



Help Better Protect Your Child's Identity Introducing Equifax Child Credit Lock

Activating a **Child Credit Lock** for your minor child can help better protect against credit fraud in your child's name by creating an Equifax credit report for your child and locking it to prevent access to it by potential lenders and creditors.*

Many parents falsely assume their children are safe from identity theft because of their age and lack of credit history, but the opposite is true.



From a perpetrator's standpoint, children can be the perfect victims. Cybercriminals have been known to establish credit under a child's name and then conduct illegal activity, often for many years. The fraud may not be discovered until the child becomes an adult and attempts to apply for credit or employment for the first time.

Activate Child Credit Lock

1. If your child is included in your plan, you can activate the Equifax Child Credit Lock through your ID Watchdog [online Dashboard](#). Select the Family tab from the top menu and access the Child Credit Lock screen by clicking the **Request Child Lock** button next to your child's name. Child Credit Lock is targeted to be available through the ID Watchdog Mobile App by March 2019.
2. If you do not see your child's name in the list, click Add a Dependent at the bottom of the page or talk to your employer. If you have any questions, contact our Customer Care Center at 866-513-1518.

Get help when you need it. You can reach a U.S.-based Customer Care Advocate, 24 hours a day, 7 days a week, at 866.513.1518.



*An Equifax child credit lock helps prevent access to your child's Equifax credit report by lenders and creditors. It will not prevent access to your child's credit report at any other credit reporting agency.