

How to get your child's credit report (page 1 of 2)

Identity theft of children is often hard to detect until they turn 18. By then, however, their credit may be ruined. Here are instructions for contacting the top three credit bureaus if you suspect your child's a victim of identity theft. When contacting each credit reporting agency with an inquiry, you will most likely have to do so in writing. It is very important that when sending in sensitive information, such as copies of birth certificates and Social Security cards, that you mail your documentation in a registered, return-receipt envelope or package.

Experian:

Send Experian a letter requesting a copy of your child's credit report. The letter must be accompanied with the following materials:

- A current copy of the parent or guardian's driver's license.
- Proof of the parent or guardian's address (such as a bank statement, telephone bill, credit card statement, etc.).
- A copy of the child's birth certificate.
- A copy of the child's Social Security card.
- A listing of previous addresses for the past two years.
- The child's full name (including middle name and generation - Jr., Sr. I, II, etc.).
- Mail all the documents and the letter to: Experian, P.O. Box 9532, Allen, TX 75013
- Upon receipt of the letter and verification of the items above, Experian will search the database for a file and respond to the parent or guardian with the results.
- The steps listed above can be heard by calling Experian at (888) 397-3742 and follow the prompts.

Experian's mailing address is:

Experian
P.O. Box 9532
Allen, TX 75013

Equifax:

Equifax asks that the parent(s) or legal guardian(s) send their request to:

Equifax Minor Child Department
P.O. Box 105139
Atlanta, GA 30348

As part of the request, parents will need to provide a copy of the child's birth certificate and a copy of the parent's ID or guardianship papers as well as:

- A copy of the child's Social Security card.
- The child's address.
- The child's full name.
- The child's date of birth.

Upon receipt of the documents listed above, Equifax will attempt to locate a file for the minor child and place an alert on the child's Social Security number. Once Equifax's research is complete, they will send a response back to the parent(s) or legal guardian(s).

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TransUnion:

Send an e-mail request to childidtheft@TransUnion.com, requesting the agency to check to see if a credit file exists under your child's name or Social Security number. The agency then investigates and if a credit file does exist. If there is no credit file, then the parent will receive an e-mail stating there is no credit file, but if there is one, the parent will be instructed to send in more information, including:

- A copy of the child's Social Security card.
- The child's address.
- The child's full name.
- The child's date of birth and a copy of the minor child's birth certificate.
- The parent's government-issued proof of identity, which includes your current address.
- A copy of current utility bill that also reflects your current address.
- Your child's complete name, address and date of birth

TransUnion's mailing address is:

TransUnion
PO Box 6790
Fullerton, CA 92834