identity theft, it is important to be vigilant about protecting your child from becoming a potential victim.

WHAT STEPS CAN I TAKE TO HELP PREVENT MY CHILD FROM BECOMING A VICTIM OF IDENTITY THEFT?




You should exercise extreme caution when releasing your child's Social Security number. Before you disclose it, inquire as to why a party is requesting its use, such as for a medical record, and make sure that there are no alternative identifiers that could be used.

You should also keep your child's Social Security number card in a secure and safe place; for example, a safety deposit box or locked safe. Additionally, educate your children about the dangers associated with giving out their personal information over the telephone and the Internet.

HOW WOULD I KNOW THAT MY CHILD IS A VICTIM OF IDENTITY THEFT?

Evidence of identity theft could include bills or credit cards sent to your home in your child's name and/or debt collection telephone calls received at home for your child. A pre-approved credit offer sent to your child can also be a sign of identity theft. However, this could also be as a result of a marketing offer from an affiliate of a bank where you have opened an account for your child. You can usually request that the bank exclude your child from any of its joint marketing campaigns.



You should also do a quick check on whether your child has a credit report. The credit agencies do not knowingly keep credit files on minors. Therefore, a telephone call to the automated system of the agencies to confirm your child does not have a credit file will likely mean that he/she has not been a victim. If there is no report at one credit reporting agency, it is still recommended that you contact the other two major credit agencies to confirm that no file exists for your child.

¹According to the 2007 Federal Trade Commission Consumer Fraud and Identity Theft Complaint Data Report, 5% of identity theft complaints, where age was reported, were from victims under the age of 18. However, it is important to note that it is very difficult to ascertain the exact financial cost and amount of child identity theft victims as several instances of this type of fraud are not discovered for several years, such as when the child-victim turns 18 and applies for credit.

²2008 Identity Fraud Survey Report: Identity Fraud Continues to Decline, But Criminals More Effective at using All Channels, Javelin Strategy & Research, February 2008.

³Ibid.