

Are you concerned your child is a fraud victim?



Here are the warning signs your child might be a fraud victim:

- Is your child receiving pre-approved credit card or other financial offers in the mail?
- Are you receiving billing statements in your child's name?
- Are you receiving collection calls or notices for your child?
- Have you tried opening a bank account in their name but find one already exists?
- Was your child denied government benefits because another account exists with your child's Social Security number?
- Did the IRS contact you saying your child didn't pay income taxes or that their Social Security number was used on a tax return?

If you answered **YES** to any of the questions above, Experian recommends taking these next steps:



- Step #1** Go to www.experian.com/fraud.
- Step #2** Click on "Minor child instructions" in the "Information you should know" box.
- Step #3** Print and complete the form.
- Step #4** Compile copies of the appropriate documents and information.*
- Step #5** Mail the completed form and copies of the documents listed in the previous step. While it takes longer, we request that you provide hard copies of the documents to verify you are the child's parent or legal guardian to further protect them from fraud.
- Step #6** Experian will notify you of the results within 14 business days.

*Government-issued identification card for yourself, such as a driver's license, state ID card or military ID card • Proof of your address, such as a copy of a utility bill, a bank statement or an insurance statement • Child's birth certificate • Child's Social Security card • Child's full name • Child's date of birth • Previous addresses for the past two years

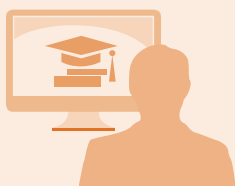
If the results show your child indeed has a credit history with fraudulent accounts... they are very likely a victim. Immediately take these steps:

- Step #7** File a police report stating your child is a fraud victim.
- Step #8** Contact any creditors that are listed on your child's report to notify them that the accounts are fraudulent.
- Step #9** Add an extended security alert to the credit file or ask that Experian freeze the credit file. If the file is frozen, you will need to retain the personal identification number (PIN) provided in order to lift the freeze in the future.

Fraud prevention tips



Monitor your mail, and be suspicious if you receive materials such as offers for preapproved credit cards for your child.



Monitor your child's online activity and educate your child about the importance of keeping personal information — such as last name, address, birth date and Social Security number — private when sharing information online.



Don't allow children to carry their Social Security card in their wallet or backpack, and don't carry it in yours. Instead, retain ownership of these cards, and keep them in a safe place.



Subscribe to Experian's FamilySecure.com™ credit monitoring service. The service will alert you that your child's identifying information was used in an attempt to get credit, even if he or she doesn't have a credit report.