

SECURITY FREEZE ACT (EXCERPT)
Act 229 of 2013

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.