



NEW YORK STATE SENATOR

Velmanette Montgomery

## Consumer Alert: New Yorkers Be Wary of Growing Trend of Child-Identity Theft

VELMANETTE MONTGOMERY August 20, 2013

| ISSUE: **CONSUMER PROTECTION**

The NYS Division of Consumer Protection is alerting parents, guardians and young adults about a growing trend of child-identity theft. These victims may not discover their identities have been stolen until they begin applying for loans, credit card accounts, or renting their first apartment.

Child identity theft is the assumption of an identity through the use of a minor's personal information and social security number. Once this information is attained, the thief will use it to create a false identity. Then the false identity will often be used to obtain credit cards, open new utility accounts, or make large purchases such as a car or home. Subsequently, the child victim is left with damaged credit that frequently remains undetected for years.

The Division is advising the public to remain vigilant with their personal information and to take the following precautions to make sure theirs and their children's identities are not compromised:

- Obtain a credit report with your child's personal information by contacting the three credit agencies. If any activity is detected, immediately file an identity theft complaint with your local police and report findings with the three credit agencies: • **Equifax: 1-800-525-6285** • **Experian: 1-888-397-3742** • **Trans Union: 1-800-680-7289**. The Fair Credit Reporting Act (FCRA) requires each of these nationwide credit reporting companies to provide consumers with a free copy of their credit report, at their request, once every 12 months. To order, consumers can go to <http://www.annualcreditreport.com> or call **1-877-322-8228**.
- Be aware of any suspicious mail addressed to your child. If any credit card offers or debt collection materials contain your child's name, contact each credit reporting agency

immediately as it might be a sign of identity theft.

- If your child is headed to college or moving out on his or her own, request a copy of his or her credit report in advance to verify the information is accurate.
- If a young adult in your household receives pre-approved credit offers, it is important that he or she shred any unwanted mail. Identity theft rates are highest amongst students ages 18 to 24.
- Be careful in providing children's personal identifying information for after-school activities, tutoring or sports team/ club participation. If asked for a social security number, inquire why is it needed? Isn't there another way to identify my child? How will my child's information be protected? Only reveal your child's Social Security number if you have no other option.
- Talk to your child about the importance of Internet safety, identify what information is personal to your child and work with your child to create the life-long habit of securing his or her personal information.

**For further information about child identity theft or to file a complaint, please contact the New York Department of State's Division of Consumer Protection at (518)-474-8583 or visit our website at [www.dos.ny.gov](http://www.dos.ny.gov).**