



Wisconsin Putting the Freeze on Child Identity Theft

Release Date: April 23, 2014

Media Contact: Jerad Albracht, 608-224-5007
Jim Dick, Communications Director, 608-224-5020

MADISON – There is a new way to help protect your children’s identities: Wisconsin’s Child Credit Protection Act. By law, Wisconsin residents can now authorize a credit bureau to create and instantly freeze a credit record for their child. This protective measure locks a child’s credit record until the age of 16 to keep criminals from stealing his identity and creating accounts in his name.

“A child’s Social Security number is uniquely valuable to thieves,” said Sandy Chalmers, Division Administrator for Trade and Consumer Protection. “That’s why it is so important that Wisconsin parents take advantage of this new protection.”

In addition to protecting children’s records, the new law also allows a court-appointed guardian or conservator of a vulnerable adult to freeze a credit record for the individual.

The Child Credit Protection Act was signed into law by Governor Walker and was authored by Rep. Jeremy Thiesfeldt and Rep. Jeff Stone. Wisconsin is one of a handful of states that provides security freezes for children and protected adults.

Identity theft is one of the fastest growing crimes in the United States, and studies show that children are attractive targets for criminals because of their clean credit histories. When a child’s identity is stolen, the fraud is often not noticed until the child is old enough to apply for a job or lines of credit. With that in mind, an identity thief could misuse the child’s information for nearly two decades before it is detected. The damage to the child’s credit could be expensive and time-consuming to repair and could hinder the child’s ability to secure student loans, purchase a vehicle or apply for a job.

To take advantage of the new protections:

- Wisconsin parents, guardians or conservators can contact each of the three major credit reporting bureaus and ask them to create and freeze the report.
- There is a \$10 fee to the credit bureau for the service.
- The requester will be required to submit documentation of their identity and their relationship to the dependent.

For additional information or to file a complaint, visit the Consumer Protection Bureau at datcp.wisconsin.gov, send an e-mail to datcp@wisconsin.gov or call the Consumer Information Hotline toll-free at 1-800-422-7128.

Connect with us on Facebook at www.facebook.com/wiconsumer.

###