



Beyond the Bench 25
Joining Forces For A Better Future
for Children & Families

Protecting the Financial Future of Foster Youth

An Advocate's Guide to Addressing Foster Youth Identity Theft

Wednesday, December 18, 2019

2:30-3:30 p.m.

Elizabeth Wells, Esq.

elizabeth.wells@lawfoundation.org



LAW FOUNDATION of Silicon Valley



TRANSUNION CREDIT REPORT

Subscriber Name: SANTA CLARA
Subscriber Code/Market: V 5506097 12 21
Results Issued: 8/12/19 13:18 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
SSN: [REDACTED]
Name: [REDACTED]
Current Address: 3931 7 Trees Blvd
San Jose CA.95111

[REDACTED]

Also Known As: SSN: [REDACTED] Phone: In File Since: 7/18
Date of Birth: 10/99

Current Address:
306 VIEWPARK CI.
SAN JOSE CA. 95136
Reported 7/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/09/18	CBNA/BBY (BNY4542483 EAS)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CBNA/BBY	CBNA/BBY (B4542483 EAS)	(605) 331-2626	PO BOX 6497 SIOUX FALLS, SD 17117

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)



Consumer Information

Consumer Name: No-Hit
Date of Birth:
Social Security Number:
State of Issuance:
SSN Issue Date:
SSN Status:
SSN Match:
SSN Match Flags:
File Since Date:
Date of Last Activity:
Address:
Date First Reported:
Date Last Reported:
Address Source:
Address Variance Indicator:
Phone:
Phone Source:
Date First Reported:

Potential Negative Information

Public Records	0
Repossession Accounts	0
Charge-off Accounts	0
Foreclosure Accounts	0
Bankruptcy Accounts	0
Collections	0
30 Day Delinquencies	0
60 Day Delinquencies	0
90 Day Delinquencies	0

Alerts

Address Discrepancy	
Fraud Victim Alert	No
SSN Affirm	
OFAC	No
Inquiries in the last 24 months	0
MLA Status	

Inquiry Summary

Most Recent Inquiry

Customer Inquiry

Name: [REDACTED] **Date of Birth:** 01/21/2000
Address: 155 MANTON DRIVE SAN JOSE CA 95123 **SSN:** [REDACTED]
Age: **Reference Number:** ESMYTH

Account Age

Length of Credit History
Average Account Age
Oldest Open Account
Most Recent Account

Active Account Details Summary

Account Type	Total	Balance	Available	Credit Limit	Print Due	Payment Amount
Total	0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Consumer Information

Consumer Name: Information From Inquiry Identified As Potentially Fraudulent or Misused - Report Unavailable
 Date of Birth:
 Social Security Number:
 State of Issuance:
 SSN Issue Date:
 SSN Status:
 SSN Match:
 SSN Match Flags:
 File Since Date:
 Date of Last Activity:
 Address:
 Date First Reported:
 Date Last Reported:
 Address Source:
 Address Variance Indicator:
 Phone:
 Phone Source:
 Date First Reported:

Potential Negative Information

Public Records	0
Repossession Accounts	0
Charge-off Accounts	0
Foreclosure Accounts	0
Bankruptcy Accounts	0
Collections	0
30 Day Delinquencies	0
60 Day Delinquencies	0
90 Day Delinquencies	0
Alerts	
Address Discrepancy	
Fraud Victim Alert	No
SSN Affirm	
OFAC	No
Inquiries in the last 24 months	0
MLA Status	
Impacted Data Indicator	

Inquiry Summary

Most Recent Inquiry

Customer Inquiry

Name: [REDACTED] Date of Birth: 12/16/2004
 Address: 1681 BENTON STREET SANTA CLARA CA 95050 SSN: [REDACTED]
 Age: Reference Number: ESMYTH

Account Age

Length of Credit History
 Average Account Age
 Oldest Open Account
 Most Recent Account

Active Account Details Summary

Account Type	Total	Balance	Available	Credit Limit	Past Due	Payment Amount
Total	0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0



Credit Profile Report

Rodriguez,Santiago 705368127;CA-4862 E Clinton/Fresno CA 93703;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 6-17-2019 TIME 11:52:45 V901 TCA5

~~XXXXXXXXXXXXXXXXXXXX~~

~~XXXXXXXXXXXXXXXXXXXX~~

4862 E CLINTON AVE
FRESNO CA 937032873
RPTD: 4-19 I
LAST SUB: 1858003

DOB: 04/18/00

*2216 E CAMBRIDGE AVE
FRESNO CA 937032123
RPTD: 9-18 TO 3-19 I

----- FRAUD SHIELD SUMMARY -----

INPUT SSN ISSUE DATE UNVERIFIED

----- INQUIRIES -----

JPMCB CARD 10-14-18 1203600 BC

END -- EXPERIAN

④

FOSTER YOUTH IDENTITY THEFT CLINIC
NOTE PAGE FOR REVIEW OF CREDIT REPORT

YOUTH NAME:

CREDIT REPORT: EXPERIAN, TRANSUNION, EQUIFAX

DATE:

Is the youth's Name accurate? If any name variations are listed (Jr. or Sr.), are they accurate?

Is the youth's Date of Birth correct? Is the Year of birth is accurate?

Is the youth's Social Security number correct?

Is the date or year the credit file was created suspicious based on the youth's age and/or own activities?

Look at each Address(es) listed. Is each address correct?

Look at each Phone number listed. Is each correct?

Is the youth's Employment history, as listed, correct?

Review every Account(s) opened. Did the youth open each account?

Look at Credit Inquiries made by the consumer. Did the youth talk to each company about setting up an account?

07/25/2017 13:27 PM

Consumer Information

Consumer Name: ██████████
Date of Birth: ██████████
Social Security Number: ██████████
State of Issuance: ██████████
SSN Issue Date: ██████████
SSN Status: ██████████
SSN Match: ██████████
SSN Match Flags: ██████████
File Since Date: 01/29/2016
Date of Last Activity: 06/26/2017
Address: 514 PIAZZA DR UNIT B
MOUNTAIN VIEW CA 94043
Date First Reported: 01/2016
Date Last Reported: 04/2017
Address Source: Automated Update
Address Variance Indicator: ██████████
Phone: ██████████
Phone Source: ██████████
Date First Reported: ██████████

Potential Negative Information

Public Records	0
Repossession Accounts	0
Charge-off Accounts	0
Foreclosure Accounts	0
Bankruptcy Accounts	0
Collections	0
30 Day Delinquencies	0
60 Day Delinquencies	0
90 Day Delinquencies	0
Alerts	
Address Discrepancy	Yes
Fraud Victim Alert	No
SSN Affirm	
OFAC	No
Inquiries in the last 24 months	0
MLA Status	

Inquiry Summary

Most Recent Inquiry

Customer Inquiry

Name: ██████████
Address: 509 VIEW STREET MOUNTAIN VIEW CA 94041
Age: ██████████
Date of Birth: 02/25/2002
SSN: ██████████
Reference Number: 163CZC0004

Account Age

Length of Credit History: 1 years 11 months
Average Account Age: 1 Years
Oldest Open Account: CAPITAL ONE BANK USA (Opened on 08/07/2015)
Most Recent Account: CAPITAL ONE BANK USA (Opened on 08/07/2015)

Active Account Details Summary

Account Type	Total	Balance	Available	Credit Limit	Past Due	Payment Amount
Revolving	1	\$ 2,231	\$ 69	\$ 2,300	\$ 0	\$ 69
Total	1	\$ 2,231	\$ 69	\$ 2,300	\$ 0	\$ 69

Trade Lines

CAPITAL ONE BANK USA 850BB01498 517805970820	Balance:	Credit Limit:	Actual Payment:	Scheduled Payment:	Past Due:										
	\$ 2,231	\$ 2,300	\$ 0	\$ 69	\$ 0										
	30	60	90	Year											
				J	F	M	A	M	J	J	A	S	O	N	D
				2017	1	1	1								
				2016	1	1	1	1	1	1	1	1	1	1	1
				2015							1	1	1	E	1

Account Type: Revolving
Loan Type: Credit Card
Status: Pays account as agreed
Comments:

Account Owner: Authorized User
Months Reviewed: 20
Date Reported: 04/22/2017
Date Opened: 08/07/2015
Date Of Last Payment: 04/2017
Date Of Last Activity: 04/2017

Terms Frequency: Monthly (due every month)
Terms Duration: ██████████
High Credit: \$ 2,378
Date Of First Delinq: ██████████
Date Major Delinquency First Reported: ██████████
Date Closed: ██████████

Deferred Payment Start Date: ██████████
Ballon Payment Amount: ██████████
Charge Off Amount: ██████████
Ballon Payment Due Date: ██████████
Creditor Classification: ██████████
Activity Designator: ██████████
Original Creditor: ██████████

(6)

experian.

Nestizo, Karen 605861581; CA-231 Cakes Rd/Santa Cruz CA 95064; Y-G2261997; VERIFY; VERIFY-Y2JJ2; H-Y;

PAGE 1 DATE 2-21-2018 TIME 14:52:50 V701 TCAS

*18404 LLAGAS CREEK DR
MORGAN HILL CA 950373444
RPTD: 1-18 U 1X
LAST SUB: 1230206

DOB: 02/26/97

*18435 DEL MONTE AVE
MORGAN HILL CA 950373070
RPTD: 7-16 TO 9-16 U

TRADES

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
BK OF AMER	8-16	\$600-L	\$605-H	OPEN	CURR ACCT
1230206 BC CRC REV 1	1-21-18	\$476	1-18	(17)	CCCCCCCCCCCC
6594	1-18	\$25			CCCC

INQUIRIES

BK OF AMER	8-23-16	1217350	BC
VERIZON WIRELESS	7-30-16	1943855	UW
COMENITYBANK/VICTORIA	7-02-16	2375577	CS

END -- EXPERIAN

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Subscriber Name: SANTA CLARA
 Subscriber Code/Market: V 5506097 12 21
 Results Issued: 2/09/16 13:27 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name:
 Current Address: 35 Birch Drive
 Belleville MI. 48111

TRANSUNION CONSUMER CREDIT REPORT

Also Known As: SSN: [REDACTED] Phone: [REDACTED] In File Since: 4/03
 Date of Birth: 12/68

Current Address: 1093 LEIGH AV.
 SAN JOSE CA. 95126
 Reported 10/06
 Previous Address: 3033 COLONIAL WY. #30.
 SAN JOSE CA. 95128
 Reported 3/03
 Previous Address: 454 NERDY AV.
 SAN JOSE CA. 95111

ALERTS AND SPECIAL MESSAGES

Type: ID MISMATCH ALERT
 Explanation: CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

COLLECTIONS

STELLAR REC (Y 2CPY001) Account# 9898083 Account Rating O9B
 Original Creditor: COMCAST(cableOrCellular) Remarks: PLACED FOR COLLECTION Amount Placed: \$360 Opened: 7/13
) Balance: \$360 Paid:
 Account Type: OPEN Past Due: \$410 Closed:
 Responsibility: I Last Payment: Verified: 11/15
 Update Method: automated

Delinquency Maximum:
 Amount:
 Date:
 Payment Pattern
 Start Date:

IC SYSTEM (Y 2834001) Account# 63629822001 Account Rating O9B
 Original Creditor: ATT Remarks: PLACED FOR COLLECTION Amount Placed: \$286 Opened: 12/13
 UVERSE(cableOrCellular)) Balance: \$286 Paid:
 Account Type: OPEN Past Due: \$286 Closed:
 Responsibility: I Last Payment: Verified: 3/15
 Update Method: automated

Delinquency Maximum:
 Amount:
 Date:
 Payment Pattern
 Start Date:

LIENENFORCE (Y 2EAM001) Account# 1000CAD4801215836 Account Rating O9B
 Original Creditor: CENTURY TOW(retail) Remarks: PLACED FOR COLLECTION Amount Placed: \$2,675 Opened: 3/14
) Balance: \$2,675 Paid:
 Account Type: OPEN Past Due: \$2,675 Closed:
 Responsibility: I Last Payment: Verified: 10/14
 Update Method: automated

Delinquency Maximum:
 Amount:
 Date:
 Payment Pattern
 Start Date:

TRANSUNION CONSUMER CREDIT REPORT

Results Issued: 2/09/16 13:27 CT
Page: 2 of 2

COLLECTIONS

ERC (Y 26MT002)	Account# 69720793		Account Rating O9B
Original Creditor: ATT(cableOrCellular)	Remarks: PLACED FOR	Amount Placed: \$286	Opened: 12/12
Account Type: OPEN	COLLECTION	Balance: \$286	Paid:
Responsibility: I		Past Due: \$286	Closed:
		Last Payment:	Verified: 1/13
			Update Method: automated

Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
STELLAR REC	YCO2CPY001	(406) 755-9522	1327 HIGHWAY 2 WES KALISPELL, MT 59901
I C SYSTEM	YCO2834001	(888) 735-0516	PO BOX 64378 SAINT PAUL, MN 55164
LIENENFORCE	YCO2EAM001	(877) 757-2296	PO BOX 3000 E SAN JOSE, CA 95156
ERC	YCO26MT002	(800) 496-8941	PO BOX 57547 JACKSONVILLE, FL 32241

REPORT SERVICED BY

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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)

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Date

Client Name
Client Address
City, CA Zip

Re: Foster Youth Credit Report Status

Dear Client:

Legal Advocates for Children & Youth (LACY) has obtained and reviewed your credit reports from the three credit reporting agencies (Equifax, Experian and TransUnion). There are no errors or indication of fraud on your credit reports at this time. However, you will need to continue to monitor your credit reports. We recommend that you check your credit reports every year. This can be done in one of three different ways:

- 1 Request your credit report online at annualcreditreport.com. To access your credit report online, you will need to know your social security number, address for the past two years and be able to answer several security questions. If the security questions are too difficult to answer, do not worry. There is another way for you to obtain your credit report. See #2;
- 2 Submit a mail-in credit report request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You will need to complete and submit the enclosed Annual Credit Report Request Form. You may also need to provide additional information upon request of the credit reporting agencies. Additional information may include a copy of your birth certificate, copy of your social security card, and a drivers license or utility bill with your current address; or
- 3 Contact a LACY attorney to assist you. If you have any difficulty or questions about this, please contact an attorney at LACY at 408-350-7259 or fyidtheft@lawfoundation.org.



If you obtain your credit report on your own through either annualcreditreport.com or through a mail-in request, please look over the report carefully. Be sure that your name, address, date of birth and social security number are listed correctly. If you find any errors or accounts that are not yours on the report, contact the credit reporting agencies immediately. The telephone numbers and contact information can be found on the credit report. Again, if you have any difficulty or questions about this, please contact an attorney at LACY at 408-350-7259 or fyidtheft@lawfoundation.org.

You may have heard about the recent security breach at Equifax. We have enclosed some information regarding the Equifax breach, how it may impact you, and what you need to know to protect your data and credit in the future.

Sincerely,

LACY Foster Youth Identity Theft Project Team
Enclosures



AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

[Home](#) [All about credit reports](#) [Request yours now!](#) [What to look for](#) [Protect your identity](#) [Frequently asked questions](#) [Contact us](#)

3 steps to your free credit reports

You repeat this step for each credit report

Fill out a form

Fill out one form to request one, two, or three credit reports

[Request your credit reports](#)

Pick the reports you want

Request your credit reports from Equifax, Experian or TransUnion.

Request and Review your reports online

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, print your credit reports so you can look at them later.

Your free annual credit report does not include credit scores

Monitoring your credit reports regularly is an important part of being in control of your finances. Learn more about why monitoring matters, identity theft and ways to improve your credit score on [AnnualCreditReport.com](#)

[What to look for](#)

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Secure Transaction: For your protection, this website is secured with the highest level of SSL Certificate encryption.



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Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:
Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9

Social Security Number:

Grid for Social Security Number: [][][] - [][][] - [][][][][][]

Date of Birth:

Grid for Date of Birth: [][][] / [][][] / [][][][][]
Month / Day / Year

Fold Here

Fold Here

Grid for First Name and M.I. (Middle Initial)

Grid for Last Name and suffix (JR, SR, III, etc.)

Current Mailing Address:

Grid for House Number and Street Name

Grid for Apartment Number / Private Mailbox and For Puerto Rico Only: Print Urbanization Name

Grid for City, State, and Zip Code

Previous Mailing Address (complete only if at current mailing address for less than two years):

Grid for Previous Mailing Address: House Number and Street Name

Fold Here

Fold Here

Grid for Previous Mailing Address: Apartment Number / Private Mailbox and For Puerto Rico Only: Print Urbanization Name

Grid for Previous Mailing Address: City, State, and Zip Code

Shade Circle Like This → ●
Not Like This → ⊗ ⊙

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

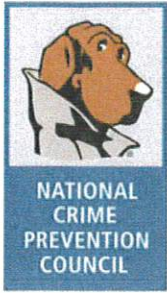
13

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.



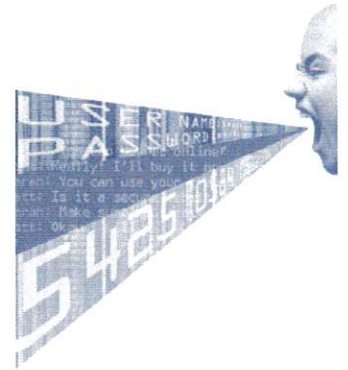
Teens, Crime, and
TCC the Community

Teens: Protect Your Identity From Thieves

Your name was given to you when you were born. It belongs to you. So does a unique nine-digit number called a social security number, which was created for you by the government. You or your parents provide your name and social security number at very important times in your life, such as when you start school, apply for a driver's license, apply for a job, apply to college, or request a credit card or student loan.

Your name and social security number represent you to people who don't know you. How would you feel if someone stole your personal information, used it to take out credit cards or loans in your name, and ran up thousands of dollars in bills that they didn't pay? Or worse, used your identity to threaten national security or commit acts of terrorism?

That's called identity theft and it's the fastest growing crime today. The U.S. Department of Justice defines identity theft as a type of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain. Anyone can become a victim of identity theft. In fact, it happens to millions of people every year, and about one-third of reported victims are between 18 and 29 years old. Victims of identity theft have trouble getting loans, credit cards, and even driver's licenses because of bad credit histories. They must spend many hours and sometimes money to clear their good names.



Educate Yourself

How Identity Thieves Work

Identity thieves don't need much information. Your name, address, social security number, and birth date are more than enough to let them pretend they are you. Here are some of the most common ways identity thieves could obtain your personal information.

- Steal your purse or wallet—and all the credit and identification cards inside
- Steal your birth certificate, passport, and other personal documents during a home invasion
- Steal credit card payments and other outgoing mail from your unlocked, curbside mailbox
- Dig through garbage cans or dumpsters for cancelled checks, credit card and bank statements, and pre-approved credit card offers
- Hack into computers that contain your personal records and steal the data
- File a change of address form in your name to divert mail and gather personal and financial data
- “Phish” by sending an email that looks legitimate but directs you to a phony website and asks for your personal and financial data

How To Prevent Identity Theft

You can't completely protect yourself from identity theft, but here are some steps you can take to reduce the chances that you will become a victim.

- Never give your personal information to anybody, including your friends at school. If someone asks for your social security number, driver's license number, or other personal information, say you want to know how the information will be used. Then talk to your parents about whether to give out this information.
- When you open your first checking account, find out how to safeguard checks and bank account numbers. Do the same if you open a credit card account. Learn how to monitor your account statements for suspicious activities.
- Shred any documents that contain your social security number, birth date, account numbers, and other personal information before throwing them in the trash. Cross-cut shredding is best, but scissors can also be used to cut up documents.

Protect Yourself

How To Prevent Identity Theft (continued)

- Keep your cellular phone with you at all times. Find out if your phone has security features such as a password or key lock and use them. If you have a laptop computer, password-protect it. Phones and computers often contain your personal information, which can be retrieved by identity thieves if the items are stolen.
- Beware of emails and pop-up ads on your computer that say you've won a prize and you must provide your personal information to claim it. They may direct you to a phony website that looks identical to that of a reputable company and ask you to provide your personal information there. Do not fall for these scams.
- If you participate in online social networking, limit the personal information that you post on a site. Don't post your full name, Social Security number, address, phone number, or bank and credit card account numbers. Don't post other people's information, either.
- Be mindful that cell phone cameras used by thieves can capture important personal information or PINs.
- Carry only what you need in your wallet. Limit identification cards and credit cards to what you absolutely need, and don't carry your Social Security card.
- Remember, the Internet is a public resource and any one can see what you post. People can misrepresent their identities in chat rooms and emails, so be cautious about the amount of information that you reveal to people over the Internet.
- Talk to your parents about monitoring your credit report. It will show if someone has established credit in your name after stealing your identity. Federal law requires the three major credit reporting agencies to provide you with a free report once a year. Request them from the website www.annualcreditreport.com or 877-322-8228.

If You Are a Victim of Identity Theft

If you think you are a victim of identity theft, talk to your parents. Together you can take the following steps:

- Call one of the three major credit-reporting agencies. The law requires the agency you call to contact the other two. They will place a fraud alert on your account.
- Dispute any bills that list charges that you did not authorize. Close any accounts you know or believe have been tampered with or opened fraudulently.
- File a complaint with the Federal Trade Commission (FTC), which maintains a database that law enforcement agencies use to hunt down identity thieves. To report your theft or to get more information on what to do, call the FTC's toll-free hotline at 877-IDTHEFT.
- File a report with your local police department or sheriff's office. You will need this report to pursue your case with creditors who have been victimized in your name.

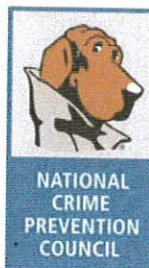
Learn More About Identity Theft

Visit the following websites for information about identity theft.

The Identity Theft Resource Center
www.idtheftcenter.org

The Federal Trade Commission Identity Theft Site
www.ftc.gov/idtheft

The U.S. Department of Justice
www.usdoj.gov/criminal/fraud/websites/idtheft.html



National Crime Prevention Council
2345 Crystal Drive, Fifth Floor
Arlington, VA 22202
www.npc.org/tcc
202-466-6272



Facts you can use about the Equifax settlement

[Leer en Español](#)

By [Kristin Dohn](#) – AUG 15, 2019

In September 2017, Equifax announced a breach that exposed the personal data of approximately 147 million people. Last month, along with the Federal Trade Commission (FTC), and 48 states, the District of Columbia, and Puerto Rico, we announced a global settlement that will provide up to \$425 million in monetary relief to consumers.

Eligibility for credit monitoring

Under the settlement, all U.S. consumers may request up to six free copies of their Equifax credit report during any 12-month period, starting in January 2020 and extending for seven years. These reports are available in addition to free reports you are entitled to under federal law.

If you were impacted by the breach, then you are eligible to receive at least 10 years of free credit monitoring and at least seven years of free identity-restoration services. If you were affected and choose not to enroll in the free credit monitoring, you may seek up to \$125 if you have an alternative credit monitoring service that will continue for at least six months from the date of your claim. The amount provided to consumers will depend on the number of approved claims for this monetary compensation. You may receive substantially less than \$125, depending on the number of claims filed.

Claiming payments and reimbursements

If you were affected, you can also get up to \$20,000 for lost time and money, including:

- Up to \$25 per hour for up to 20 hours for your time spent protecting personal information or addressing identity theft after the breach; if claims rates for time compensation are high, you may get less than the amount you submitted for reimbursement
- Money you spent purchasing credit monitoring or identity theft protection after the breach
- The cost of freezing or unfreezing your credit reports at any consumer reporting agency after the breach

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- Reimbursement for up to 25 percent of the amount you paid to Equifax for credit or identity monitoring subscription products between September 7, 2016 and September 7, 2017
- Any unreimbursed costs, expenses, losses, or charges you incurred as a result of identity theft
- Miscellaneous expenses you paid because of any of the above, such as notary, fax, postage, mileage, and telephone charges

A settlement administrator is managing the claims process. You can [check online to determine whether you were impacted](#). If you were impacted, you can submit a claim online at www.EquifaxBreachSettlement.com, or by mail, in order to receive free credit monitoring or cash payments or reimbursements. The Equifax breach site also has details about the deadlines for filing claims.

[Read more about the settlement and resources.](#)

Topics:

- PRIVACY
- CREDIT REPORTS AND SCORES
- DATA
- ENFORCEMENT

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FEDERAL TRADE COMMISSION

Consumer Information

consumer.ftc.gov

Credit Freeze FAQs

If you're concerned about identity theft, data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.

- What is a credit freeze? (#what)
- Does a credit freeze affect my credit score? (#score)
- Does a credit freeze stop prescreened credit offers? (#offers)
- Can anyone see my credit report if it is frozen? (#can)
- How do I place a freeze on my credit reports? (#place)
- How do I lift a freeze? (#lift)
- What's the difference between a credit freeze and a fraud alert? (#difference)

What is a credit freeze?

Also known as a security freeze, this free tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves (<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>) to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

Does a credit freeze affect my credit score?

No. A credit freeze does not affect your credit score (<https://www.consumer.ftc.gov/articles/0152-how-credit-scores-affect-price-credit-and-insurance>).

A credit freeze also does not:

- prevent you from getting your free annual credit report (<http://www.annualcreditreport.com/>).
- keep you from opening a new account, applying for a job, renting an apartment, or buying insurance. But if you're doing any of these, you'll need to lift the freeze temporarily, either for a specific time or for a specific party, say, a potential landlord or employer. It's free to lift the freeze and free to place it again when you're done accessing your credit.

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- prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

Does a credit freeze stop prescreened credit offers?

No. If you want to stop getting prescreened offers of credit (<https://www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers>), call 888-5OPTOUT (888-567-8688) or go online (<https://www.optoutprescreen.com/?rf=t>). The phone number and website are operated by the nationwide credit bureaus. You can opt out for five years or permanently. However, some companies send offers that are not based on prescreening, and your federal opt-out right will not stop those kinds of solicitations.

As you consider opting out, you should know that prescreened offers can provide many benefits, especially if you are in the market for a credit card or insurance. Prescreened offers can help you learn about what's available, compare costs, and find the best product for your needs. Because you are pre-selected to receive the offer, you can be turned down only under limited circumstances. The terms of prescreened offers also may be more favorable than those that are available to the general public. In fact, some credit card or insurance products may be available only through prescreened offers.

Can anyone see my credit report if it is frozen?

Certain entities still will have access to it.

- your report can be released to your existing creditors or to debt collectors acting on their behalf.
- government agencies may have access in response to a court or administrative order, a subpoena, or a search warrant.

How do I place a freeze on my credit reports?

Contact each of the nationwide credit bureaus:

Equifax

[Equifax.com/personal/credit-report-services](https://www.Equifax.com/personal/credit-report-services) (<https://www.Equifax.com/personal/credit-report-services>).

800-685-1111

Experian

Experian.com/help (<https://Experian.com/help>).

888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com/credit-help (<https://TransUnion.com/credit-help>).

888-909-8872

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze?

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

What's the difference between a credit freeze and a fraud alert?

A credit freeze locks down your credit. A fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request. Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

Three types of fraud alerts are available:

- **Fraud Alert.** (<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>) If you're concerned about identity theft, but haven't yet become a victim, this fraud alert will protect your credit from unverified access for one year. You may want to place a fraud alert on your file if your wallet, Social Security card, or other personal, financial or account information is lost or stolen.
- **Extended Fraud Alert.** (<https://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes>) For victims of identity theft, an extended fraud alert will protect your credit for seven years.
- **Active Duty Military Alert.** (<https://www.consumer.ftc.gov/articles/0273-active-duty-alerts>) For those in the military who want to protect their credit while deployed, this fraud alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.



To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

September 2018

Related Items

- [Your Source for a Truly Free Credit Report? AnnualCreditReport.com](https://www.consumer.ftc.gov/media/video-0060-your-source-truly-free-credit-report-annualcreditreportcom)
(<https://www.consumer.ftc.gov/media/video-0060-your-source-truly-free-credit-report-annualcreditreportcom>)
- [How to File a Complaint](https://www.consumer.ftc.gov/media/video-0054-how-file-complaint) (<https://www.consumer.ftc.gov/media/video-0054-how-file-complaint>)



DFCS Youth Credit Report Authorization

Client name

Client DOB

Client Race

Circle:

Female

Male

Transgender

Non-binary

Client address

Client phone number

Social worker name

Social worker email/phone

LACY attorney

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DFCS Youth Credit Report Authorization

Authorization is hereby granted to the Santa Clara County Department of Family and Children's Services (DFCS) to obtain a standard electronic credit report from Experian, TransUnion and Equifax credit reporting agencies.

My signature below authorizes the release of information by the credit reporting agency to the DFCS.

I hereby further authorize DFCS to release the electronic report to Legal Advocates for Children and Youth for purposes of credit review and, if applicable, remedial action.

Any reproduction of this credit report authorization and release made by reliable means is considered an original.

This authorization shall expire twelve months from the date signed by the undersigned client.

Signature

Date

Print Name

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Another challenge for foster children — identity theft

By Kristina Horton Flaherty
Staff Writer

Kareena Blackmon lived in 14 different foster homes, endured abusive treatment, attended four high schools and struggled with a sense of isolation as a child. Now 22, she recalls “counting down” the years until she could set out on her own — in spite of the new challenges she might encounter.

But it never occurred to her that identity theft — and, in turn, a poor credit report with several thousand dollars in unfamiliar debts dating back to her grammar school years — would be among them. Nor did the Fairfield woman expect her undeserved credit problem to dog her for so long.

“I thought if I just told what happened, a lot of them would go away,” recalls the struggling college student, who has never been able to get a car loan, student loan or credit card.

And Blackmon’s situation is not unique, youth advocates say.

But the results of a recent Los Angeles County pilot project, led by the California Office of Privacy Protection, may trigger earlier intervention for California’s foster children in the future. During the year-long project, county and state officials worked with the three credit reporting agencies to set up a streamlined process to do credit checks on 2,110 foster youth, ages 16 and 17, via a new secure website. Then they successfully cleared every troublesome account.

The credit checks turned up 104 children — five percent of the group — who had a total of 247 accounts that could have caused them future problems, officials say. Account balances averaged \$1,811 and topped out, in one case, at \$217,000 for a home loan. In some cases, simple error was to blame.

Harvey Kawasaki, the Youth Development Services chief for Los Angeles County’s Department of Children and Family Services, said he was surprised the project didn’t turn up more problems, based on the identity theft estimates he has heard in the past. But “any number is too high,” said Kawasaki, whose department participated in the project. “It’s just wrong for foster kids to have bad credit reports.”



Former foster child Kareena Blackmon was bedeviled by credit problems after her identity was misused.
Photo by Robert Durrell



Joanne McNabb, chief of the California Office of Privacy Protection, points out that the exact identity theft rate for those in the pilot project remains unknown, and could range from a couple percent to “double digits.” In all, 17 percent of the teens were linked to credit records in some way, but only five percent actually had fraudulent or erroneous accounts. The others simply had records loosely linked to them through their Social Security numbers alone for unknown reasons, including possible identity theft.

Joanne McNabb

With limited exceptions, children should not have credit records at all, McNabb says. “They shouldn’t be able to be victims of credit identity theft,” she says. “So the idea that they might be being victimized at roughly the same rate as adults is appalling.”

According to McNabb, the most recent study on adult identity theft found a rate of 3.5 percent. Little scientific data exists on the incidence of child identity theft.

But some say identity thieves may actually target youngsters. Children typically have no credit records, which makes it easy for such thieves to link a youngster’s unused Social Security number to another name and birth date. In addition, parents and guardians often see no reason to suspect a problem, which means the theft can go undetected for years.

“Unfortunately, minors’ identities are particularly appealing to fraudsters because their personal data is untainted, legitimate and less likely to be monitored for misuse,” said Tom Oscherwitz, chief privacy officer at ID Analytics, which recently conducted a child identity theft study that turned up more than 140,000 possible identity fraud victims out of a pool of 172,000 children enrolled in an ID Analytics consumer alert service.

Another recent study found that 4,311 children — 10.2 percent of the children enrolled in an identity protection service following a data breach — had loans, property and other accounts associated with their Social Security numbers. They were also 51 times more likely to be victims of identity theft than the adults affected by the same data breaches, according to a Carnegie Mellon CyLab report released earlier this year.

Foster children may be even more vulnerable to such problems because their personal information passes through so many hands, a Federal Trade Commission official told a Congressional subcommittee last month. Child advocates also stress that former foster youth often do not have a support system to help them resolve such problems. And in some instances, the suspected identity thief is the youth’s own family member or foster parent, creating a more complicated situation and often some reluctance to file a police report.

Attorney Rachel Sanders, who runs a program that provides free civil legal services to foster youth in transition, says identity theft is a “huge portion” of the program’s caseload.





Rachel Sanders

"This is a population that overwhelmingly ends up homeless or incarcerated after exiting the system," said Sanders, the staff attorney for the Alliance for Children's Rights' NextSTEP program in Los Angeles. "Something that seems as small as a debt can be a major bar to the basics of life, like housing."

In less than three years, Sanders and the program's volunteer pro bono attorneys have handled some 100 identity theft cases. And roughly half of them turned up simply because Sanders suggested running a precautionary credit check for a young person. In one instance, she advised a client not to carry around her Social Security card and the client mentioned that she had left her wallet in a taxi the year before. A credit check turned up multiple unknown accounts. "It's crazy," Sanders said. "It's really scary to think of all those youth who aren't making their way to us."

Most of the foster youth who come to NextSTEP have never had their credit checked. In one case, however, a 16-year-old boy showed up in Sanders' office after a social worker found a \$50,000 child support judgment on his credit report. As it turned out, the boy's undocumented father had apparently used his son's Social Security number to get a job and then had had his wages garnished for child support. Eventually, the boy's credit record was saddled with the outstanding support debt for his own siblings.

"That one was pretty easy to clear up," Sanders said. "It was clear that a 16-year-old could not have fathered a 12-year-old."

In another instance, a former foster youth came to her after being turned down for a small business loan. A credit check revealed that someone had used his identity to rack up at least six medical bills at various hospitals miles away from his home. To resolve the problem, Sanders' client had to sign some HIPAA privacy waivers even though the medical information had nothing to do with him, and eventually the accounts were cleared.

To have social workers routinely do earlier credit checks on foster children "could only help," Sanders said. "It would catch it before they're out of the system."

Pending federal legislation reintroduced last month — the *Foster Youth Financial Security Act of 2011* — would require annual credit checks on foster children and follow-up assistance if necessary.

A 2006 California law, however, already requires county social workers to request credit reports for foster children at age 16 and to refer those teens to counselors if problems turn up. But state and county officials say a lack of funding and procedural flaws with the mandate have delayed its implementation.

Officials say the pilot project was designed to test procedures for achieving the law's intent. Checking each child's credit typically requires sending letters and copies of each child's identifying documents to all three credit reporting agencies, an overly burdensome task for social workers, they say. So one of the biggest challenges was to find a secure way to transmit such sensitive information in bulk without further jeopardizing the foster children.

"We didn't want to create more fraud by not securing this information," Kawasaki said.

The project's final report recommends expanding the program statewide and centralizing the transmission of all such credit report requests into a single mass list (or possibly two). The Los Angeles Department of Consumer Affairs would then handle the remediation for Los Angeles' foster children. And the California Office of Privacy Protection would clear up the records of foster children in all other counties that need such assistance. Pending state legislation would pave the way for such a process.

But the report also recommends that the credit reporting agencies come up with a way for parents and guardians, as well as foster care agencies, to flag or suppress children's identities in their systems. (Only one of the agencies currently has a way to do this for child identity theft victims.) And it suggests developing a secure, automated procedure for requesting minors' credit records as well.

Blackmon was 18 when she first discovered her credit problem. At the time, she was living in transitional housing in Vallejo, working full-time and taking independent study classes toward her high school diploma. She had applied for credit cards but had been turned down every time. Then, in opening a bank account, she recalls, she signed up for a program that sent her a copy of her first credit report.

Alarmed by what she saw, she quickly called the collection agencies and managed to get the largest debt, an unfamiliar \$1,000 phone bill, removed by simply faxing off copies of her identification and Social Security cards. But the remaining creditors wanted police reports and a lot more paperwork. "I just gave up at that point," she recalls.

She also figured, she said, that the debts would eventually go away and she thinks they have. But her low credit score has not. At one point, unable to secure a car loan, she had to take a taxi cab to her minimum-wage hotel clerk job whenever her early or late hours conflicted with the bus schedule. She also discovered that her many failed attempts to get a credit card likely lowered her credit score even further. And while she was unemployed for four months without any safety-net credit, a few of her own bills, including one for her braces, wound up in collections as well.

These days, Blackmon worries that her poor credit record might even derail her career goals. She currently works as a foster youth advocate for Solano County and attends Napa Valley College. But someday, she says, she hopes to become an accountant and work for the Internal Revenue Service.

"I'm sure I'll at least have to have a good credit score," said Blackmon, who would like to see earlier intervention for foster children in the future. "In the long run, this affects the young person for years."

To see the full report, entitled *A Better Start: Clearing Up Credit Records for California Foster Children*, go to privacy.ca.gov/res/docs/pdf/Foster_Youth_Report_FINAL.pdf