



## Privacy Protection Recommendations

# What to Do If Your Child's Social Security Number Has Been Compromised

### 1. Contact the three credit bureaus.

The credit reporting agencies do not knowingly maintain credit files on minor children. You can find out if your child may be a victim of identity theft by contacting the three major credit bureaus. You may do this by calling them at the toll-free numbers below.

When calling the credit bureaus, use the numbers below and follow the cues for "fraud" on the automated phone systems. Give the child's name, Social Security number, and other requested information. The phone system may provide you with a response of "no file found" or "information does not match." This is good news. If there is a file in your child's name, you will be told that a fraud alert is placed on the file. You will also be sent instructions on how to get a copy of the child's credit report from each of the credit bureaus. There will be no charge for these copies.

<b>Equifax</b>	1-800-525-6285
<b>Experian</b>	1-888-397-3742
<b>TransUnion</b>	1-800-680-7289

**Please note:** TransUnion also provides a secure online option to check to see if your child may have a credit report. Please see the TransUnion link for more information: [www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/childIDInquiry.page](http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/childIDInquiry.page).

### 2. Follow up with the credit bureaus in writing.

No matter what response you receive on the automated phone systems, follow up by writing to the credit bureaus. Ask them to confirm in writing that they have no file on your child. [Sample letters are on page two, three and four of this information sheet.]

### 3. If you receive a credit report on your child, call the credit bureau.

If any of the credit bureaus sends you a report, call the bureau *at the phone number on the report*. Explain that the report is associated with a minor who does not have a credit history. The credit bureau will help you begin the process of clearing your child's credit records.

This fact sheet is for informational purposes and should not be construed as legal advice or as policy of the State of California. If you want advice on a particular case, you should consult an attorney or other expert. The fact sheet may be copied, if (1) the meaning of the copied text is not changed or misrepresented, (2) credit is given to the California Department of Justice, and (3) all copies are distributed free of charge.

**1**

## Sample Letters to Credit Bureaus

### Sample Letter to Transunion

[Date]

TransUnion  
P.O. Box 6790  
Fullerton, CA 92834

Dear TransUnion:

I have reason to believe that my child may be a victim of identity theft. Please send me a copy of any credit file you maintain in my child's name or Social Security number. If you have no such file, please send a letter stating so.

My child's full name is:

Child's birth date is:

Child's current address is:

Child's previous addresses for the past five years are:

I also enclose the following items: A copy of my driver's license/state identification card A certified copy of my child's birth certificate A copy of my child's Social Security card.

Yours truly,

[Your name and address]

## Sample Letters to Credit Bureaus

### Sample Letter to Experian

[Date]

Experian  
P.O. Box 9532  
Allen, Texas 75013

Dear Experian:

I have reason to believe that my child may be a victim of identity theft. Please send me a copy of any credit file you maintain in my child's name or Social Security number. If you have no such file, please send a letter stating so.

My child's full name is:

Child's birth date is:

Child's current address is:

Child's previous addresses for the past five years are:

I also enclose the following items: A copy of my driver's license/state identification card Proof of my address (utility bill, credit card statement, insurance statement, etc.). A copy of my child's birth certificate. A copy of my child's Social Security card.

Yours truly,

[Your name and address]

## Sample Letters to Credit Bureaus

### Sample Letter to Equifax

[Date]

Equifax-Minor Child  
P.O. Box 105139  
Atlanta, GA 30374

Dear Equifax:

I have reason to believe that my child may be a victim of identity theft. Please send me a copy of any credit file you maintain in my child's name or Social Security number. If you have no such file, please send a letter stating so.

My child's full name is:

Child's birth date is:

Child's Social Security number is:

Child's current address is:

Child's previous addresses for the past five years are:

I also enclose the following items: A copy of my driver's license/state identification card Proof of my address (utility bill, credit card statement, insurance statement, etc.) A copy of my child's birth certificate.

Yours truly,

[Your name and address]