Department of
CITIZEN SERVICES
Aging • Children's Services • Consumer Affairs

IT'S NEVER TOO EARLY TO START PROTECTING YOUR CHILD FROM IDENTITY THEFT

Reports of child identity theft are growing rapidly. Regardless of a victim's age, crooks can use a name and a Social Security Number to steal goods and services. There are steps parents can take, however, to protect the identity of their children and guard against major problems when they are older.

Keep Your Child's Personal Information Safe

- Keep all documents that contain personal information, including birth certificates and Social Security cards, safely secured. Shred documents that contain personal information when they are no longer needed.
- Be careful sharing personal information on the internet. Use only secure websites that have a lock icon in the address bar and a URL that begins with "https."
- Keep all computer passwords private.
- Limit the information your child displays on social media sites such as Facebook.
- Only share your child's Social Security number when absolutely necessary. When the number is requested, ask why it is needed, how it will be safeguarded, and how it will be disposed of. Schools, after-school programs and youth groups should all have security measures in place.
- Ask for a copy of your school's policy on surveys that are distributed to students. The Protection of Pupil Rights Act gives you the right to see surveys and instructional materials before they are given to students.
- Periodically, check with the three national credit reporting agencies to see if your child has a credit report by contacting**: annualcreditreport.com**, or calling 877-322-8228. If a report exists, get a copy immediately.

Consider Freezing Your Child's Credit

As of January 1, 2013, Maryland law allows parents and guardians to place a "security freeze" on their child's credit files with the three credit reporting agencies. Creditors will generally refuse to open new accounts if they cannot obtain this credit information, thus stopping an identity thief's activities. If the child does not yet have a credit report, the credit reporting agency will create a report for the purpose of imposing a security freeze.

To create a credit report for your child and/or place a freeze on the credit report, parents must contact all three of the following credit reporting agencies:

- **Equifax**: Submit a freeze request online on behalf of a minor at www.equifax.com, call 1-800-685-1111, or write to Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348.

- **Experian**: Submit a freeze request online on behalf of a minor at http://www.experian.com/consumer/help/states/md.html, or write to Experian, P.O. Box 9554, Allen, TX 75013

- **TransUnion**: Submit a freeze request online on behalf of a minor at http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page, call 888-909-8872 or write to TransUnion LLC, P.O. Box 6790, Fullerton, CA 92834

What Can You Do If You Learn 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 that the account was opened by an identity thief using your child's identity. Provide a copy of the police report and request that the charges be removed and the account closed. Make the request via certified mail so that you have evidence of when you took these actions
- Immediately close any bank, utility or other accounts that were tampered with or opened fraudulently. If checks have been stolen or misused, request the bank stop payment on them.
- Request that a "Fraud Alert" be placed on your child's credit report. (The credit bureau you contact is required to contact the other two bureaus so you need to only make this request once.) While a regular fraud alert will stay in the file for only 90 days, an "Extended Fraud Alert" 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 above).

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To obtain this factsheet in an alternative format, please contact the Office of Consumer Affairs at 410-313-6420(voice/relay) or email us at consumer@howardcountymd.gov.