

SECURITY FREEZE ACT (EXCERPT)
Act 229 of 2013

ARTICLE 3

445.2531 Placement of security freeze on protected consumer's credit report; requirements; record; days.

Sec. 21. (1) A consumer reporting agency shall place a security freeze on a protected consumer's credit report if all of the following are met:

(a) The consumer reporting agency receives a request from the representative of the protected consumer for the placement of the security freeze.

(b) The protected consumer's representative does all of the following:

(i) Submits the request to the consumer reporting agency at the address or other point of contact and in the manner specified by the consumer reporting agency.

(ii) Provides to the consumer reporting agency sufficient proof of identification for the protected consumer and the representative.

(iii) Provides to the consumer reporting agency his or her sufficient proof of authority.

(2) If a consumer reporting agency does not have a file pertaining to a protected consumer when the consumer reporting agency receives a request under subsection (1), the consumer reporting agency shall create a record for the protected consumer.

(3) Within 30 days after receiving a request that meets the requirements of subsection (1), a consumer reporting agency shall place a security freeze for the protected consumer.

History: 2013, Act 229, Eff. Jan. 1, 2014;—Am. 2018, Act 76, Eff. June 17, 2018.

445.2532 Release of protected consumer's credit report, information, or record; duration of security freeze.

Sec. 22. (1) If a security freeze is in place, a consumer reporting agency may not release a protected consumer's credit report, any information derived from the protected consumer's credit report, or any record created for the protected consumer.

(2) A security freeze for a protected consumer shall remain in effect until 1 of the following is met:

(a) The protected consumer or the protected consumer's representative requests the consumer reporting agency to remove the security freeze under section 23.

(b) The security freeze is removed under section 25.

History: 2013, Act 229, Eff. Jan. 1, 2014.

445.2533 Removal of security freeze for protected consumer.

Sec. 23. A consumer reporting agency shall remove a security freeze for a protected consumer placed under section 21 within 30 days after the protected consumer or the protected consumer's representative does all of the following:

(a) Submits a request for the removal of the security freeze to the consumer reporting agency at the address or other point of contact and in the manner specified by the consumer reporting agency.

(b) Provides 1 of the following to the consumer reporting agency:

(i) If the request for removal is submitted by the protected consumer, all of the following:

(A) Proof that the sufficient proof of authority for the protected consumer's representative to act on behalf of the protected consumer is no longer valid.

(B) Sufficient proof of identification of the protected consumer.

(ii) If the request for removal is submitted by the representative of a protected consumer, all of the following:

(A) Sufficient proof of identification of the protected consumer and the representative.

(B) Sufficient proof of authority to act on behalf of the protected consumer.

History: 2013, Act 229, Eff. Jan. 1, 2014;—Am. 2018, Act 76, Eff. June 17, 2018.

445.2534 Removal of security freeze for protected consumer; time requirement.

Sec. 24. Within 30 days after receiving a request that meets the requirements of section 23, a consumer reporting agency shall remove a security freeze for the protected consumer.

History: 2013, Act 229, Eff. Jan. 1, 2014.

445.2535 Removal of security freeze for protected consumer; material misrepresentation of fact.

Sec. 25. A consumer reporting agency may remove a security freeze for a protected consumer or delete a record of a protected consumer if the security freeze was placed or the record was created based on a material misrepresentation of fact by the protected consumer or the protected consumer's representative.

History: 2013, Act 229, Eff. Jan. 1, 2014.