

**SECURITY FREEZE ACT (EXCERPT)**  
**Act 229 of 2013**

**445.2527 Removal of security freeze.**

Sec. 17. (1) A consumer reporting agency shall remove a security freeze on a consumer's credit report if the consumer does all of the following:

- (a) Contacts the consumer reporting agency at the address or other point of contact and in the manner specified by the consumer reporting agency for making a request to remove a security freeze.
- (b) Requests the removal of the security freeze on his or her credit report.
- (c) Provides to the consumer reporting agency sufficient proof of identification of the consumer.
- (d) Includes with the request under subdivision (b) the unique personal identification number or password provided to the consumer under section 12(b).

(2) A consumer reporting agency that receives a request for removal of a security freeze under subsection (1) shall comply with the request within 3 business days after receiving the request.

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