

# Credit Freezes

## For Children and Youth in Foster Care



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## INTRODUCTION

**Effective July 1, 2019, local departments of social services (LDSS) are required to request credit freezes for children under 16 years of age who have been in foster care for six (6) months** (Code of Virginia [§ 63.2-905.2](#)).

A “credit freeze,” also known as a “security freeze,” blocks the information on an individual’s credit report and can help prevent identity theft and fraud victimization of children in foster care. The three national Credit Reporting Agencies (CRAs), which include TransUnion, Experian, and Equifax, generate credit reports and process credit freeze requests.

Credit freeze placement and removal processes vary according to slightly different procedures established by each Credit Reporting Agency (CRA). This guidebook provides step-by-step instructions for placing and lifting credit freezes for children and youth in foster care. Various tips and tools, such as freeze request and removal letter templates, have been included in this guidebook to help LDSS workers navigate and comply with credit freeze requirements.

## THE BASICS

### *What is a credit report?*

A credit report is a record of a person’s history of borrowing and repaying debts. Credit reports can include personal information, details about credit and loan accounts, and matters of public record such as liens, bankruptcies, and child support obligations. TransUnion, Experian, and Equifax function as private companies that sell the information on credit reports to creditors, insurers, employers, and other businesses that use credit reports to evaluate a person’s creditworthiness.

### *Should a child/youth in foster care have a credit report?*

Because they are generally not eligible to enter into legal contracts for credit and loans, children and youth under 18 years of age should **not** have a credit report on file with any of the CRAs. If a credit report does exist for any child/youth younger than 18, it may be due to error, credit fraud, or identity theft. When activity or issues (such as collections accounts, open trade lines or credit accounts, credit inquiries, or errors) appear in any child/youth’s credit report, there is likely a need to correct information and take action to protect the identity and future

creditworthiness of the child/youth in care. (For more information about resolving problematic issues that appear in the credit reports of children/youth in foster care, please refer to the [Credit Checks for Foster Youth guidebook](#) available on Fusion.)

### *What is a credit freeze, and how does it work?*

A “credit freeze,” also known as a “security freeze,” completely blocks the information on an individual’s credit report from would-be creditors. A credit freeze can help prevent identity theft, since most businesses will not open credit accounts without first checking a consumer’s credit history. When a child/youth’s credit report has a freeze placed on it, the freeze essentially locks unauthorized individuals and organizations out of accessing the child/youth’s credit report.

Once a credit freeze is placed on a child/youth’s credit report, the freeze will remain in place until it is lifted—either by the LDSS with custody of the child/youth, or by the youth after they turn 16 years old.

### *If a youth’s credit report has errors or other problematic issues, should I still place a freeze?*

Yes. Even after a credit freeze is initiated, LDSS workers will still be able to work with each CRA toward resolution of a youth’s credit report issues (such as collections accounts, inquiries, errors, and other issue types). While a freeze blocks most individuals and companies from accessing a youth’s credit report, government organizations and the CRAs themselves retain access. Placing a freeze should not interfere with the processes for resolving credit report issues. (For more information, please refer to the [Credit Checks for Foster Youth guidebook](#) available on Fusion.)

### *Key info and reminders: Things to know*

- **Placing and lifting a credit freeze does *not* require payment.** Federal law mandates cost-free access to credit freezes for all adults and children in the United States.
- Each time a freeze request (either to place an initial freeze, or to lift an existing freeze) is submitted, the worker will need to **send separate requests to TransUnion, Experian, and Equifax.** Placing or lifting a freeze with one CRA does *not* mean that the freeze has been placed or lifted by the other two CRAs.
- Each time a freeze request is submitted to any CRA, the worker should **send documentation and correspondence via certified mail.**

- **Keep records of all correspondence!** Each CRA will mail LDSS a letter verifying receipt of the materials sent by the worker. Keep hard copies of the materials including letters sent and received, and document all activities in OASIS.
- While a credit freeze helps prevent would-be identity thieves from accessing a child/youth's credit report, a freeze also blocks *all* individuals and nongovernmental organizations from accessing a child/youth's report. This means that **legitimate companies trying to access a youth's credit report will not be able to do so until the freeze for that youth is lifted**. If a freeze is not lifted before an older youth tries to apply for an apartment, a credit card, a student or auto loan, or even certain jobs, the youth will not be able to access those needed services because legitimate creditors are unable to access the youth's credit report.

## CREDIT FREEZE POLICY

Per the Code of Virginia ([§ 63.2-905.2](#)), the LDSS worker shall submit a written credit freeze placement request and required supporting documents to each of the three CRAs via certified mail once an eligible child reaches their six-month anniversary in foster care.

The worker will request the removal of a credit freeze if/when:

- a. the child leaves foster care;
- b. the youth is 16 years of age or older and requests that their credit freeze be removed; or
- c. LDSS determines that removal of the freeze is in the best interest of the child.

### *Documenting Credit Freeze Activities*

All correspondence, including letters from CRAs and any personal identification numbers (PINs) assigned by the CRAs, should be kept as hard copies in the child/youth's case file. The worker should also document credit freeze-related activities in the Contact screen in OASIS using "Credit Freeze" as the purpose of the contact.

## HOW TO SUBMIT A FREEZE REQUEST

Per the Code of Virginia ([§ 63.2-905.2](#)), LDSS must request credit freezes for all children and youth (under 16 years of age) who reach their six-month anniversary in foster care.

## Tracking credit freeze eligibility for children/youth at your agency

LDSS workers should access SafeMeasures ([app.safemeasures.org/vadss/home](http://app.safemeasures.org/vadss/home)) to identify children/youth who need credit freezes.

### How to access credit freeze information in SafeMeasures:

- From the **Main Menu** screen, scroll down to the **Placements** section. Then click on the **Credit Freeze Completed for Youth under 16** link.
  - This report displays whether credit freezes have been completed during the required completion window (30 days before to 30 days after the child or youth's six-month anniversary in care).
- In the vertical menu bar on the leftmost side of the site, select the **Full List** option.
- In the horizontal menu bar near the top of the site, select **Time Frame**. Then click "Upcoming Work."
- In the horizontal menu bar near the top of the site, select **Filter**, and then select **Locality**. Find and click on your locality. Then click the blue "filter" button.
- Scroll all the way to the right and examine the **Status** for each listed child/youth.
  - **Status** describes the number of days until a given child/youth's credit freeze is due. LDSS workers may find it helpful to organize freeze data by status:
    - 15 days or less;
    - 16 – 30 days;
    - 31 – 60 days;
    - 61 – 90 days; or
    - Overdue.

Each listed child/youth also has a "Freeze Start Date" and a "Freeze Due Date," both of which depend on the child/youth's custody date.

Example: If a child came into LDSS custody on 01/01/2020, that child's "Freeze Start Date" would be listed as 06/01/2020, and the "Freeze Due Date" would be listed as 08/01/2020. These dates, which bracket the child's six-month anniversary-in-care date, describe the 60-day window during which LDSS workers should initiate credit freezes for the child.

Workers should submit credit freeze requests accordingly for each listed child/youth.



**Be sure to periodically check SafeMeasures to review your agency's compliance with the statewide credit freeze mandate.** If any child or youth is listed in SafeMeasures as having an overdue credit freeze, please promptly submit a freeze request to each credit bureau. Detailed instructions for submitting freeze requests are described in the next section and elsewhere in this guidebook (see Table of Contents on page 2).

## Placing a credit freeze

VDSS is not permitted to request the placement or termination of credit freezes for children/youth in foster care. The LDSS with custody of the child/youth must submit all credit freeze requests.

Each CRA has slightly different procedures and documentation requirements for placing and lifting credit freezes. In general, the following are required:

- Copy of child/youth's birth certificate
- Copy of child/youth's Social Security card and Social Security number
- Child/youth's address (same as LDSS agency address)
- LDSS agency's contact information (address, telephone number)
- Court order(s) or official communication(s) establishing that the child/youth is in foster care and in the custody of the agency
  - When a court order is submitted to any of the CRAs, it is important to **redact** non-relevant information, such as the reason(s) the child came into care; personal information about family member(s); etc. The child's full name, Social Security number (if present), and date of birth should remain on the court order.
- Copy of LDSS staff ID badge

For each eligible child/youth, **three (3) written credit freeze requests must be submitted—one request each to TransUnion, Experian, and Equifax—via certified mail.** Once the documents and information outlined on the previous page have been compiled, the LDSS worker needs to fill out three separate credit freeze request forms, each of which will be submitted to a specific CRA.

This guidebook contains separate step-by-step instructions and sample forms for TransUnion, Experian, and Equifax. Please refer to the *Table of Contents* (p. 2) to locate instructions and forms specific to each CRA. Each set of instructions has all the information a worker needs to place or remove a freeze for a child/youth in foster care.

## Lifting an existing credit freeze

**Credit freezes must be lifted when a child/youth leaves foster care.** Lifting a credit freeze for each child requires the LDSS worker to submit three (3) separate requests—one to each CRA (TransUnion, Experian, and Equifax)—so that all of the child's freezes will be lifted.

When a freeze is first initiated for any child/youth in foster care, each CRA will send the LDSS a follow-up confirmation letter. Confirmation letters from TransUnion and Experian may include

an individually assigned Personal Identification Number, or **PIN**. For more details, see this guidebook's *Instructions* pages for each CRA.

It is important to keep hard copies and document the actions taken to place each child's initial freeze. In order to unfreeze a child/youth's TransUnion or Experian credit records, the LDSS worker needs to send the child's PIN in a written freeze lift request. PINs are *not* required to lift Equifax freezes.

## TALKING WITH YOUTH ABOUT CREDIT FREEZES

### For youth ages 14—15

The LDSS worker should discuss credit freezes with youth and inform them if/when a freeze has been placed on their credit report.

### For youth ages 16 and older

Youth who are 16+ years old have the authority to make decisions about protecting their identity. Just as the LDSS worker assists youth with navigating the regular credit check process, so too should the worker assist older youth with understanding and managing credit freezes.

For any youth in foster care with an active credit freeze at the time of their 16<sup>th</sup> birthday, the worker should:

- 1) **Discuss freeze removal processes and review options with the youth *no later than 90 days after the youth's 16<sup>th</sup> birthday***. Each youth, once they turn 16, can decide whether to keep the freeze in place or remove the freeze.
- 2) **Assist the youth with submitting a freeze removal request in the youth's name**. If the youth wishes to lift a freeze, the worker should walk them through the required steps and provide assistance as necessary.
- 3) **During each annual Transition Plan meeting, discuss the status of the youth's security freeze**. Remember to review options for placing, continuing, or removing the freeze.

When any youth exits foster care with an active credit freeze in place, be sure to provide the youth and/or family with relevant records and PINs (if any) assigned by the CRAs.



## CONTACT INFORMATION & SUPPORT

VDSS provides general information and technical assistance for LDSS workers navigating the credit freeze mandate for children/youth in foster care. Please contact **John Gyourko** (Youth Services Program Specialist) or **Letha Moore-Jones** (State Independent Living Coordinator & Youth Services Supervisor) with questions/feedback.

### **John Gyourko**

*Youth Services Program Specialist*  
VDSS Home Office  
[john.gyourko@dss.virginia.gov](mailto:john.gyourko@dss.virginia.gov)  
(804) 971-7660

### **Letha Moore-Jones**

*State IL Coordinator & Youth Services Supervisor*  
VDSS Home Office  
[letha.moore-jones@dss.virginia.gov](mailto:letha.moore-jones@dss.virginia.gov)  
(804) 726-7576

## **TRANSUNION** Instructions

### The following materials and supporting documents are required to place or remove a credit freeze with TransUnion:

- **Written request** to place or remove a “protected consumer freeze” on the child/youth’s credit file. The TransUnion template for a written credit freeze request is available on page 11 of this guidebook.
- **Proof of Authority** and **Proof of Identity** documentation.

**ALL** of the following documents must be submitted with any freeze request:

- Copy of **court order(s)**, redacted as appropriate, demonstrating: (1) the child/youth is in foster care; and (2) the LDSS has custody of the child/youth.
  - NOTE: *Instead* of a court order, the LDSS worker may provide a written communication from a county welfare department or its agent or designee, or a county probation department or its agent or designee, certifying that the protected consumer is in a foster care setting under its jurisdiction.
- Copy of the **child/youth’s Social Security card**;
- Copy of the **child/youth’s birth certificate**;
- Copy of **your LDSS staff identification badge**.

### Send written request and documentation via certified mail to:

TransUnion  
P.O. Box 380  
Woodlyn, PA 19094

*Note: Credit freezes for children/youth in foster care cannot be placed or removed via phone or online at this time.*

### Follow-up process:

- **Placing a freeze.** Once the freeze request has been received and processed, TransUnion will mail a letter confirming that a credit freeze has been initiated for the child/youth.
 

TransUnion will create an account linked to the freeze request and assign a “file number,” which serves as the child/youth’s **PIN number**. Be sure to keep this PIN number in a safe place (enter the activity in OASIS and keep hard copies of correspondence), since the PIN is needed to lift the freeze.
- **Lifting an existing freeze.** Once a freeze termination request has been processed, TransUnion will mail a letter confirming that the “protected consumer freeze” has been lifted.

If the LDSS worker does not receive a confirmation letter from TransUnion within two (2) weeks after submitting the request, **contact TransUnion to verify receipt of the freeze request and materials sent**. The LDSS worker is encouraged to contact TransUnion with any questions prior to mailing the freeze request.

### TransUnion contact information

TransUnion email:	<a href="mailto:fostercare@transunion.com">fostercare@transunion.com</a>
TransUnion Main line:	1-800-916-8800
TransUnion Security Freeze line:	1-888-909-8872

- Press option #3 for freezes, then option #4 for info about protected consumer freezes.
- Press #0 to speak with an agent.

## TRANSUNION: Child/Youth Credit Freeze Request Form

[Date]

[LDSS Staff name]

[LDSS Agency name]

[LDSS street address]

[Agency City, State, Zip Code]

TransUnion Protected Consumer Freeze  
P.O. Box 380  
Woodlyn, PA 19094

Dear TransUnion:

My name is [your name], and I am a [your job title] at [LDSS Agency], located at [LDSS Agency address]. I would like to [place or remove] a security freeze on the credit file of [youth name], a minor child in the custody of [LDSS Agency].

I am demonstrating proof of authority to act on behalf of [youth name] by providing [specify—choose one below]

**CHOOSE ONE**

- a [county or city name] court order demonstrating that [LDSS Agency] has custody of this minor child.
- written communication from [government agency] certifying that this minor child is in a foster care setting under [LDSS Agency]'s jurisdiction.

I am providing a copy of my [LDSS Agency] staff identification badge, a government-issued ID card, to demonstrate proof of my identity. To demonstrate proof of the minor child [youth name]'s identity, I am providing copies of this child's birth certificate and Social Security card.

I am requesting:

- a security freeze to be **placed** on this protected consumer's credit file
- a security freeze to be **lifted** from this protected consumer's file [provide youth's PIN]

If you have any questions or need additional materials related to this security freeze request for a protected consumer (minor child) in foster care, please contact me at [your email address], [your office telephone number], or [your office fax number].

Thank you,

## **EXPERIAN** Instructions

### The following materials and supporting documents are required to place or remove a credit freeze with Experian:

- **Written request** to place or remove a “protected consumer freeze” on the child/youth’s credit file. The Experian template for a written credit freeze request is available on page 14 of this guidebook.
- **Proof of Authority** and **Proof of Identity** documentation.

**ALL** of the following documents must be submitted with any freeze request:

- Copy of **court order(s)**, redacted as appropriate, demonstrating: (1) the child/youth is in foster care; and (2) the LDSS has custody of the child/youth.
  - NOTE: *Instead* of a court order, the worker may provide a written communication from a county welfare department or its agent or designee, or a county probation department or its agent or designee, certifying that the protected consumer is in a foster care setting under its jurisdiction.
- Copy of the **child/youth’s Social Security card**;
- Copy of the **child/youth’s birth certificate**;
- Copy of **your LDSS staff identification badge**.

**Special instructions:** When completing the Experian freeze request form, **the child/youth’s mailing address should be the same as the LDSS agency’s mailing address**. In general, freeze request letters should not include resource family or biological family addresses. If and when a freeze request form asks for the child/youth’s current or prior mailing addresses, please insert the address of the LDSS with custody of the child.

### Send written request and documentation *via certified mail to:*

Experian  
P.O. Box 9554  
Allen, TX 75013

*Note:* **Credit freezes for minor children in foster care cannot be placed or removed via phone or online** at this time.

### Follow-up process:

- **Placing a freeze.** Once the freeze request has been received and processed, Experian will mail a letter confirming that a credit freeze has been initiated for the youth.  
Experian may assign a **PIN number** linked to the youth’s credit freeze. If a PIN number is assigned, be sure to keep this number in a safe place (enter the activity in OASIS and keep hard copies of correspondence), since the freeze termination process is facilitated by the youth’s PIN.
- **Lifting an existing freeze.** Once a freeze termination request has been processed, Experian will mail a letter confirming that the “protected consumer freeze” has been lifted.

If the worker does not receive a confirmation letter from Experian within two (2) weeks after submitting the request, **contact Experian to verify receipt of the freeze request and materials sent**. The worker is encouraged to contact Experian with any questions prior to mailing the freeze request.

## *Experian contact information:*

Experian email: [experianfosteryouth@experian.com](mailto:experianfosteryouth@experian.com)

Experian Direct line: 1-800-509-8495

Experian Automated line: 1-888-397-3742

- You can speak to an Experian agent by calling the Direct line.
- For general information, you can call the Experian Automated line.

Experian staffer: Paul Hernandez (designated point of contact for credit freeze communications)

[paul.a.hernandez@experian.com](mailto:paul.a.hernandez@experian.com)

(972) 390-3710

## EXPERIAN: Child/Youth *Credit Freeze Request Form*

[Date]

[LDSS Staff name]

[LDSS Agency name]

[LDSS street address]

[Agency City, State, Zip Code]

Experian

P.O. Box 9554

Allen, TX 75013

Dear Experian:

My name is [your name], and I am a [your job title] at [LDSS Agency], located at [LDSS Agency address]. I would like to [place or remove] a security freeze on the credit file of [youth name], a protected consumer (minor child) in foster care in the custody of [LDSS Agency].

I am demonstrating proof of authority to act on behalf of [youth name] by providing [specify—choose one below]

**CHOOSE ONE**

- a [county or city name] court order demonstrating that [youth name] is a minor child in foster care, and that [LDSS Agency] has custody of this minor child.
- written communication from [government agency] certifying that this minor child is in a foster care setting under [LDSS Agency]'s jurisdiction.

I am providing a copy of my [LDSS Agency] staff identification badge, a government-issued ID card, to demonstrate proof of my identity. To demonstrate proof of the minor child [youth name]'s identity, I am providing copies of this child's Social Security card and birth certificate.

Minor child's identifying information:

[youth's full name]

[youth's date of birth]

[youth's Social Security number]

[youth's current mailing address—same as LDSS mailing address]

I am requesting:

- a security freeze to be **placed** on this protected consumer's credit file
- a security freeze to be **lifted** from this protected consumer's file [provide youth's PIN]

If you have any questions or need additional materials related to this security freeze request for a protected consumer (minor child) in foster care, please contact me at [your email address], [your office telephone number], or [your office fax number].

Thank you,

## **EQUIFAX** Instructions

### The following materials and supporting documents are required to place or remove a credit freeze with Equifax:

- **Written request** to place or remove a “protected consumer freeze” on the child/youth’s credit file. The LDSS worker needs to fill out Equifax’s official credit freeze request form, which is accessible at the following link: [https://assets.equifax.com/assets/personal/Minor Freeze Request Form.pdf](https://assets.equifax.com/assets/personal/Minor_Freeze_Request_Form.pdf). For convenience, the Equifax freeze request form is also available on page 17 of this guidebook.
- **Proof of Authority** and **Proof of Identity** documentation.

ALL of the following documents must be submitted with any freeze request:

- Copy of **court order(s)**, redacted as appropriate, demonstrating: (1) the child/youth is in foster care; and (2) the LDSS has custody of the child/youth.
  - NOTE: *Instead* of a court order, the LDSS worker may provide a written communication from a county welfare department or its agent or designee, or a county probation department or its agent or designee, certifying that the protected consumer is in a foster care setting under its jurisdiction.
- Copy of the **child/youth’s Social Security card**;
- Copy of the **child/youth’s birth certificate**;
- Copy of **your LDSS staff identification badge**.

### Filling out Equifax’s Minor Freeze Request Form:

- **Guardian/Representative/Parent Information** section
  - Name and addresses: **Record the LDSS worker’s name and the LDSS’s current address** in this section. Leave the Social Security number and date of birth lines blank. Make a note that the freeze request is for a child/youth in foster care in the custody of the LDSS. (This note can be made either (a) above the Social Security Number and Date of Birth lines in this first section of the form, or (b) typed and printed on a separate paper with your agency’s letterhead.)
- **Minor’s Information** section
  - Child/youth’s current and former addresses: The **child/youth’s mailing address should be the same as the LDSS’s mailing address**. In general, freeze request letters should not include resource family or biological family addresses. If and when a freeze request form asks for the minor child’s current or prior mailing addresses, please insert the address of the LDSS with custody of the child.

### Send written request + documentation *via certified mail* to:

Equifax Information Services LLC  
P.O. Box 105788  
Atlanta, GA 30348

**Note:** Credit freezes for children/youth cannot be placed or removed via phone or online at this time.

## Follow-up process:

- **Placing a freeze.** Once the freeze request has been received and processed, Equifax will mail a letter confirming that a credit freeze has been initiated for the child/youth.

### **A note about Equifax PINs:**

**Equifax no longer assigns a Personal Identification Number (PIN)** when a credit freeze is initiated for a minor child. A PIN should not be required to lift an active Equifax credit freeze if the freeze was initiated in 2020. You should still receive a confirmation letter, and you should keep hard copies of all correspondence.

If you submit a freeze request for a child/youth at your agency and Equifax *does* send a PIN in the confirmation letter, keep copies of the correspondence and securely store the PIN. Though you will likely not need the PIN if/when you submit a request for Equifax to lift the freeze, you should still document that the PIN was received.

- **Lifting an existing freeze.** Once a freeze termination request has been processed, Equifax will mail a letter confirming that the freeze on the child/youth's credit file has been lifted.

If the LDSS worker does not receive a confirmation letter from Equifax within two (2) weeks after submitting the request, **contact Equifax to verify receipt of the freeze request and materials sent.** The LDSS worker is encouraged to contact Equifax with any questions prior to mailing the freeze request.

## *Equifax contact information*

Equifax email:	<a href="mailto:CFS@equifax.com">CFS@equifax.com</a>
Equifax Customer Care line:	1-888-298-0045
Equifax Automated Security Freeze line:	1-800-349-9960

- You can speak to an Equifax agent by calling the Customer Care line.
- To check the status of a freeze request, you can call the Automated Security Freeze line.



## EQUIFAX: Child/Youth Credit Freeze Request Form



### 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: Equifax Information Services LLC, P.O. Box 105788 Atlanta, GA 30348