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UTAH ATTORNEY GENERAL
MARK SHURTLEFF

For Immediate Release
January 31, 2012

Contact
Paul Murphy:
(801) 538-1892
pmurphy@utah.gov

KIDS GET A BREAK FROM IDENTITY THIEVES **UTAH A.G. LAUNCHES PROGRAM TO PROTECT CHILDREN'S ID**

Utah today launched an unprecedented new program to help protect children from identity thieves. Utah Attorney General Mark Shurtleff and TransUnion, one of the three national credit reporting companies, announced the Child Identity Protection Program (CIP), which features a secure online site through which Utah parents and guardians can register their minor children for protection at no cost.

"This is a groundbreaking public/private partnership dedicated to specifically protecting children from having their good names and future credit ruined by identity thieves," says Shurtleff. "TransUnion has worked closely with us to pioneer this program in Utah and our hope is that other states across the country are motivated to engage in similar efforts."

Designed to help prevent identity thieves from using the personal identifying information of children in the issuance of credit, the CIP program enables Utah parents or guardians to enroll their children by providing name, address, date of birth and Social Security number information securely online.

Once enrolled, TransUnion adds each minor's SSN to a database it uses to alert creditors about potential fraud risk when requests for credit reports are received. This protection remains in place until the minor reaches 17 years-of-age.

Additionally, if TransUnion determines that a credit file containing both the minor's SSN and name has, in fact, been created, steps are also taken to ensure that the TransUnion file is purged of any fraudulent information and cannot be accessed until the minor's 17th birthday.

"We commend the Utah Attorney General's office for leading the charge in the fight against child ID theft at a state level," says TransUnion's Mark Marinko, president of Consumer Services. "TransUnion's hope is that our efforts here will help to build momentum for involvement from the Federal Government and in particular the Social Security Administration, whose participation could significantly speed the process of stamping out child ID theft in this country once and for all."

CHILDREN AT RISK

When Jennifer Andrushko stopped to check on a government program, she was surprised to see records listing her three-year-old son Carter as an employee at a

clothing store. The Harrisville mother also discovered an undocumented resident had been using her son's Social Security number five years before he was even born.

"I was sick about it," says Andrushko. "I knew it could be quite damaging for him later on in life." Andrushko says she is hoping CIP will help other parents so they do not have to go through the same ordeal.

PROJECT INSPIRATION

Two years ago Assistant Attorney General Richard Hamp and Utah State Rep. Eric Hutchings were brainstorming on ways to freeze a child's information so it couldn't be used for identity theft purposes, but kept hitting a wall. "We wanted to figure out a way to stop a crime before it happened," says Hamp.

Since a child normally does not have a credit history, Hamp learned from TransUnion it was impossible to protect a record that did not exist. The Attorney General's Office and TransUnion agreed to work together so a parent could shield a child's information until he or she becomes credit active.

Hamp teamed up with IRIS Program Manager Scott Morrill to make sure the plan could be implemented through the Utah Attorney General's Office website to assist identity theft victims. "We believe working with TransUnion on the CIP project is a great opportunity to provide an important online service to the citizens of Utah without new legislation," says Morrill.

PROTECTION FOR EVERYONE ELSE

The Attorney General's award-winning website is called IRIS---Identity Theft Reporting Information System. IRIS was the first website in the nation to send identity theft complaints directly to the proper law enforcement agency and provide victims with a checklist of things to do to resolve credit problems. Both IRIS and CIP can be found at www.idtheft.utah.gov.

More than 3,000 incidents of identity theft have been filed on IRIS since the website was launched on April 10, 2006. The complaints include unauthorized credit card charges, benefits fraud and Social Security number theft. The website, which receives thousands of hits every month, also includes identity theft protection tips.

Photos and video from today's announcement will be posted at http://www.attorneygeneral.utah.gov/PR_013112.html.

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