

Identity Protection Packet for Minors

Reduce Your Financial Stress By Taking Proactive Steps

“An ounce of Prevention is worth a Pound of Cure”

- Benjamin Franklin

I learned firsthand that having your identity stolen causes stress, anxiety and loss of time with your family. Since 2015, I have been passionate about sharing knowledge and simple actions you can take to proactively protect you and your family from Identity Theft.

Minors are targets of Synthetic Identity Theft, where a criminal creates a false identity over many years with a child's social security number. Because this type of identity theft can take years to discover, it is much more difficult to rectify. Synthetic identity theft is only revealed when a child applies for their first car or student loan, which can greatly hinder their entry into adulthood, costing them a job or delaying higher education.

Because freezing a minor's credit is more involved than freezing your own, I have put together this packet to make this process easy for you!

We want your feedback! Please send a message to me at sharon.grinestaff@lpl.com letting me know if you had a positive or negative experience with placing the freeze. Procedures change frequently, so make sure to let us know if I need to update our packet. The more information you share with me, the better advice I can give in the future! I am also happy to address any questions you may have.

Pull out your phone and start following us on Facebook and Twitter, connect with us on LinkedIn and subscribe to our Podbean and YouTube channels. We will be sharing ways you can teach your child the value of a dollar and how important it is to save.

We are here to help you and your family Be More Healthy, Wealthy and Wise!

Very truly yours,



Sharon Grinestaff, CRPC

President, Shariden Consulting & Wealth Management, LLC

Cell: (410) 456-3324

sharon.grinestaff@lpl.com



Shariden Consulting & Wealth Management, LLC

2300 Crabury Road · Baltimore, MD 21209

www.SharidenConsulting.com



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WISDOM . TRUST . GUIDANCE

Step By Step Guide

Step 1: Get Educated!

- **Read All About It:** visit our website and gain insight by reading our “Protecting your Identity” content under the Education Tab. <http://www.sharidenconsulting.com/identity-theft-home-page>
- **Listen & Learn:** Subscribe to our Be More Healthy, Wealthy and Wise Podbean channel. Listen as Dennis and Sharon chat about:
- *“Protecting your Identity in a Virtual World”*
<https://bemorehealthywealthyandwise.podbean.com>
- **Take Action:** Request our on-demand video, where we hold your hand, guiding you through the actions you must take to:
- *“Take Your Identity Off the Grid”*
- <http://www.sharidenconsulting.com/financial-boot-camp>

Step 2: Make copies of the following forms of identification that must accompany the mailings to each credit bureau.

- 3 copies of the minor’s social security card (needed by Experian/Equifax/Transunion)
- 3 copies of the minor’s birth certificate (needed by Experian/Equifax/Transunion)
- 2 copies of your social security card (needed by Equifax/TransUnion)
- 3 copies of your driver’s license (needed by Experian/Equifax/Transunion)
- 1 copy of a recent utility bill with your current address (needed by Experian)

*Please note that no supporting documentation is needed by Innovis. You only need to mail the attached form.

Step 3: Fill it out We made a cover letter for each bureau, leaving a fillable area for you to write in the required personal information for you and your child. We have also listed the required forms of identification for each respective bureau.

Step 4: Make a copy for your records of your submission to each bureau.

Step 5. Mail them off and wait!

Step 6: You will receive written confirmation from the bureaus within 5-10 days.

Step 7: Send feedback about your experience to sharon.grinestaff@LPL.com. Since policies and procedures at each credit bureau change regularly, the information you share with us increases our ability to properly advise others in the future.

Step 8: Receive a token of appreciation After emailing us your feedback, we will send you your very own “Rosie the Owl” figurine. She will encourage and inspire you to make wise health and wealth decisions, giving you a rosier outlook on life so you can Be More Healthy, Wealthy and Wise!



Minor Freeze Request Form

To place a security freeze on the Equifax credit report of a minor (under the age of 16), please send – via U.S. Mail - this form along with copies of the items below in order to verify your information and address as well as that of the minor requiring the security freeze.

Placing, temporarily lifting and permanently removing a security freeze is free.

For the guardian, please provide one from each category:

For proof of your identity

- A copy of your driver's license or other government-issued identification
- A copy of your Social Security card
- A copy of your birth certificate

To show you are the minor's parent or authorized representative

- The minor's birth certificate
- A court order
- A lawfully executed and valid power of attorney
- Foster care certification

For the minor, please provide both of the following:

- A copy of the minor's Social Security card
- A copy of the minor's birth certificate

Please select a service:

- Place a freeze
- Temporarily Lift an existing freeze Starting ___/___/___ (mm/dd/year) and Ending ___/___/___ (mm/dd/year)
- Permanently remove an existing security freeze

Guardian/Representative/Parent Information

_____ First Name	_____ Last Name	_____ Initial	_____ Suffix
_____ Current Address	_____ City	_____ State	_____ ZIP
_____ Former Address	_____ City	_____ State	_____ ZIP
_____ Social Security Number	_____ Date of Birth		

Minor 's Information

_____ First Name	_____ Last Name	_____ Initial	_____ Suffix
_____ Current Address	_____ City	_____ State	_____ ZIP
_____ Former Address	_____ City	_____ State	_____ ZIP
_____ Social Security Number	_____ Date of Birth		

Please send via U.S. Mail this form along with all requested information to:

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

Equifax Information Services LLC

To: TransUnion Protected Consumer Freeze
P.O. Box 380
Woodlyn, PA 19094
1-888-909-8872

Date

From:

Name (Print)

Address Line 1

Phone Number

Address Line 2

Re: Protected Consumer Freeze for _____
Minor's Full Name

To whom it may concern:

I am requesting you to open a credit file for my child _____ and
Minor's Full Name
simultaneously place a protected consumer freeze on their credit file. There has not been any fraudulent
activity, this request is for preventative measures.

I have included all the required information below, including the necessary documents enclosed.

Enclosed:

- A copy of my child's social security card
- A copy of my child's birth certificate
- A copy of my driver's license

If you need additional information, please contact me at the number listed above. Thank you for your
prompt attention to this matter.

Sincerely,

Signature



Security Freeze Request

Request Type * *denotes a required field

- Request a Security Freeze
- Temporarily lift a Security Freeze
 - Date from — Date to
 - mm/dd/yyyy mm/dd/yyyy
- Specific third party temporary lift
 - Third party name *
 - Date from Date to
 - mm/dd/yyyy mm/dd/yyyy
- Permanently remove an existing Security Freeze
- Request a new Freeze Confirmation Number for an existing Security Freeze

Freeze Confirmation Number *

This field is only required when performing an action on an existing Freeze

Are you a victim of identity theft? Yes, I am a victim of identity theft No, I am not a victim of identity theft

Your Information

First Name *

Middle Name

Last Name *

Suffix

Phone Number *

XXX-XXX-XXXX

Social Security Number *

XXX-XX-XXXX

Date of Birth *

mm/dd/yyyy

Current Address

Address *

City *

State *

ZIP *

By submitting this form, you are requesting that we place a Security Freeze on your Innovis Credit Report or that we perform an action to an existing Security Freeze. We will send you a confirmation letter by mail.

Mail to

Please provide any documentation in support of your Freeze request

Innovis Consumer Assistance
PO Box 26
Pittsburgh, PA 15230-0026

To: Experian Protected Consumer Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

Date

From:

Name (Print)

Address Line 1

Phone Number

Address Line 2

Re: Protected Consumer Freeze for a Minor

To whom it may concern:

I am requesting you to open a credit file for my child _____ and
Name
simultaneously place a protected consumer freeze on their credit file. There has not been any fraudulent
activity, this request is for preventative measures.

I have included all the required information below, including the necessary documents enclosed.

Enclosed:

- A copy of my child's social security card
- A copy of my child's birth certificate
- A copy of my recent utility bill w/ current address
- A copy of my driver's license
- Experian Minor Freeze Form

If you need additional information, please contact me at the number listed above. Thank you for your prompt attention to this matter.

Sincerely,

Signature



Sending us your information

To request a security freeze on the credit file of your minor child, submit all of the following identification information: the minor's full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security number; date of birth; current mailing address and previous addresses for the past two years; your full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security number; date of birth; current mailing address and previous addresses for the past two years. Submit copies of the minor's birth certificate and Social Security card, and one copy of your government issued identification card, such as a driver's license, state ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. Make sure that each copy is legible, displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof. To protect your personal identification information, Experian does not return correspondence sent to us. Send copies of any documents you wish to provide to us and always retain your original documents. If you are the minor's guardian, submit a copy of the court document naming you as the guardian. You may also submit your request electronically at experian.com/upload.

If the minor is a victim of identity theft and you submit a copy of a valid police or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles (DMV), the fee will be waived.

Once we have received your request and all the required information, a freeze will be placed on the minor's credit file if a credit file for the minor exists. Experian does not knowingly maintain credit information on minors.

Fees for a security freeze are: Alabama, California, Connecticut, Delaware, Florida, Guam, Illinois, Iowa, Kentucky, Louisiana, Michigan, Mississippi, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia, Washington, Washington, D.C., Wisconsin and Wyoming - \$10 plus applicable tax. Tennessee - \$7.50. Idaho - \$6. Alaska, Arizona, Arkansas, Hawaii, Kansas, Maryland, Massachusetts, Minnesota, Missouri, North Dakota, Ohio and West Virginia - \$5 plus applicable tax. Georgia, Montana and Nebraska - \$3. There is no fee for Colorado, Indiana, Maine, New Jersey, New York, North Carolina and South Carolina. There is no fee for protected consumers in Oregon under the age of 17 if a file for the consumer currently exists. There is no fee for protected consumers in Arizona, Delaware, Florida, Georgia, Iowa, Louisiana, Maine, Michigan, South Carolina, Tennessee, Texas, Utah Virginia or Wisconsin consumers under the age of 16 if a file for the consumer currently exists. There is no fee for Nebraska consumers under the age of 14. There is no fee for protected consumers under 16 years of age or older than 62 years of age in North Carolina if a file for the protected consumer currently exists.

Mail this form, along with payment (if applicable) to:

Experian
PO Box 9554
Allen, TX 75013

Your Identification Information

Name (Print)		Date of Birth	Social Security Number
Address		City	State Zip
Home Phone Number		Business Phone Number	Report Number
		Not Applicable	

I am requesting:



A security freeze to be placed on a minor's personal credit file

Write any comments below:

Please see attached letter

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