

**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, are they accurate?

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

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☐ Is the youth's Social Security number correct?

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

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

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☐ Look at each Phone number listed. Is each correct?

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

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

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

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☐ Is there **anything else** wrong or suspicious about the credit report?

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☐ Ask the youth about any other suspicious information, including phone calls, e-mails, other correspondence, or conversations that suggest other forms of identity theft may have occurred. LACY clients also have experienced identity theft impacting local and federal tax returns, banking, and criminal matters.

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## TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name: SANTA CLARA  
Subscriber Code/Market: V000007 12 21  
Results Issued: 4/06/21 10:39 CT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
SSN: xxx-xx-1148  
Name:  
Current Address:

Also Known As:

SSN:

Date of Birth: 02/02

Phone:

In File Since: 10/18

Current Address:

Reported 9/18

### ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

### TRADES

CAPITAL ONE (B 01DTV001)

Account #

Type: REVOLVING

Credit Limit: \$2,300

Balance: \$0

Opened: 8/15

Paid:

Loan Type: CREDIT CARD

High Credit: \$3,029

Past Due: \$0

Responsibility: T

Terms:

Last Payment:

Closed:

Remarks:

Charge Off:

Verified: 9/18

Late Payments (24 Months) 0 0 0  
30 60 90

Delinquency

Maximum:  
Amount:  
Date:

Payment Pattern

Update Method: automated

Months 1-12: 111111111111

Months 13-24: 111111111111

### CREDITOR CONTACT INFORMATION

Subscriber Name

Subscriber Code

Telephone

Address

CAPITAL ONE

BC01DTV001

(800) 955-7070

PO BOX 31293 SALT LAKE CITY, UT 84131

### 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



**Advancing Justice**  
Housing | Health | Children & Youth

*Date*

TransUnion  
Attn: Foster Care Youth Services  
P.O. Box 10  
Woodlyn, PA 19094

Or

Experian National Consumer Assistance Center

*Attention: Foster Youth Processing*

P.O. Box 9701

Allen, TX 75013

Or

Equifax Information Services LLC – Minor Child

Office of Consumer Affairs

Attn: Ursula Ramirez

P.O. Box 105139

Atlanta, GA 30348

**Re: [John Doe], Minor Foster Youth Credit Report Dispute**

Dear [TransUnion Dispute Center]:

I am writing to dispute all transactions on [John Doe]'s credit report. [John Doe] is a minor residing in California foster care and should have no credit report in his/her name. His/her current address is [1234] Main Street, Anytown, CA 95xxx and his/her date of birth is [July X, 20XX].

The Santa Clara County Department of Family and Children's Services requested a TransUnion credit report ("Report") for [John Doe] on December 7, 2017 on behalf of [John Doe]. [John Doe] provided this credit report to Legal Advocates for Children & Youth (LACY) at the Law Foundation of Silicon Valley (LFSV). I am employed by LFSV and am authorized to act as legal representative for [John Doe].

The disputed information on the credit report includes the following:

1. **Name:** The Report lists an alternate name of "[ Joseph Smith.]" [John Doe's] sole legal name is [John Doe], and he has never used this name as an alias.
2. **Address:** The Report lists (i) [7283 Main Street, Lake Tahoe, CA 96158], but [John Doe] does not recognize this address; and (ii) [2755 Cornwall Street, Mytown, CA
3. **Date of Birth:** The Report lists the date of birth as [July 10, 2000]. [John Doe's] actual date of birth is [June 10, 20XX].
4. **Social Security Number:** The Report lists [John Doe's] social security number as [123-11-1234]. [John Doe's] actual social security number is [123-11-1234].
5. **95127**, at which [John Doe] resided while of minor status and participated in no credit-implicating activity during his residence.
6. **Inquiries:** The Report lists credit inquiries made by [AT&T Services, Inc.] on (i) [September 29, 2015] and (ii) [June 24, 2015]. John Doe was a minor on each of these dates, and he confirmed that he did not initiate the inquiries.

7. ***Inquiries:*** The Report lists an inactive credit account for **[Capital One]** opened in **[December 2012]** and closed in **[June 2014]**. **John Doe** was a minor during this time period, and he confirmed that he did not open or maintain this account.

Attached to this letter is **John Doe's** identifying information, including: (1) a copy of the Report; (2) a copy of court documents appointing Legal Advocates for Children & Youth as **John Doe's** attorneys issued by the Superior Court of the State of California, County of Santa Clara, Juvenile Division; an address verification letter from Santa Clara County Department and (4) a certified copy of **John Doe's** birth certificate.

Please confirm that **[TransUnion]** will resolve the foregoing disputed information regarding **John Doe**. If you have any questions, please let us know. Thank you for your assistance.

Sincerely,

[Attorney name]

Enclosures



**Advancing Justice**  
Housing | Health | Children & Youth

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](http://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](mailto:fyidtheft@lawfoundation.org).

If you obtain your credit report on your own through either [annualcreditreport.com](http://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](mailto: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



## 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](#)

[About this site](#) [Privacy](#) [Security](#) [Terms of use](#)  
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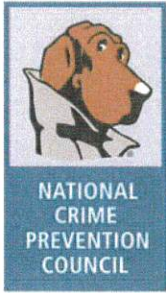
Secure Transaction: For your protection,  
this website is secured with the highest  
level of SSL Certificate encryption.





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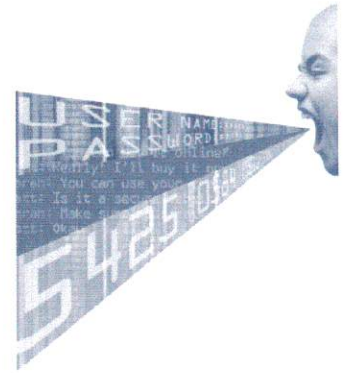
Teens, Crime, and  
TCC the Community

# 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](http://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.

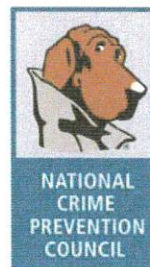
## Learn More About Identity Theft

Visit the following websites for information about identity theft.

The Identity Theft Resource Center  
[www.idtheftcenter.org](http://www.idtheftcenter.org)

The Federal Trade Commission Identity Theft Site  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

The U.S. Department of Justice  
[www.usdoj.gov/criminal/fraud/websites/idtheft.html](http://www.usdoj.gov/criminal/fraud/websites/idtheft.html)



**National Crime Prevention Council**

2345 Crystal Drive, Fifth Floor

Arlington, VA 22202

[www.ncpc.org/tcc](http://www.ncpc.org/tcc)

202-466-6272

 **Teens, Crime, and  
TCC the Community**





# 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

- 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](http://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

Join the conversation. Follow CFPB on [Twitter](#) and [Facebook](#).

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## FURTHER READING

### Blog

[Datos que debe saber sobre el acuerdo con Equifax](#)

AUG 15, 2019

[Check these items off your student loan to-do list](#)

MAY 10, 2019



Teens, Crime, and  
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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.



## 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.

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- 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.
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The Federal Trade Commission Identity Theft Site  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

The U.S. Department of Justice  
[www.usdoj.gov/criminal/fraud/websites/idtheft.html](http://www.usdoj.gov/criminal/fraud/websites/idtheft.html)



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