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House action: Adopted  
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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Consumer Protection - Consumer Reporting Agencies - ~~Credit~~ Consumer**  
3 **Reports - Security Freezes**

4 FOR the purpose of authorizing a consumer to elect to place a security freeze on the  
5 consumer's ~~credit~~ consumer report; establishing procedures for requesting a  
6 security freeze; requiring a consumer reporting agency to place a security freeze  
7 on a consumer's ~~credit~~ consumer report within ~~a certain number of business~~  
8 ~~days~~ certain time periods after ~~a request is made~~ certain requests are received  
9 and to take certain actions within a certain number of business days after  
10 placing a security freeze on a consumer's ~~credit~~ consumer report; providing that  
11 while a security freeze is in place, ~~a consumer's credit report and any~~  
12 ~~information in the consumer's credit report may not be released~~ a consumer  
13 reporting agency may not provide any information in a consumer's consumer  
14 report without certain authorization of the consumer; requiring a consumer  
15 reporting agency to give certain notice to a consumer if any person requests  
16 access to a consumer's consumer report under certain circumstances;  
17 establishing procedures for requesting a security freeze to be lifted temporarily  
18 or removed; requiring a consumer reporting agency to temporarily lift or remove  
19 a security freeze within a certain number of business days after receiving a  
20 request from a consumer; ~~authorizing~~ prohibiting a consumer reporting agency  
21 ~~to charge certain fees from charging~~ a consumer for any service relating to a  
22 security freeze, subject to certain exceptions and exemptions; requiring a  
23 consumer reporting agency to give certain notices to a consumer at certain  
24 times; ~~providing certain penalties for a certain violation of a security freeze by a~~  
25 consumer reporting agency authorizing a consumer who is affected by a

1 violation of certain provisions of this Act to bring a certain action; establishing  
2 certain penalties; providing for the application of this Act; defining certain  
3 terms; making a conforming change; providing for a delayed effective date; and  
4 generally relating to consumer reporting agencies and security freezes on  
5 consumer credit reports.

6 BY repealing and reenacting, with amendments,

7 Article - Commercial Law

8 Section 14-1202(a)

9 Annotated Code of Maryland

10 (2005 Replacement Volume)

11 BY adding to

12 Article - Commercial Law

13 Section 14-1202.1

14 Annotated Code of Maryland

15 (2005 Replacement Volume)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
17 MARYLAND, That the Laws of Maryland read as follows:

18 **Article - Commercial Law**

19 14-1202.

20 (a) Subject to subsection (b) of this section and [§ 14-1205] §§ 14-1202.1  
21 AND 14-1205 of this subtitle, a consumer reporting agency may furnish a consumer  
22 report under the following circumstances and no other:

23 (1) In response to the order of a court having jurisdiction to issue the  
24 order;

25 (2) In accordance with the written instructions of the consumer to whom  
26 it relates; or

27 (3) To a person which the agency has reason to believe:

28 (i) Intends to use the information in connection with a credit  
29 transaction involving the consumer on whom the information is to be furnished and  
30 involving the extension of credit to, or review or collection of an account of, the  
31 consumer;

32 (ii) Intends to use the information for employment purposes;

33 (iii) Intends to use the information in connection with the  
34 underwriting of insurance involving the consumer;

1 (iv) Intends to use the information in connection with a  
2 determination of the consumer's eligibility for a license or other benefit granted by a  
3 governmental instrumentality required by law to consider an applicant's financial  
4 responsibility or status; or

5 (v) Otherwise has a legitimate business need for the information in  
6 connection with a business transaction involving the consumer.

7 14-1202.1.

8 (A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS  
9 INDICATED.

10 (2) "ACCOUNT REVIEW" INCLUDES ACTIVITIES RELATED TO ACCOUNT  
11 MAINTENANCE, ACCOUNT MONITORING, CREDIT LINE INCREASES, AND ACCOUNT  
12 UPGRADES AND ENHANCEMENTS.

13 (3) "SECURITY FREEZE" MEANS A ~~NOTICE RESTRICTION PLACED IN ON~~ A  
14 CONSUMER'S ~~FILE~~ CONSUMER REPORT AT THE REQUEST OF THE CONSUMER THAT  
15 PROHIBITS A CONSUMER REPORTING AGENCY FROM RELEASING THE CONSUMER'S  
16 ~~CREDIT~~ CONSUMER REPORT OR ANY INFORMATION ~~IN~~ DERIVED FROM THE  
17 CONSUMER'S ~~CREDIT~~ CONSUMER REPORT WITHOUT THE EXPRESS AUTHORIZATION  
18 OF THE CONSUMER.

19 (B) THIS SECTION DOES NOT APPLY TO THE USE OF A CONSUMER'S ~~CREDIT~~  
20 CONSUMER REPORT BY:

21 (1) A PERSON, OR A SUBSIDIARY, AFFILIATE, AGENT, OR ASSIGNEE OF  
22 THE PERSON, WITH WHICH THE CONSUMER HAS, OR PRIOR TO ASSIGNMENT HAD, AN  
23 ACCOUNT, CONTRACT, OR DEBTOR-CREDITOR RELATIONSHIP, FOR THE PURPOSE OF  
24 ACCOUNT REVIEW OR COLLECTING THE FINANCIAL OBLIGATION OWING FOR THE  
25 ACCOUNT, CONTRACT, OR DEBT;

26 (2) A ~~SUBSIDIARY, AFFILIATE, AGENT, ASSIGNEE, OR PROSPECTIVE~~  
27 ~~ASSIGNEE~~ OF A PERSON THAT WAS GIVEN ACCESS TO THE CONSUMER'S ~~CREDIT~~  
28 CONSUMER REPORT UNDER SUBSECTION (E) OF THIS SECTION FOR THE PURPOSE OF  
29 FACILITATING AN EXTENSION OF CREDIT TO THE CONSUMER OR ANOTHER  
30 PERMISSIBLE USE;

31 (3) A PERSON ACTING IN ACCORDANCE WITH A COURT ORDER,  
32 WARRANT, OR SUBPOENA;

33 (4) A UNIT OF STATE OR LOCAL GOVERNMENT THAT ADMINISTERS A  
34 PROGRAM FOR ESTABLISHING AND ENFORCING CHILD SUPPORT OBLIGATIONS;

35 (5) THE DEPARTMENT OF HEALTH AND MENTAL HYGIENE IN  
36 CONNECTION WITH A FRAUD INVESTIGATION CONDUCTED BY THE DEPARTMENT;

1 (6) THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION, THE  
 2 COMPTROLLER, OR ANY OTHER STATE OR LOCAL TAXING AUTHORITY IN  
 3 CONNECTION WITH;

4 (I) AN INVESTIGATION CONDUCTED BY THE DEPARTMENT,  
 5 COMPTROLLER, OR TAXING AUTHORITY ~~OR~~;

6 (II) THE COLLECTION OF DELINQUENT TAXES OR UNPAID COURT  
 7 ORDERS BY THE DEPARTMENT, COMPTROLLER, OR TAXING AUTHORITY; OR

8 (III) THE PERFORMANCE OF ANY OTHER DUTY PROVIDED FOR BY  
 9 LAW;

10 (7) A PERSON FOR THE PURPOSE OF PRESCREENING, AS DEFINED BY  
 11 THE FEDERAL FAIR CREDIT REPORTING ACT;

12 ~~(7)~~ (8) A PERSON ADMINISTERING A CREDIT FILE MONITORING  
 13 SUBSCRIPTION SERVICE TO WHICH THE CONSUMER HAS SUBSCRIBED; OR

14 ~~(8)~~ (9) A PERSON PROVIDING ~~THE~~ A CONSUMER WITH A COPY OF THE  
 15 CONSUMER'S ~~CREDIT~~ CONSUMER REPORT ON REQUEST OF THE CONSUMER.

16 (C) (1) A CONSUMER MAY ELECT TO PLACE A SECURITY FREEZE ON THE  
 17 CONSUMER'S ~~CREDIT~~ CONSUMER REPORT BY:

18 (I) WRITTEN REQUEST SENT BY CERTIFIED MAIL;

19 (II) TELEPHONE; ~~OR~~

20 (III) ELECTRONIC MAIL USING AN ELECTRONIC POSTMARK IF A  
 21 SECURE ELECTRONIC MAIL CONNECTION IS MADE AVAILABLE BY THE CONSUMER  
 22 REPORTING AGENCY; OR

23 (IV) IF THE CONSUMER REPORTING AGENCY MAKES A SECURE  
 24 CONNECTION AVAILABLE ON ITS WEBSITE, AN ELECTRONIC REQUEST THROUGH  
 25 THAT SECURE CONNECTION.

26 (2) A CONSUMER REPORTING AGENCY SHALL REQUIRE A CONSUMER TO  
 27 PROVIDE PROPER IDENTIFICATION WHEN REQUESTING A SECURITY FREEZE.

28 (3) A CONSUMER REPORTING AGENCY SHALL PLACE A SECURITY  
 29 FREEZE ON A CONSUMER'S ~~CREDIT~~ CONSUMER REPORT WITHIN:

30 (I) ~~WITHIN~~ 5 BUSINESS DAYS AFTER RECEIVING A WRITTEN OR  
 31 TELEPHONE REQUEST; ~~AND~~ OR

32 (II) ~~WITHIN~~ 3 BUSINESS DAYS AFTER RECEIVING AN ELECTRONIC  
 33 MAIL REQUEST MADE BY ELECTRONIC MAIL OR BY SECURE CONNECTION ON THE  
 34 WEBSITE OF THE CONSUMER REPORTING AGENCY.

1 (4) WITHIN 5 BUSINESS DAYS AFTER PLACING A SECURITY FREEZE ON A  
2 CONSUMER'S ~~CREDIT~~ CONSUMER REPORT, THE CONSUMER REPORTING AGENCY  
3 SHALL:

4 (I) SEND A WRITTEN CONFIRMATION OF THE SECURITY FREEZE  
5 TO THE CONSUMER;

6 (II) PROVIDE THE CONSUMER WITH A UNIQUE PERSONAL  
7 IDENTIFICATION NUMBER OR PASSWORD TO BE USED BY THE CONSUMER WHEN  
8 AUTHORIZING THE RELEASE OF THE CONSUMER'S ~~CREDIT~~ CONSUMER REPORT ~~TO A~~  
9 ~~SPECIFIC PERSON OR~~ FOR A SPECIFIC PERIOD OF TIME; AND

10 (III) PROVIDE THE CONSUMER WITH A WRITTEN STATEMENT OF  
11 THE PROCEDURES FOR REQUESTING THE CONSUMER REPORTING AGENCY TO  
12 REMOVE OR TEMPORARILY LIFT A SECURITY FREEZE.

13 (D) (1) WHILE A SECURITY FREEZE IS IN PLACE, A ~~CONSUMER'S CREDIT~~  
14 ~~REPORT AND ANY INFORMATION IN THE CONSUMER'S CREDIT REPORT MAY NOT BE~~  
15 ~~RELEASED TO ANY PERSON~~ CONSUMER REPORTING AGENCY MAY NOT PROVIDE ANY  
16 INFORMATION IN A CONSUMER'S CONSUMER REPORT WITHOUT THE EXPRESS PRIOR  
17 AUTHORIZATION OF THE CONSUMER.

18 (2) A CONSUMER REPORTING AGENCY MAY ADVISE A PERSON THAT A  
19 SECURITY FREEZE IS IN EFFECT WITH RESPECT TO A CONSUMER'S ~~CREDIT~~  
20 CONSUMER REPORT.

21 (3) A CONSUMER REPORTING AGENCY MAY NOT STATE OR IMPLY TO  
22 ANY PERSON THAT A SECURITY FREEZE ON A CONSUMER'S ~~CREDIT~~ CONSUMER  
23 REPORT REFLECTS A NEGATIVE CREDIT SCORE, CREDIT HISTORY, OR CREDIT  
24 RATING.

25 (4) (I) IF ANY PERSON REQUESTS ACCESS TO A CONSUMER'S  
26 CONSUMER REPORT WHILE A SECURITY FREEZE IS IN PLACE FOR A PURPOSE OTHER  
27 THAN A PURPOSE ALLOWED UNDER THIS SECTION, THE CONSUMER REPORTING  
28 AGENCY SHALL NOTIFY THE CONSUMER THAT AN ATTEMPT HAS BEEN MADE TO  
29 ACCESS THE CONSUMER'S CONSUMER REPORT.

30 (II) THE NOTICE SHALL STATE THE IDENTITY OF THE PERSON  
31 REQUESTING ACCESS TO THE CONSUMER'S CONSUMER REPORT AND THE PURPOSE  
32 OF THE REQUEST.

33 (E) (1) IF A CONSUMER WANTS TO ALLOW THE CONSUMER'S ~~CREDIT~~  
34 CONSUMER REPORT TO BE ACCESSED ~~BY A SPECIFIC PERSON OR~~ FOR A SPECIFIC  
35 PERIOD OF TIME WHILE A SECURITY FREEZE IS IN PLACE, THE CONSUMER SHALL:

36 (I) CONTACT THE CONSUMER REPORTING AGENCY BY:

37 1. CERTIFIED MAIL, TELEPHONE, OR SECURE ELECTRONIC  
38 MAIL;

- 1                                   2.       TELEPHONE;
- 2                                   3.       ELECTRONIC MAIL USING AN ELECTRONIC POSTMARK IF  
3 A SECURE ELECTRONIC MAIL CONNECTION IS MADE AVAILABLE TO THE CONSUMER  
4 BY THE CONSUMER REPORTING AGENCY; OR
- 5                                   4.       ELECTRONIC REQUEST IF A SECURE CONNECTION IS  
6 MADE AVAILABLE ON THE WEBSITE OF THE CONSUMER REPORTING AGENCY;
- 7                               (II)     REQUEST THAT THE SECURITY FREEZE BE TEMPORARILY  
8 LIFTED; AND
- 9                               (III)    PROVIDE THE FOLLOWING TO THE CONSUMER REPORTING  
10 AGENCY:
- 11                               1.       PROPER IDENTIFICATION;
- 12                               2.       THE UNIQUE PERSONAL IDENTIFICATION NUMBER OR  
13 PASSWORD PROVIDED TO THE CONSUMER UNDER SUBSECTION (C)(4)(II) OF THIS  
14 SECTION; AND
- 15                               3.       THE PROPER INFORMATION REGARDING ~~THE PERSON~~  
16 ~~THAT IS TO RECEIVE THE CREDIT REPORT OR~~ THE TIME PERIOD DURING WHICH THE  
17 ~~CREDIT CONSUMER~~ REPORT IS TO BE AVAILABLE TO USERS OF THE ~~CREDIT~~  
18 CONSUMER REPORT.
- 19                               (2)     A CONSUMER REPORTING AGENCY SHALL COMPLY WITH A REQUEST  
20 MADE UNDER PARAGRAPH (1) OF THIS SUBSECTION WITHIN ~~3~~ 5 BUSINESS DAYS  
21 AFTER RECEIVING THE REQUEST.
- 22                               (3)     A CONSUMER REPORTING AGENCY MAY DEVELOP PROCEDURES  
23 INVOLVING THE USE OF TELEPHONE, FACSIMILE, THE INTERNET, ELECTRONIC  
24 MAIL, OR OTHER ELECTRONIC MEDIA TO RECEIVE AND PROCESS, IN AN EXPEDITED  
25 MANNER, A REQUEST FROM A CONSUMER TO TEMPORARILY LIFT OR REMOVE A  
26 SECURITY FREEZE ON THE CONSUMER'S ~~CREDIT~~ CONSUMER REPORT.
- 27       (F)     IF, IN CONNECTION WITH AN APPLICATION FOR CREDIT OR FOR ANY  
28 OTHER USE, A PERSON REQUESTS ACCESS TO A CONSUMER'S ~~CREDIT~~ CONSUMER  
29 REPORT WHILE A SECURITY FREEZE IS IN PLACE AND THE CONSUMER DOES NOT  
30 AUTHORIZE ACCESS TO THE CONSUMER'S ~~CREDIT~~ CONSUMER REPORT, THE PERSON  
31 MAY TREAT THE APPLICATION AS INCOMPLETE.
- 32       (G)     (1)     EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, A  
33 CONSUMER REPORTING AGENCY MAY REMOVE OR TEMPORARILY LIFT A SECURITY  
34 FREEZE PLACED ON A CONSUMER'S ~~CREDIT~~ CONSUMER REPORT ONLY ON REQUEST  
35 OF THE CONSUMER MADE UNDER SUBSECTIONS (E) OR (H) OF THIS SECTION.
- 36                               (2)     (I)     A CONSUMER REPORTING AGENCY MAY REMOVE A SECURITY  
37 FREEZE PLACED ON A CONSUMER'S ~~CREDIT~~ CONSUMER REPORT IF PLACEMENT OF

1 THE SECURITY FREEZE WAS BASED ON A MATERIAL MISREPRESENTATION OF FACT  
2 BY THE CONSUMER.

3 (II) IF A CONSUMER REPORTING AGENCY INTENDS TO REMOVE A  
4 SECURITY FREEZE UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH, THE CONSUMER  
5 REPORTING AGENCY SHALL NOTIFY THE CONSUMER IN WRITING OF ITS INTENT AT  
6 LEAST 5 BUSINESS DAYS BEFORE REMOVING THE SECURITY FREEZE.

7 (H) (1) SUBJECT TO SUBSECTION (G)(2) OF THIS SECTION, A SECURITY  
8 FREEZE SHALL REMAIN IN PLACE UNTIL THE CONSUMER REQUESTS THAT THE  
9 SECURITY FREEZE BE REMOVED.

10 (2) A CONSUMER REQUESTING THAT A SECURITY FREEZE BE REMOVED  
11 SHALL PROVIDE:

12 (I) PROPER IDENTIFICATION; AND

13 (II) THE UNIQUE PERSONAL IDENTIFICATION NUMBER OR  
14 PASSWORD PROVIDED BY THE CONSUMER REPORTING AGENCY UNDER SUBSECTION  
15 (C)(4)(II) OF THIS SECTION.

16 (3) A CONSUMER REPORTING AGENCY SHALL REMOVE A SECURITY  
17 FREEZE WITHIN 3 BUSINESS DAYS AFTER RECEIVING A REQUEST FOR REMOVAL.

18 (I) (1) EXCEPT AS PROVIDED IN ~~PARAGRAPH (2)~~ PARAGRAPHS (2) AND (3) OF  
19 THIS SUBSECTION, AND SUBJECT TO PARAGRAPH (4) OF THIS SUBSECTION, A  
20 CONSUMER MAY NOT BE CHARGED FOR ANY SERVICE RELATING TO A SECURITY  
21 FREEZE.

22 ~~(2) A CONSUMER REPORTING AGENCY MAY CHARGE A FEE NOT~~  
23 ~~EXCEEDING:~~

24 ~~(I) \$10 FOR INITIALLY PLACING A SECURITY FREEZE ON THE~~  
25 ~~CONSUMER'S CREDIT REPORT; AND~~

26 ~~(II) \$8 FOR EACH REQUEST BY THE CONSUMER TO TEMPORARILY~~  
27 ~~LIFT A SECURITY FREEZE PLACED ON THE CONSUMER'S CREDIT REPORT.~~

28 (2) A CONSUMER REPORTING AGENCY MAY CHARGE A REASONABLE  
29 FEE, NOT EXCEEDING \$5, IF A CONSUMER FAILS TO RETAIN THE ORIGINAL UNIQUE  
30 PERSONAL IDENTIFICATION NUMBER OR PASSWORD PROVIDED TO THE CONSUMER  
31 BY THE CONSUMER REPORTING AGENCY UNDER SUBSECTION (C)(4)(II) OF THIS  
32 SECTION, AND THE CONSUMER REPORTING AGENCY MUST REISSUE THE SAME OR A  
33 NEW UNIQUE PERSONAL IDENTIFICATION NUMBER OR PASSWORD.

34 (3) A CONSUMER REPORTING AGENCY MAY CHARGE A REASONABLE  
35 FEE, NOT EXCEEDING \$5, FOR EACH OF THE FOLLOWING REQUESTS MADE DURING A  
36 12-MONTH PERIOD:

1 (I) A SECOND OR SUBSEQUENT REQUEST TO PLACE AN INITIAL  
 2 SECURITY FREEZE ON THE CONSUMER'S CREDIT REPORT;

3 (II) A SECOND OR SUBSEQUENT REQUEST TO TEMPORARILY LIFT A  
 4 SECURITY FREEZE PLACED ON THE CONSUMER'S CREDIT REPORT; OR

5 (III) A SECOND OR SUBSEQUENT REQUEST TO REMOVE  
 6 PERMANENTLY A SECURITY FREEZE.

7 (4) A CONSUMER REPORTING AGENCY MAY NOT CHARGE ANY FEE  
 8 UNDER THIS SECTION TO A CONSUMER WHO:

9 (I) HAS OBTAINED A REPORT OF ALLEGED IDENTITY FRAUD  
 10 AGAINST THE CONSUMER UNDER § 8-304 OF THE CRIMINAL LAW ARTICLE; AND

11 (II) PROVIDES A COPY OF THE REPORT TO THE CONSUMER  
 12 REPORTING AGENCY.

13 (J) AT ANY TIME THAT A CONSUMER IS ENTITLED TO RECEIVE A SUMMARY  
 14 OF RIGHTS UNDER § 609 OF THE FEDERAL FAIR CREDIT REPORTING ACT OR § 14-206  
 15 OF THIS SUBTITLE, THE FOLLOWING NOTICE SHALL BE INCLUDED:

16 "NOTICE

17 YOU HAVE A RIGHT, UNDER § 14-1202.1 OF THE COMMERCIAL LAW ARTICLE OF  
 18 THE ANNOTATED CODE OF MARYLAND, TO PLACE A SECURITY FREEZE ON YOUR  
 19 CREDIT REPORT AT NO CHARGE TO YOU. THE SECURITY FREEZE WILL PROHIBIT A  
 20 CONSUMER REPORTING AGENCY FROM RELEASING ANY INFORMATION IN YOUR  
 21 CREDIT REPORT WITHOUT YOUR EXPRESS AUTHORIZATION. THE PURPOSE OF A  
 22 SECURITY FREEZE IS TO PREVENT CREDIT, LOANS, AND SERVICES FROM BEING  
 23 APPROVED IN YOUR NAME WITHOUT YOUR CONSENT.

24 YOU MAY ELECT TO HAVE A CONSUMER REPORTING AGENCY PLACE A  
 25 SECURITY FREEZE ON YOUR CREDIT REPORT BY WRITTEN REQUEST SENT BY  
 26 CERTIFIED MAIL, BY TELEPHONE, OR BY ELECTRONIC MAIL OR THE INTERNET IF  
 27 THE CONSUMER REPORTING AGENCY ~~HAS~~ PROVIDES A SECURE ELECTRONIC MAIL  
 28 CONNECTION. THE CONSUMER REPORTING AGENCY MUST PLACE A SECURITY  
 29 FREEZE ON YOUR CREDIT REPORT WITHIN 5 BUSINESS DAYS AFTER YOU PLACE A  
 30 SECURITY FREEZE ON YOUR CREDIT REPORT YOUR REQUEST IS RECEIVED. WITHIN 5  
 31 BUSINESS DAYS AFTER A SECURITY FREEZE IS PLACED ON YOUR CREDIT REPORT,  
 32 YOU WILL BE PROVIDED WITH A UNIQUE PERSONAL IDENTIFICATION NUMBER OR  
 33 PASSWORD TO USE IF YOU WANT TO REMOVE THE SECURITY FREEZE OR  
 34 TEMPORARILY LIFT THE SECURITY FREEZE TO RELEASE YOUR CREDIT REPORT TO A  
 35 SPECIFIC PERSON OR FOR A SPECIFIC PERIOD OF TIME. YOU ALSO WILL RECEIVE  
 36 INFORMATION ON THE PROCEDURES FOR REMOVING OR TEMPORARILY LIFTING A  
 37 SECURITY FREEZE.

38 IF YOU WANT TO TEMPORARILY LIFT THE SECURITY FREEZE ON YOUR CREDIT  
 39 REPORT, YOU MUST CONTACT THE CONSUMER REPORTING AGENCY AND PROVIDE  
 40 ALL OF THE FOLLOWING:

1           (1)     THE UNIQUE PERSONAL IDENTIFICATION NUMBER OR PASSWORD  
2 PROVIDED BY THE CONSUMER REPORTING AGENCY;

3           (2)     THE PROPER IDENTIFICATION TO VERIFY YOUR IDENTITY; AND

4           (3)     THE PROPER INFORMATION REGARDING THE PERIOD OF TIME FOR  
5 WHICH THE CREDIT REPORT IS TO BE AVAILABLE TO USERS OF THE CREDIT REPORT.

6     A CONSUMER REPORTING AGENCY MUST COMPLY WITH A REQUEST TO  
7 TEMPORARILY LIFT A SECURITY FREEZE ON A CREDIT REPORT WITHIN 5 BUSINESS  
8 DAYS AFTER THE REQUEST IS RECEIVED.

9     IF YOU ARE ACTIVELY SEEKING CREDIT, YOU SHOULD BE AWARE THAT THE  
10 PROCEDURES INVOLVED IN LIFTING A SECURITY FREEZE MAY SLOW YOUR OWN  
11 APPLICATIONS FOR CREDIT. YOU SHOULD PLAN AHEAD AND LIFT A SECURITY  
12 FREEZE, EITHER COMPLETELY IF YOU ARE SEEKING CREDIT FROM A NUMBER OF  
13 SOURCES, ~~OR JUST FOR A SPECIFIC CREDITOR IF YOU ARE APPLYING ONLY TO THAT~~  
14 ~~CREDITOR~~, A FEW DAYS BEFORE ACTUALLY APPLYING FOR NEW CREDIT.

15     A SECURITY FREEZE DOES NOT APPLY IF YOU HAVE AN EXISTING ACCOUNT  
16 RELATIONSHIP AND A COPY OF YOUR CREDIT REPORT IS REQUESTED BY YOUR  
17 EXISTING CREDITOR OR ITS AGENTS OR AFFILIATES FOR CERTAIN TYPES OF  
18 ACCOUNT REVIEW, COLLECTION, FRAUD CONTROL, OR SIMILAR ACTIVITIES.

19     YOU HAVE A RIGHT TO BRING A CIVIL ACTION AGAINST ANY CONSUMER  
20 REPORTING AGENCY OR USER OF YOUR CREDIT REPORT WHO VIOLATES YOUR  
21 RIGHTS UNDER MARYLAND'S CREDIT REPORTING LAWS."

22     (K)     (1)     THE FOLLOWING PERSONS MAY NOT BE REQUIRED TO PLACE A  
23 SECURITY FREEZE ON THE CONSUMER REPORT OF A CONSUMER:

24           (I)     A CHECK SERVICES OR FRAUD PREVENTION SERVICES  
25 COMPANY THAT REPORTS ON INCIDENTS OF FRAUD OR ISSUES AUTHORIZATIONS  
26 FOR THE PURPOSE OF APPROVING OR PROCESSING NEGOTIABLE INSTRUMENTS,  
27 ELECTRONIC FUND TRANSFERS, OR SIMILAR METHODS OF PAYMENT;

28           (II)    A DEPOSIT ACCOUNT INFORMATION SERVICE COMPANY THAT  
29 ISSUES REPORTS REGARDING ACCOUNT CLOSURES DUE TO FRAUD, SUBSTANTIAL  
30 OVERDRAFTS, AUTOMATED TELLER MACHINE ABUSE, OR SIMILAR INFORMATION  
31 REGARDING A CONSUMER TO INQUIRING BANKS OR OTHER FINANCIAL  
32 INSTITUTIONS FOR USE ONLY IN REVIEWING A CONSUMER REQUEST FOR A DEPOSIT  
33 ACCOUNT AT THE INQUIRING BANK OR FINANCIAL INSTITUTION; OR

34           (III)   A CREDIT RATING AGENCY THAT:

35                   1.     ACTS ONLY TO RESELL CREDIT INFORMATION BY  
36 ASSEMBLING AND MERGING INFORMATION CONTAINED IN A DATABASE OF ONE OR  
37 MORE CONSUMER REPORTING AGENCIES; AND



