



## PRESS RELEASE

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### **AG Gansler Promotes New Child ID Theft Law that Takes Effect Jan. 1**

*Parents, guardians can place security freeze on minor's credit records*

**Baltimore, MD (December 27, 2012)** - Attorney General Douglas F. Gansler encouraged parents and legal guardians in Maryland to protect children against identity theft by taking advantage of a new law that takes effect January 1.

"Too many children are victimized by relatives and other individuals who attempt to exploit a child's clean credit history to obtain a credit card, mobile phone or utility account," said Gansler. "As a result, children end up having to deal with a blemished credit record once they are old enough to seek credit on their own."

The law, unanimously approved in both chambers of the General Assembly and strongly supported by the Attorney General's Consumer Protection Division, allows parents and legal guardians to place a security freeze on their minor child's credit records that would prevent identity thieves from opening credit accounts in the child's name.

A study published in 2011 by Carnegie Mellon University's CyLab found more than 10 percent of Social Security numbers belonging to minors already have an active credit record, with 76 percent of the credit activity being fraudulent. About one in 10 victims who contact the Maryland Attorney General's Identity Theft Unit are individuals who discover upon first seeking credit that someone had already opened a credit account using their name or Social Security number.

A child should not have a credit record unless someone has fraudulently opened a credit account in the child's name. If the child has a credit record, the new law allows a parent to freeze the child's credit record so that someone seeking to open new credit in the child's name cannot access the credit report. If the child does not have a credit record, the parent may request that a credit reporting agency create a record that prohibits the agency from releasing information about the child to potential creditors. The new law similarly allows a guardian to place a freeze on the credit record of an individual under their care.

Parents or guardians may contact the three major credit reporting agencies to place a freeze:

**Equifax:**

Submit a freeze request online on behalf of a minor at [www.equifax.com](http://www.equifax.com), call 1-800-685-1111, or write to:

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

The requestor must submit their complete name, address, copy of a Social Security Card, or an official copy of a birth certificate, or a copy of a driver's license, or any other government-issued identification, or a copy of a utility bill that shows name and home address. The same information is required of the minor on whom the freeze is being requested. Other information may also be required.

**Experian:**

Submit a freeze request online on behalf of a minor at <http://www.experian.com/consumer/help/states/md.html>, or write to:

Experian  
P.O. Box 9554,  
Allen, TX 75013

**TransUnion:**

Submit a freeze request online on behalf of a minor at <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>, call 888-909-8872 or write to:

TransUnion Protected Consumer Freeze  
PO Box 380,  
Woodland, PA 19094

More information about protecting yourself against identity theft or what to do if you've been a victim of identity theft is available on the [Attorney General's website](#), or by calling the Attorney General's Identity Theft Unit at 410-576-6491.

Attorney General Gansler thanked State Senators John Astle, Kathy Klausmeier and President Mike Miller, as well as State Delegate Craig Zucker for their leadership on the legislation during the 2012 General Assembly.