

SECURITY FREEZE ACT (EXCERPT)
Act 229 of 2013

445.2514 Inapplicability of Article 3 to certain entities or uses.

Sec. 4. Article 3 does not apply to any of the following entities or uses:

- (a) A person that is acting under a court order, warrant, or subpoena.
- (b) A person that administers a credit file monitoring subscription service to which a consumer or protected consumer has subscribed.
- (c) A person that provides a consumer or the consumer's representative with a copy of the consumer's credit report on request of the consumer or the representative.
- (d) A check services or fraud prevention services company that issues any of the following:
 - (i) Reports on incidents of fraud.
 - (ii) Authorizations for the purpose of approving or processing negotiable instruments, electronic funds transfers, or similar payment methods.
- (e) A deposit account information service company that issues reports regarding account closures due to fraud, substantial overdrafts, or automated teller machine abuse or provides similar information regarding a consumer to inquiring banks or other financial institutions for use only in reviewing a consumer request for a deposit account at the inquiring bank or financial institution.
- (f) A consumer reporting agency database or file that consists entirely of consumer information concerning, and used solely for, 1 or more of the following:
 - (i) Criminal record information.
 - (ii) Personal loss history information.
 - (iii) Fraud prevention or detection.
 - (iv) Employment screening.
 - (v) Tenant screening.
- (g) A consumer reporting agency that meets both of the following:
 - (i) It is only engaged in reselling resell credit information by assembling and merging information contained in a database of 1 or more consumer reporting agencies.
 - (ii) It does not maintain a permanent database of credit information it obtains for purposes of subparagraph (i).

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