

Why Minor Monitoring is Important



Why are minors at risk for ID Theft?

Children's identities are considered extremely valuable by thieves because they essentially offer a clean slate. Children have no credit reports, so thieves could potentially use their identities for years without being detected.



How can monitoring a minor's SSN help?

Active monitoring helps detect ID Theft sooner, reducing any long-term effects. The longer the ID Theft goes undetected, the harder it may be to resolve, and the more difficult it may be to secure credit - including student loans, when needed.



How many children can be enrolled in the monitoring service?

Your customers can enroll up to four (4) children under the age of 18 into the program. An adult IDTheftSmart membership with email alerts is required to enroll children into the Minor Monitoring program.

Signs of Child Identity Theft

- Collector calls about accounts in your child's name.
- Pre-approved credit offers arrive in the mail addressed to your child's name.
- A notice from the IRS that your child has not filed income taxes, or that your child's SSN was used to file someone else's tax return.
- Being denied government benefits, unable to open a bank account, or obtain a driver's license because your child's SSN is already in use.

CAUTION



How Minor Monitoring Works

- Kroll monitors for any credit activity that includes an enrolled child's SSN.
- If activity is detected, the enrolled adult will receive an alert, prompting a call to a Kroll Licensed Private Investigator.
- The Kroll Licensed Private Investigator will conduct additional research to determine if the alert indicates a legitimate credit history for the child (such as a bank account) or a simple reporting error, or if credit accounts have been opened fraudulently.
- If a credit history has been created for the child, full restoration services will be provided.



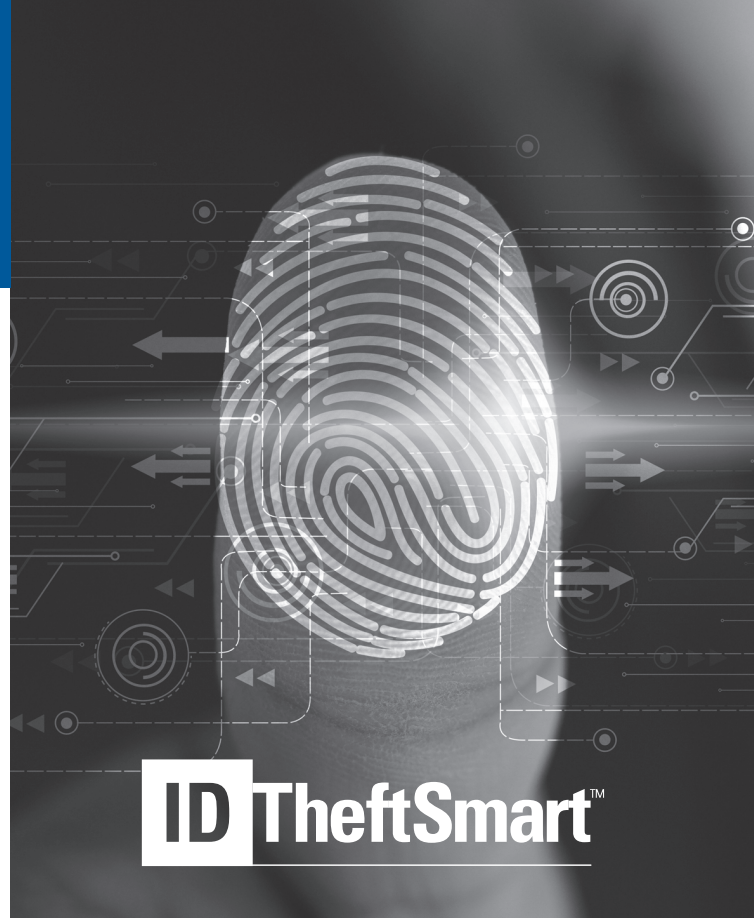
Ready to Enroll?

To ensure an efficient process, you will need to know or have access to SSNs of the minors you will be enrolling.

If you need assistance with any of the above information or suspect you are a victim of identity theft, please call **(855) 848-8803** or contact your issuing bank and you will be instructed on how to contact an investigator.

Member ID:

Issuing Bank:



MINOR MONITORING

Protecting Your
Children Against
Identity Theft



Minor Monitoring: Protecting Your Child Against Identity Theft

School. The pediatrician's office. Your tax preparer. These are just some of the places that have your child's personally identifiable information (PII), including Social Security number (SSN). If this information is not properly secured, or if the organization experiences a data breach, your child may become more vulnerable to identity theft.

Help protect your child's identity with **IDTheftSmart Minor Monitoring**. We continuously monitor for any credit activity that includes your child's SSN. If activity is detected, the enrolled adult will receive an alert, prompting a call to a Kroll Licensed Private Investigator who will conduct additional research to determine if the alert indicates a legitimate credit history for the child (such as a bank account), a simple reporting error, or if credit accounts have been opened fraudulently. In that case, restoration services will be provided.

Why are children at risk of identity theft?

Children's PII is considered more valuable than that of adults because their identities offer a clean slate. Children do not have credit reports, so someone can use their identity for years without being detected.

How can monitoring my child's SSN help?

Active monitoring helps detect identity theft sooner, reducing any long-term effects. The longer identity theft goes undetected, the harder it may be to resolve.

What are some other ways I can protect my child's identity?

Parents should limit who has access to their child's personal information, including family members. If someone asks for your child's SSN, ask why it is needed and how personal information is secured.

How many children can I enroll in the monitoring service?

You may enroll up to four (4) children under the age of 18. An adult IDTheftSmart membership is required.

? Which of the following is a sign of child identity theft?

- A) Collector calls about accounts in your child's name.
- B) Pre-approved credit offers in your child's name.
- C) A notice from the IRS that your child has not filed income taxes, or that your child's SSN was used on someone else's tax return.
- D) Being denied government benefits, unable to open a bank account, or obtain a driver's license because the SSN is already in use.
- E) All of the above.

If you chose "E" congratulations! You know what to look for and can take immediate action to protect your child's identity. Enroll your child in **IDTheftSmart Minor Monitoring** today!