



IDENTITY THEFT ALERT



Children are increasingly becoming targets for identity thieves. According to the Identity Theft Assistance Center, one in 40 households in the US have a child under age 18 who has had personal information stolen by identity theft criminals. Unfortunately, these crimes don't get discovered until those children turn 18 and try to apply for a credit card or car loan.

Here are some tips to protect your child's identity:

- ✓ **Safeguard your child's Social Security Card and Birth Certificate – it's recommended that you keep such documents in a safe or locked filing cabinet.**
- ✓ **You check your credit report annually – do the same for your children! Go to www.annualcreditreport.com to view the free reports.**
- ✓ **Place credit fraud alerts on your child's credit report on all three credit reporting agencies: Equifax, Experian, and TransUnion (you can access their sites through www.annualcreditreport.com).**
- ✓ **If you have savings accounts for your children, be sure to view their monthly statements regularly and keep an eye out for any discrepancies.**
- ✓ **Teach your child to protect their identity, especially online – opt out of information sharing and avoid having the child's birth date as part of the account setup, if possible.**
- ✓ **Shred all junk mail that is addressed to your child.**



Has your child's identity already been compromised? Document any dealings with credit bureaus or creditors – names of people you talk to, dates of conversations, contact information. Be sure to file a police report with your local law enforcement agency and notify the Federal Trade Commission (www.ftc.gov).