



How to “Freeze” Your Child’s Credit Files

Tips for Parents and Guardians

Fall 2017

California parents and guardians can help protect their children from the fraudulent use of their personal information. A parent or legal guardian of a child under 16 years of age may activate a “security freeze” of credit records in the child’s name. The security freeze, previously available only to California adults, is the strongest defense against certain types of identity theft.

Giving Your Child a Fraud-Free Start

Children make attractive targets for identity thieves. A child’s Social Security number is appealing because it is usually “clean” and does not show up in fraud databases. The crime is often not discovered until the child comes of age, giving thieves years of unobserved use of the stolen identities and years to mar the credit histories of unsuspecting children.

For child victims, the consequences of identity theft are devastating. When victims become young adults and seek independent lives, banks, landlords, hiring managers, and utility companies discover victims’ negative credit histories and say “no deal,” a roadblock to financial autonomy.

You can help shield your child’s credit history with a security freeze. Most businesses will not open credit accounts without first checking a consumer’s credit history. When a security freeze is in place, someone who applies to get credit using your child’s name and Social Security number will be rejected. Access to your child’s credit records will stay “frozen” until you say so, or until your child removes the freeze after reaching the age of 16.

How Can I Place a Freeze on My Child’s Credit Records?

As a parent or legal guardian of a child under the age of 16, you can place a freeze by contacting the three nationwide credit bureaus, Equifax, TransUnion, and Experian. You must provide the credit bureaus with certain information and documents. See the instructions for each credit bureau at the end of this sheet.

Credit bureaus may charge up to \$10 for placing a security freeze for a child under the age of 16. There are some exceptions, with no charge if the child is an identity theft victim or if the credit bureau has a record for the child.

How Long Does It Take for a Child’s Security Freeze to Be in Effect?

Credit bureaus must place the freeze no later than 30 days after receiving your written request. The credit bureaus will send you written confirmation of the freeze within 10 days of its placement.

How Long Does the Freeze Last?

The freeze of a child’s credit records remains in place until it is removed by the parent or guardian or by the child when he or she is 16 years old or older. Removing a freeze requires submitting

a written request to the credit bureaus, along with documentation similar to what is required for placing the freeze. Credit bureaus may charge up to \$10 for removing a security freeze. The credit bureaus must remove a freeze within 30 days after receiving a request for removal that provides the required information and fee, if applicable.

What Law Requires Security Freezes for Children Under 16?

The California law that requires credit bureaus to comply with a request for a security freeze from a parent or guardian of a child under 16 years of age is California Civil Code sections 1785.11.9, 1785.11.10, and 1785.11.11. The same provisions allow representatives of other types of “protected consumer,” including children under 16 in foster care and persons for whom a guardian or conservator has been appointed, to place a freeze.

For information on the security freeze process for California adults, see our CIS 10: *How to “Freeze” Your Credit Files*.

Instructions for Placing a Child Security Freeze with Credit Bureaus

Equifax

Write a hard-copy letter to Equifax and request a “protected consumer security freeze.”

Include in the body of the letter:

- Name of the person requesting and relationship to the child (parent or guardian)
- Complete name and address of parent or guardian
- Complete name and address of the child
- Signature of requestor

Attach with the letter:

- Certified or official copy of minor child’s birth certificate
- Copy of minor child’s Social Security card
- Copy of parent/guardian’s Social Security card or a certified or official copy of a birth certificate

- Copy of parent/guardian’s driver’s license or other valid government-issued identification OR copy of a bill (such as a utility bill) that shows parent/guardian’s name and home address

Equifax does not charge a fee for placing a freeze for a child under the age of 16.

Send letter and required documents by mail or fax:

Mail

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

Fax

678-795-7092

For more information, call the Equifax dedicated line for Security Freeze questions: (888) 298-0045.

Experian

Write a hard-copy letter to Experian and request a “protected consumer security freeze.”

Include in the body of the letter:

- Full name of the person requesting and relationship to the child (parent or guardian)
- Your Social Security number
- Your address(es) for the past two years
- Your date of birth
- Child’s full name
- Child’s address(es) for the past two years
- Child’s date of birth
- Signature of requestor

Attach with the letter:

- Copy of a government-issued identification card, such as a driver’s license
- Copy of a utility bill or other bill showing your name and address
- Copy of child’s Social Security card
- Copy of the child’s birth certificate
- For guardian: copy of the court document naming you as the guardian or other appropriate court appointed documents

Experian charges a fee of \$10 for placing a child security freeze, with certain exceptions. Payment is accepted by credit card, check, or money order. If you submit your credit card information by mail, be sure to include the name exactly as it is displayed on the card, the credit card type, the credit card number and the expiration date. Accepted credit cards are American Express, Discover, MasterCard and VISA.

Mail request letter and supporting documents to:

Experian

ATTN: Protected Consumer
Security Freeze
P.O. Box 9554
Allen, TX 75013

Once all the required information is received, Experian will place the freeze within 30 days.

Experian website information is available here:
www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/california/

TransUnion

Write a hard-copy letter to TransUnion and request a "protected consumer freeze."

Include in the body of the letter:

- Name of the person requesting and relationship to the child
- Name of the child
- Address of the child
- Signature of requestor

Enclose with the letter, one of the following qualifying documents indicating that the requestor has proof of authority to make the request on behalf of the child:

- Court order
- Power of Attorney
- Written, notarized and signed description of authority

Enclose one of the following identification documents for both the child and the parent or legal guardian:

- Copy of Social Security card
- Copy of driver's license or state ID card
- Copy of bill showing name and home address
- Copy of child's birth certificate

Enclose a check or money order for \$10.

Send the request letter and the supporting documents to:

**TransUnion Protected
Consumer Freeze**

P.O. Box 380
Woodlyn, PA 19094

For questions, contact TransUnion at (800) 916-8800. Tell the representative that you are calling about a "protected consumer freeze." TransUnion website information: www.transunion.com/fraud-victim-resource/protected-consumer.

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