

# Protect Your Child's ID!

**As soon as your child receives his or her Social Security Number, they are at risk for **IDENTITY THEFT!** Here are steps you can take to protect your children's money, credit and benefits from would-be thieves.**

## **Keep Your Child's Personal Information Safe**

- Keep all personal information documents (i.e., birth certificates, Social Security cards) stored in a safe place.
- Shred documents with personal information when they are no longer needed.
- Do not share your child's personal information on the Internet.
- Limit the information your child displays on social media sites such as Facebook, Twitter, etc.
- Share your child's Social Security number only when absolutely necessary.
- When a Social Security number is requested, ask why it is needed, and how it will be protected.
- Periodically, check to see if your child has a credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com), or 877-322-8228. If a report exists, immediately obtain a copy and review it for unauthorized accounts or debts.

## **Consider Freezing Your Child's Credit**

- Creditors will not approve a credit application without reviewing the applicant's credit report. A "security freeze" prohibits others from seeing the report.
- If your child does not yet have a credit report, the credit bureau will create one in order to impose the freeze.
- To create a credit report for your child and/or place a freeze on the credit report, parent(s) and/or legal guardian(s) must contact all three of the following credit reporting agencies:

**EQUIFAX:** [www.equifax.com](http://www.equifax.com) • 800-685-1111

In writing: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348

**EXPERIAN:** [www.experian.com/consumer/help/states/md.html](http://www.experian.com/consumer/help/states/md.html) • 888-397-3742

In writing: Experian, P.O. Box 9554, Allen, TX 75013

**TRANSUNION:** [www.transunion.com/personal-credit/credit-disputes/credit-freezes.page](http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page) • 888-909-8872

In writing: TransUnion LLC, at P.O. Box 6790, Fullerton, CA 92834

## **Steps to Take If Your Child's Identity Has Been Stolen**

- Report the incident to your local police department and obtain an Identity Theft Police Report.
- Contact the creditors listed for all unauthorized accounts to advise them of your child's identity theft. Provide a copy of the police report and request that the charges be removed and the account closed. Send the request in writing by certified mail to prove you have made the request.
- Request that a "Fraud Alert" be placed on your child's credit report. Please note: only one credit bureau needs to be contacted, as that bureau is then required to contact the other two.
- The fraud alert will stay in the file for only 90 days, but you can also request an "Extended Fraud Alert" which will stay in the file for seven years. You must first get a police report to receive an extended alert.
- Freeze your child's credit (see "Consider Freezing Your Child's Credit" above).



Howard County Office of Consumer Protection

[www.howardcountymd.gov/consumer](http://www.howardcountymd.gov/consumer)

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