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Subject: Identity Theft Update - Child Identity Theft

Identity Theft Update

This week's *Identity Theft Update* is about child identity theft. This is a growing problem. A *Washington Post* article, linked below, states the problem succinctly. Here is the link to the Post article: https://www.washingtonpost.com/news/parenting/wp/2018/05/01/how-to-protect-your-kids-and-their-future-credit-from-identity-thieves/?noredirect=on&utm_term=.6663141440a4

One of the points made in the article is that some states enable parents to freeze the credit reports of their minor children. Iowa is one of those states. You may ask why a child would even have a credit report. Very few minors will have credit reports. If you find that your minor child has a credit report it could be a sign that your child has been the victim of identity theft. However, Iowa law empowers parents to be proactive in protecting their children against identity theft by requiring credit reporting agencies to create a credit report for a minor child at a parent's request for the purpose of freezing the account. This provision is included in Iowa Code section 714G.8A, a section entitled, "Protected Consumer Security Freeze." Here is a link to section 714G.8A: <https://www.legis.iowa.gov/docs/code/2018/714G.8A.pdf>

In addition, the Identity Theft Resource Center alerts parents to the following signs of child identity theft:

Parents or relatives of child/victims are usually the first to notice something is not quite right. Some of these cases involve split families (one of the parents is the perpetrator, and the crime is exposed by the other, unoffending parent). Discovery of child identity theft often comes:

- When attempting to open a savings account or college fund for the child. In this scenario, an unoffending parent discovers that there is already an account with that SSN or that the new account is denied due to a bad check record;
- When numerous credit cards, checks, pre-approved credit card offers, bills or bank statements are received in the name of the child;
- When collection agencies call or send letters about accounts not opened by the child;
- When a teen is denied the right to get a driver's license because another person has a license with that SSN as ID. The imposter may even have accumulated tickets or citations in the child's name;
- While going through papers during a divorce or while straightening up the house (parental identity theft);
- When law enforcement comes to the door with a warrant for an arrest of the child!

Finally, make sure your kids know how to avoid online scams. Below is a link to some great information from the Federal Trade Commission for parents who want to protect their kids online. I'd sure rather take my daughter fishing than see her become a victim of a "Phishing" scheme:

<https://www.consumer.ftc.gov/topics/protecting-kids-online>

Being a parent is a joy! We all know that it comes with big responsibilities as well. Protect your child's future credit-related prospects by doing your best to ensure your child is not the victim of identity theft today.

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