

SCHWARTZ & BALLELLP
SUMMARY OF STATE CREDIT REPORT FREEZE STATUTES
(AS OF OCTOBER 13, 2009)

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
Alaska	Alaska Stat. §§ 45.48.100 et seq.	July 1, 2009	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score.</p> <p>Requires a request via mail or in a form acceptable to the consumer reporting agency ("CRA") to place a freeze.</p> <p>CRA must place the freeze within 5 business days and send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>CRAs acting as resellers are not required to place security freezes.</p> <p>CRAs must notify consumer within 5 business days if they violate the freeze.</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee to place a freeze or allow third-party access to the consumer's report or score, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific parties or time periods. CRA must lift freeze within 3 business days of receiving request via mail, or 15 minutes of receiving the request via telephone or an electronic contact medium.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, providing the report to consumer at consumer's request, setting or adjusting insurance rates, adjusting claims or underwriting, or for CRA databases used for criminal record information, personal loss history, fraud prevention/detection, or tenant or employment screening.</p>
Arizona	Ariz. Rev. Stat. §§ 44-1695, 44-1698	August 31, 2008	<p>Permits consumers who are victims of identity theft to place a security freeze prohibiting the release of the consumer's credit report.</p> <p>Requires a request in writing or in a form acceptable to the CRA to place a freeze.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of receiving the request via mail, or 15 minutes of receiving the request via telephone,</p>

* This column generally summarizes exceptions of interest to our clients. Each state law may provide for additional exceptions not discussed here.

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			<p>CRA must place the freeze and send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze on a consumer's report (check services, fraud prevention services, deposit account information services, CRAs acting as resellers, and financial institutions for checking, savings and investment accounts).</p> <p>CRA may charge a fee to place, remove or lift a freeze, or issue replacement PIN or password unless the consumer is a victim of identity theft.</p>	<p>Internet or other electronic contact method in a form acceptable to the CRA.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening or postscreening under the FCRA, credit file monitoring services, providing the report to a consumer at the consumer's request, or for insurance purposes.</p>
Arkansas	Ark. Code §§ 4-112-101 et seq.	January 1, 2008	<p>Permits consumers who are victims of identity theft to place a security freeze prohibiting the release of the consumer's credit report or credit score.</p> <p>Requires written request by certified mail to place freeze.</p> <p>CRA must place the freeze within 5 business days.</p> <p>CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze on a consumer's report (check services, fraud prevention services, deposit account information</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, fraud prevention/investigation, prescreening under the FCRA, credit file monitoring services, providing the report to a consumer at the consumer's request, or for insurance underwriting.</p>

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			<p>services, CRAs acting as resellers). Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request). CRA may charge a fee to place, remove or lift a freeze unless the consumer is a victim of identity theft.</p>	
California	Cal. Civ. Code §§1785.11.2 et seq.	January 1, 2003	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report by a CRA without the consumer's authorization. Requires written request of consumer by certified mail to place freeze. CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password to consumer within 10 business days. Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, or CRAs acting as resellers). Written summary of right to place a security freeze must be included with any summary of rights required to be provided under California law when disclosing the consumer's file to the consumer. CRA may charge a fee to place, remove or temporarily lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific parties or time periods. CRA must lift freeze within 3 business days. Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, or providing the report to consumer at consumer's request. CRA may elect to release public record information regarding the consumer.</p>

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Colorado	Colo. Rev. Stat. § 12-14.3-106.6	July 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report by a CRA without the consumer's authorization.</p> <p>Requires written request of consumer by certified mail to place freeze.</p> <p>CRA must place the freeze within 5 business days.</p> <p>CRA must send written confirmation and a PIN or password to consumer within 10 business days.</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, or CRAs acting as resellers).</p> <p>CRA may charge a fee only to remove or temporarily lift a freeze or to place another freeze after removal.</p>	<p>Consumer may lift freeze for specific parties or time periods. CRA must lift freeze within 3 business days.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, providing the report to consumer at consumer's request, or setting or adjusting insurance rates, adjusting claims or underwriting.</p>

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Connecticut	Conn. Gen. Stat. § 36a-701a	January 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report by a CRA without the consumer's authorization.</p> <p>Requires written request of consumer by certified mail or other secure method authorized by the CRA to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password to consumer within 10 business days. Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, or CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze.</p>	<p>Consumer may lift freeze for specific parties or time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, or for a CRA to provide the report to consumer at consumer's request.</p>
Delaware	Del. Code Ann. § 2203	October 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report by a CRA without the consumer's authorization.</p> <p>Requires written request of consumer by certified mail or electronic mail.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password to consumer within 3 business days. Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, or CRAs acting as resellers).</p> <p>CRA may charge a fee to place a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of requests received by mail or, for e-mail or telephone requests, within 15 minutes of receiving the request.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, insurance underwriting or to provide the report to consumer at consumer's request.</p>

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			<p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>Requires notification to consumer within 5 business days if freeze is violated.</p>	
District of Columbia	D.C. Code §§ 28-3861 et seq.	July 1, 2007	<p>Permits consumers to place a security freeze prohibiting release of the consumer's credit report or any information from a consumer report without the consumer's authorization.</p> <p>Requires written request by certified mail to place a freeze. The CRA must provide an Internet-based method of requesting a freeze and must also accept requests by either telephone or regular mail. CRA must place the freeze within 3 business days. CRA must send written confirmation and a PIN or password within 5 business days of placing the freeze.</p> <p>Certain entities are not required to place a security freeze on a consumer's report (check services, fraud prevention services, deposit account information services or resellers of credit information).</p> <p>Notice of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a specified fee for issuing a PIN unless the consumer is a victim of identity theft.</p>	<p>Consumer may release report to specified third parties or for specified period of time. CRA must lift the freeze within three business days of a request received by mail or within 15 minutes of receiving Internet or telephone requests.</p> <p>Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation, prescreening under the FCRA, setting or adjusting a rate, adjusting a claim, or underwriting for insurance purposes, providing the consumer with a copy of the consumer's report at his or her request.</p>

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Florida	Fla. Stat. Ann. §§ 501.005 et seq.	July 1, 2006	<p>Permits consumers to place a security freeze prohibiting release of the consumer's consumer report, credit score or any information from a consumer report without the consumer's authorization.</p> <p>Requires written request of consumer by certified mail to the CRA to place freeze.</p> <p>CRA must place the freeze within 5 business days.</p> <p>CRA must send written confirmation and a PIN or password to consumer within 10 business days.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, or CRAs acting as resellers).</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze, except no fee can be charged to persons age 65 or older or identity theft victims to place or remove a freeze.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, to provide the report to consumer at consumer's request, setting or adjusting insurance rates, adjusting claims or underwriting, or for CRA databases used for criminal record information, personal loss history, fraud prevention/detection, or tenant or employment screening.</p>

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Georgia	Ga. Code Ann. §§ 10.1.913-15	August 1, 2008	<p>Permits consumers to place a security freeze prohibiting release of the consumer's consumer report, credit score or any information from a consumer report without the consumer's authorization.</p> <p>Requires request of consumer by certified mail, Internet or telephone number to place freeze.</p> <p>CRA must place the freeze within 3 business days.</p> <p>CRA must send written confirmation and a PIN or password to consumer within 10 business days.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers, or CRA databases used for criminal record information, personal loss history, fraud prevention/detection, or tenant, background or employment screening).</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze, except no fee can be charged to persons age 65 or older to place a freeze and no fees may be charged to identity theft victims.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request or within 15 minutes if a request to temporarily lift a freeze is received by telephone or Internet.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, to provide the report or credit score to consumer at consumer's request, insurance purposes, or to depository institutions for checking, savings or investment accounts.</p>

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Hawaii	Haw. Rev. Stat. §§ 489P-2 et seq.	January 1, 2007	<p>Permits consumers to place a security freeze prohibiting release of the consumer's credit report or any information from it without the consumer's express authorization.</p> <p>Requires written request by certified mail and, for victims of identity theft, a copy of an identity theft report filed with law enforcement to place freeze. CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password to the victim within 10 business days. If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may not charge victims of identity theft a fee to place, remove or temporarily lift a freeze, but other consumers may be charged.</p>	<p>Consumer may lift freeze for specific parties or time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, providing the report to consumer at consumer's request, or setting or adjusting insurance rates, adjusting claims or underwriting.</p>
Idaho	Idaho Code §§ 28-51-101 et seq	July 1, 2008	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's prior authorization.</p> <p>Requires written request of the consumer by certified mail to place freeze.</p> <p>CRA must place the freeze within 3 business days of the request, and within 5 business days send written confirmation and PIN or password.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days</p>	<p>Consumer may lift freeze for specific parties or time periods. CRA must lift freeze within 3 business days of receiving request and must temporarily lift freeze within 15 minutes of receipt of request by secure electronic means.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, pre-screening under the FCRA, providing</p>

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			<p>of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee for placing and temporarily lifting a security freeze or reissuing a PIN or password, unless the consumer is a victim of identity theft.</p>	<p>the report to consumer at consumer's request and insurance purposes.</p>
Illinois	815 Ill. Comp. Stat. 505/2MM	January 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request of the consumer by certified mail.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password to the consumer within 10 business days. If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze, except to identity theft victims, and no fee may be charged to persons age 65 or older to place or remove a freeze.</p>	<p>Consumer may lift freeze for specific parties or time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, pre-screening under the FCRA, providing the report to consumer at consumer's request and insurance underwriting.</p>

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Indiana	Ind. Code § 24-5-24	Sept. 1, 2007	<p>Permits consumers to place a security freeze (and credit score) prohibiting the release of the consumer's credit report without the consumer's authorization.</p> <p>Requires either written request by mail or by secure electronic mail connection.</p> <p>CRA must place the freeze within 5 business days.</p> <p>CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities are not required to place a security freeze on a consumer's report, including check services or fraud prevention services, deposit account information services, or CRAs acting as resellers.</p> <p>Written summary of right to place security freeze must be included with any summary of rights required to be provided under section 609 of the FCRA (disclosure by a CRA of the contents of the consumer's file at the consumer's request).</p> <p>CRA may not charge a fee to release a consumer report, or place, remove, or lift a freeze.</p>	<p>Consumer may request to release the consumer report to specified third parties or to temporarily lift the freeze for a specified period. CRA must comply with a mailed request within three business days of the request. CRA must also make available to consumers secure procedures to authorize a release of the consumer report or a temporary lifting of the freeze within 15 minutes of receiving a request by telephone, Internet, or other electronic media.</p> <p>Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation, prescreening under the FCRA, providing a consumer with a copy of his or her consumer report or credit score at the consumer's request, or for insurance purposes.</p>

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Iowa	Iowa Code § 714F	July 1, 2008	<p>Permits consumers to place a security freeze by certified mail prohibiting the release of the consumer's credit report or score.</p> <p>CRA must place the freeze within 5 business days.</p> <p>CRA must send written confirmation and a PIN, password or similar device to the victim within 10 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities are not required to place a security freeze on a consumer's report (check or fraud prevention services, deposit account information services, or CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove, temporarily lift a free or for reissuance of a PIN or password.</p> <p>Victims of identity theft may not be charged a fee for placing, temporarily lifting or removing a freeze.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift or remove freeze within 3 business days of request, or within 15 minutes after receiving request via fax, Internet or other electronic contact method or telephone, during normal business hours.</p> <p>Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation, prescreening under the FCRA, providing a consumer with a copy of his or her consumer report at the consumer's request, or for insurance purposes.</p>

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Kansas	Kan. Stat. Ann. §§ 50-723 et seq.	January 1, 2007	<p>Permits identity theft victims to place a security freeze prohibiting the release of the victim's credit report or credit score without the victim's authorization.</p> <p>Requires written request of the victim by certified mail including a copy of an identity theft report filed with law enforcement to place freeze. CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN, password or similar device to the victim within 10 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (e.g., financial institutions, check services, fraud prevention services, deposit account information services, CRAs acting as resellers, databases of adverse information used for permissible purposes under the FCRA).</p> <p>CRA may not charge fee to place, remove or lift a freeze.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring, reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, providing the report to consumer at consumer's request, acting as a reseller, performing check services, fraud prevention services or deposit account information services, or setting or adjusting insurance rates, claims or underwriting.</p>
Kentucky	Ky. Rev. Stat. Ann. §§ 367.363 et seq.	July 12, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score by a CRA without authorization.</p> <p>Requires written request of the consumer by certified mail to place freeze.</p> <p>Security freeze automatically expires after 7 years.</p> <p>CRA must place the freeze and send written</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift or remove freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, for a CRA to provide the report</p>

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			<p>confirmation and a PIN or password within 10 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze, including financial institutions and insurers, check services, fraud prevention services, deposit account information services, CRAs acting as resellers, or databases of adverse information used for permissible purposes under the FCRA.</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze. No fees may be charged to identity theft victims.</p>	<p>to consumer at consumer's request, CRAs acting as resellers, performing check services, fraud prevention services or deposit account information services, or for setting or adjusting insurance rates or underwriting property or casualty insurance.</p>
Louisiana	La. Rev. Stat. Ann. § 9:3571.1	July 1, 2005	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score without the consumer's authorization.</p> <p>Requires written request of the consumer by certified mail to place freeze.</p> <p>CRA must place the freeze and send written confirmation and a PIN or password within 10 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze, including banks, check services, fraud prevention services, deposit account information services, CRAs</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift or remove freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or a collecting financial obligation, prescreening under the FCRA, for a CRA to provide the report to consumer at consumer's request, CRAs acting as resellers, check services, fraud prevention services, or deposit account information services.</p>

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			<p>acting as resellers, or databases consisting of information adverse to the consumer.</p> <p>CRA may charge a fee to place or temporarily lift a freeze. No fee may be charged for removing the freeze or to identify theft victims or persons 62 years of age or older.</p>	
Maine	Me. Rev. Stat. Ann. tit. 10 § 1313-C	February 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without authorization.</p> <p>Requires written request of the consumer by certified mail to place freeze.</p> <p>CRA must place the freeze within 5 business days.</p> <p>CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (e.g., check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove or lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or collecting a financial obligation, prescreening under the FCRA, credit file monitoring, a CRA to provide the report to consumer at consumer's request.</p>

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Maryland	Md. Ann. Code Commercial Law § 14-1212.1	January 1, 2008	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's report, or any information derived from it, without express authorization of the consumer.</p> <p>Requires written request by certified mail, through a secure electronic mail or other secure electronic connection if made available by the CRA, or by telephone beginning January 1, 2010.</p> <p>CRA must send written confirmation and a PIN or password within 5 business days of placing the freeze. CRA must place freeze within 3 business days.</p> <p>Certain entities are not required to place a security freeze on a consumer's report (check or fraud prevention services, deposit account information services, a CRA for its database or file that consists entirely of information concerning criminal record information, tenant screening, employment screening, fraud prevention or detection, or personal loss history information or CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a specified fee to place, remove or temporarily lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time period or parties. CRA, must temporarily lift a freeze within 15 minutes if the request is made by telephone, electronic mail, or secure connection on the CRA's website and otherwise lift a freeze within 3 business days of the request.</p> <p>Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation, prescreening under the FCRA, providing a consumer with a copy of his or her consumer report at the consumer's request, or insurance purposes.</p>

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Massachusetts	Mass. Gen. Laws ch. 93, § 62A	October 31, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified, overnight, or regular mail, or by a method permitted by regulation. CRA must place the freeze within 3 business days. CRA must send written confirmation and a PIN or password within 5 business days.</p> <p>If a security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services or fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request. Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation owing for an account, contract, or negotiable instrument, prescreening under the FCRA, to provide a consumer with a copy of the consumer's report at his or her request, or insurance purposes.</p>
Minnesota	Minn. Stat. §§ 13C.016 et seq.	August 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail, telephone or secure e-mail provided by the CRA to place freeze.</p> <p>CRA must place the freeze within 3 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If a security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request, unless request is made by expedited means in which case goal must be to process request within 15 minutes.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring service, or to provide the report to consumer at</p>

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			<p>birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services or fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>consumer's request.</p>
Mississippi	Miss. Code Ann. §§ 75-24-201 et seq.	July 1, 2007	<p>Permits victims of identity theft to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires a written request by certified mail and a copy of an identity theft report filed with law enforcement.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If a security freeze is in place, CRA must send written confirmation to the consumer within 30 days of posting changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities are not required to place a security freeze on a consumer's report (CRAs acting as resellers, check services, fraud prevention services, or deposit account information services).</p> <p>CRA may charge a specified fee to place a security freeze, but not to temporarily lift or remove the freeze.</p>	<p>Consumer may remove or temporarily lift the freeze for a certain properly designated period or a certain properly designated requester.</p> <p>CRA must lift or remove freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation owing for an account, contract, or negotiable instrument, prescreening under the FCRA, credit file monitoring, providing a consumer with a copy of his or her consumer report or credit score at the consumer's request, or insurance purposes.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
Missouri	Mo. Rev. Stat. §§ 407.1380 et seq.	August 28, 2008	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score without the consumer's authorization.</p> <p>Requires written request by regular mail or other reliable means, such as Internet, telephone, facsimile, or other electronic means provided by the CRA.</p> <p>CRA must place the freeze within 5 business days.</p> <p>CRA must send written confirmation of the security freeze within 10 business days of placing freeze and send PIN or password.</p> <p>Resellers of credit information are not required to place a security freeze on a consumer's report.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a specified fee to place or temporarily lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumers may lift the freeze for a specific requestor or period of time.</p> <p>CRA must lift or remove freeze within 3 business days of request. CRA must process a request to temporarily lift a freeze made by electronic means during normal business hours within 15 minutes of receiving the request.</p> <p>Exceptions for credit file monitoring or similar service, reviewing an account or collecting a financial obligation, prescreening under the FCRA, to provide the report to consumer at consumer's request, or insurance purposes.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
Montana	Mont. Code Ann. § 30-14-17	July 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by regular or certified mail or by secure electronic connection specified by CRA. CRA must place the freeze within 5 business days or, if a victim of identity theft, within 24 hours. CRA must send confirmation within 5 days of placing freeze and send PIN, password or similar device. Certain entities are not required to place a security freeze on a consumer's report (check services, fraud prevention services, deposit account information services, or CRAs acting as resellers). Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request). CRA may charge a specified fee to place or temporarily lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request. CRA must process a request made by telephone or through a secure electronic connection during normal business hours within 15 minutes of receiving the request. Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation, prescreening under the FCRA, providing a consumer with a copy of the consumer's consumer report or credit score at the consumer's request, or a CRA for its database or file that consists entirely of information concerning criminal record information, tenant screening, employment screening, fraud prevention or detection, or personal loss history information.</p>
Nebraska	Neb. Rev. Stat. §§ 8-2602 et seq.	Sept. 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or information derived from it without the consumer's authorization. Requires written request by certified mail to place freeze. CRA must place the freeze within 3 business days. CRA must send written confirmation and a PIN or password within 5 business days and including warning that credit may be denied as a result of freeze.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 15 minutes of receiving a request by telephone or electronic method and otherwise within 3 business days of request. Exceptions for credit file monitoring, for purposes relating to reviewing an account or collecting a financial obligation, prescreening under the</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
			<p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities are not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee to place a freeze, unless the consumer is a victim of identity theft.</p>	<p>obligation, prescreening under the FCRA, to provide the report to consumer at consumer's request, or for setting or adjusting an insurance rate or claim or underwriting.</p>
Nevada	Nev. Rev. Stat. Ann. §§598C.300 et seq.	October 1, 2005	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password, including a written disclosure of rights within 10 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities are not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze, unless the consumer is a victim of identity theft or at least 65 years old.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request</p> <p>Exceptions for credit file monitoring, for purposes relating to consumer's account, contract or a negotiable instrument, for purposes relating to existing business relationship, for prescreening under the FCRA, or to provide the report to consumer at consumer's request.</p>

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New Hampshire	N.H. Rev. Stat. Ann. §§359-B:22 et seq.	January 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail to place freeze and in the case of an identity theft victim, a law enforcement report or complaint, to receive the freeze free of charge.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee place, remove or lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, to provide the report to consumer at consumer's request, or for setting or adjusting an insurance rate or claim or underwriting.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE*
New Jersey	N.J. Stat. Ann. §§ 56.11-46 et seq.	January 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail, overnight mail or e-mail to place freeze.</p> <p>Within 5 business days, CRA must place the freeze and send written confirmation and PIN or password. If security freeze is in place, CRA must send written confirmation to consumer within 30 days of making changes to consumer's name, birth date, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee to remove or temporarily lift a freeze but not to place a freeze.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request. Regulations to be promulgated to allow use of electronic media to process request to temporarily lift a freeze as quickly as possible, with a goal of processing within 15 minutes of request.</p> <p>Exceptions include reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, to provide the report to consumer at consumer's request.</p>
New Mexico	N.M. Stat. Ann. §§ 56-3-A-1 et seq.	July 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score without the consumer's authorization.</p> <p>Requires written request by certified or regular mail, or by means of a telephone or secure electronic connection if provided.</p> <p>CRA must establish the freeze within three business days and, within five business days thereafter, must</p>	<p>Consumer may release freeze for specific time periods or parties. CRA must lift or remove freeze within 3 business days of request received by mail and process telephone or electronic requests in 15 minutes.</p> <p>Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation, prescreening under</p>

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			<p>send written confirmation and a PIN, password or similar device to be used in authorizing the release or removal of the freeze.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA must send written notice to consumer within 5 business days if consumer's report subject to a freeze is erroneously released.</p> <p>CRA may charge a specified to place, remove or lift a freeze except if the consumer is 65 years of age or older or is a victim of identity theft.</p>	<p>the FCRA, providing a consumer with a copy of his or her consumer report or credit score at the consumer's request and insurance purposes.</p>
New York	N.Y. Gen. Bus. L. § 380-t	Nov. 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score without the consumer's authorization.</p> <p>Requires written request by certified or overnight mail to place freeze.</p> <p>Within 3 business days, the CRA must place the freeze and within 10 business days send written confirmation and a PIN or password, including a written disclosure of rights.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, or to provide the report to consumer at consumer's request.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
			<p>birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA must send written notice to consumer within 5 business days if consumer's report subject to a freeze is erroneously released.</p> <p>CRA may charge to remove or temporarily lift a freeze, or to place a subsequent freeze after removal.</p> <p>CRA may not charge a victim of identity theft.</p>	
North Carolina	N.C. Gen. Stat. § 75-63	Dec. 1, 2005	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization by mail, telephone, secure website or electronic mail.</p> <p>CRA must place the freeze within 3 business days for requests received by mail and 24 hours if received by telephone or electronic means. CRA must send written confirmation and a PIN or password within 3 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request if request is received by mail and within 15 minutes if received by telephone or electronic means.</p> <p>Exceptions for reviewing active account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, a CRA to provide the report to consumer at consumer's request, depository institutions for checking, savings and investment accounts, or for setting or adjusting a rate, adjusting a claim or</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
			<p>account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>Nationwide CRAs must provide notice that freeze only applies to that CRA and containing contact information for other nationwide CRAs and State Attorney General.</p> <p>CRA may charge a fee to place, remove or temporarily lift a freeze for requests not made electronically, unless the consumer is over the age of 62 or a victim of identity theft.</p>	<p>underwriting for property and casualty insurance.</p>
North Dakota	N.D. Cent. Code §§ 51-33-01 et seq.	June 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or information derived from it without the consumer's authorization.</p> <p>Requires request by mail, telephone, or secure electronic mail connection.</p> <p>CRA must place freeze within 3 business days or, for victims of identity theft, 24 hours. CRA must send written confirmation and a PIN or password within 5 business days.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of posting changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities are not required to place a security freeze on a consumer's report (e.g., CRAs acting as</p>	<p>Consumer may remove or lift freeze for specific time periods or parties. CRA must lift freeze within three business days, with a goal of lifting within 15 minutes of request.</p> <p>Exceptions for reviewing an account or collecting a financial obligation, prescreening under the FCRA, credit file monitoring, providing a consumer with a copy of his or her consumer report or credit score at the consumer's request, a CRA database or file for criminal record information, tenant screening, employment screening or fraud prevention or detection, or setting or adjusting a rate, adjusting a claim or</p>

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			<p>resellers, check services, fraud prevention services, or deposit account information).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a specified fee to place or lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>underwriting for insurance purposes.</p>
Ohio	Ohio Rev. Code §§ 1349.52 et seq.	Sept. 1, 2008	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or information derived therefrom without the consumer's authorization.</p> <p>Requires written request by certified mail or other comparable service or by electronic means to place freeze.</p> <p>CRA must place freeze within 3 business days. CRA must send written confirmation and a PIN or password within 5 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to consumer's name, birth date, SSN or address.</p> <p>Certain entities not required to place a freeze (check services, fraud prevention services, deposit account information services, or CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon</p>	<p>Consumer may lift freeze for specific parties or time periods.</p> <p>CRA must lift freeze within 3 business days of request received by certified mail or comparable service or within 15 minutes of receiving request via secure electronic method, telephone or other means authorized by the CRA.</p> <p>Exceptions for reviewing an account or collecting a financial obligation, prescreening under the FCRA, credit file monitoring, providing the report or credit score to the consumer at his or her request, or insurance purposes.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
			<p>request) or when receiving a request from a consumer about a security freeze. A CRA may charge a specified fee to place a freeze, unless the consumer is a victim of identity theft, or to remove or temporarily lift a freeze.</p>	
Oklahoma	Okla. Stat. tit. 24, §§ 149 et seq.	January 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score without the consumer's authorization. Requires written request by certified mail to place freeze. CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days. If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to consumer's name, birth date, SSN or address. Certain entities not required to place security freeze (e.g., check services, fraud prevention services, deposit account information services, CRAs acting as resellers). Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request). CRA may charge a fee to place, remove or lift a freeze, unless the consumer is a victim of identity theft or of 65 years of age or older.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request. Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, to provide the report or credit score to consumer at consumer's request or in connection with the underwriting of insurance.</p>

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Oregon	Ore. Rev. Stat. §§646A.600 et seq.	October 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of information from the consumer's credit report without the consumer's authorization.</p> <p>Requires written request or a secure electronic request, if made available by the CRA, to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of posting changes to the consumer's name, date of birth, SSN or address. CRA may charge a fee for placing, temporarily lifting, or removing the freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift the freeze for specific time periods.</p> <p>CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring, reviewing an account or collecting a financial obligation owing for an account, contract or debtor-creditor relationship, prescreening under the FCRA, providing the consumer with a copy of the consumer's report at his or her request, or setting or adjusting a rate, adjusting a claim or underwriting for insurance purposes.</p>
Pennsylvania	73 Pa. Cons. Stat. §§ 2501 et seq.	January 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization.</p> <p>Requires written request by certified mail or a secure internet connection provided by the CRA to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit</p>	<p>Consumer may lift the freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, to provide the report to consumer at consumer's request, for setting or adjusting a rate, adjusting a claim or</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE*
			<p>account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee for placing or temporarily lifting the freeze, unless the consumer is age 65 or older or a victim of identity theft.</p>	<p>underwriting for insurance, or check services, fraud prevention services, deposit account information services or CRAs acting as resellers.</p>
Rhode Island	R.I. Gen. Laws §§ 6-48-1 et seq.	January 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report or credit score without the consumer's authorization.</p> <p>Requires written request by certified mail to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee for any security freeze-related service, unless the consumer is age 65 or older or a victim of identity theft.</p>	<p>Consumer may lift the freeze for specific time periods. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, to provide the report to consumer at consumer's request, or for setting or adjusting a rate, adjusting a claim or underwriting for insurance.</p>
South Carolina	S.C. Code Ann. § 37-20-160	Dec. 31, 2008	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization.</p> <p>Requires written request by certified mail or e-mail to place freeze.</p>	<p>Consumer may lift the freeze for specific time periods or parties. CRA must temporarily lift freeze within 15 minutes of request received electronically or by telephone, or</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
			<p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may not charge a fee for a freeze, removal or temporary lifting of the freeze, or reinstatement of a freeze.</p>	<p>remove a freeze within three business days.</p> <p>Exceptions for prescreening under the FCRA, credit file monitoring services, to provide the report to consumer at consumer's request, purposes related to an account, contract or instrument or for insurance purposes.</p>
South Dakota	S.D. Codified Laws §§ 54-15-1 et seq.	July 1, 2006	<p>Permits identity theft victims to place a security freeze prohibiting the release of the victim's credit report without the victim's authorization.</p> <p>Requires written request by certified mail and copy of police report to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>Automatically expires after 7 years.</p> <p>If a security freeze is in place, the CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p>	<p>Consumer may lift the freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, to provide the report to consumer at consumer's request, for setting or adjusting a rate, adjusting a claim or underwriting for insurance.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
Tennessee	Tenn. Code Ann. § 47-18-21	Sept. 1, 2008	<p>Permits consumers by certified mail to place a security freeze prohibiting the release of the consumer report or credit score without the consumer's authorization. CRA must permit an electronic method for requesting a freeze. CRA must place the freeze within 3 business days. CRA must send written confirmation and a PIN or password within 10 business days of placing the freeze.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee to place or remove a freeze if the consumer is not a victim of identity theft, but may not charge to temporarily lift a freeze.</p>	<p>Consumer may lift the freeze for specific time periods. CRA shall develop procedures to lift freeze via telephone, Internet or other electronic method. CRA must lift freeze temporarily within 15 minutes of receiving the request. Freeze must be removed within 2 business days of request made by telephone, Internet or other electronic means.</p> <p>Exceptions to the security freeze also include reports provided for: credit file monitoring; relating to an existing account, contract or negotiable instrument; prescreening under the FCRA; providing consumer a copy of the report at the consumer's request; or setting or adjusting a rate, adjusting a claim or underwriting insurance.</p>

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Texas	Tex. Bus. & Com. Code §§ 20.034 et seq.	Sept. 1, 2003	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail and identification.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>CRA may charge a fee to place, remove, or temporarily lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for credit file monitoring services, for purpose related to an account, contract or negotiable instrument, prescreening under the FCRA, to provide the report to consumer at consumer's request, check services, fraud prevention services, deposit account information services or CRAs acting as resellers.</p>
Utah	Utah Code Ann. § 13-45-201	Sept. 1, 2008	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>Certain entities not required to place a security freeze (check services, fraud prevention services, deposit account information services, CRAs acting as resellers)</p>	<p>Consumer may lift freeze for specific time periods. If contact is made by telephone or an electronic means during regular business hours, a freeze must be removed within 15 minutes. Otherwise, within 3 business days of request.</p> <p>Exceptions for prescreening under the FCRA, reviewing consumer's account or collection of financial obligation, credit file monitoring services, or to provide the report to consumer at consumer's request.</p>

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			CRA may charge a fee to place, remove or lift a freeze, but may not charge a fee to place or remove a freeze for victims of identity theft.	
Vermont	9 Vt. Stat. Ann. §§ 2480h et seq.	July 1, 2006	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail. CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days. If security freeze is in place, CRA must send written confirmation to consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze on a consumer's report (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge fee to place, remove or lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request.</p> <p>Exceptions for prescreening under the FCRA, reviewing consumer's account or collecting financial obligation, credit file monitoring services, insurance underwriting or CRAs to provide the report to consumer at consumer's request.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
Virginia	Va. Code Ann. ch. 35, § 59.1	July 1, 2008	<p>Permits a consumer to place a security freeze prohibiting the consumer's credit report or score from being released.</p> <p>Requires written request by certified mail or other secure method authorized by the CRA.</p> <p>CRA must place the freeze within 1 business day.</p> <p>CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze on a consumer's report (check services, fraud prevention services, deposit account information services, CRAs acting as resellers).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee to place a freeze, unless the consumer is victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods or parties. CRA must lift freeze within 3 business days of request received by mail, or if a request to temporarily lift a freeze, within 15 minutes of receiving the request through the electronic contact method chosen by the CRA.</p> <p>Exceptions for prescreening under the FCRA, reviewing consumer's account or collecting financial obligation, credit file monitoring services, insurance purposes or to provide the report to consumer at consumer's request.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE*
Washington	Wash. Rev. Code §§19.182.170 et seq.	July 24, 2005	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail to place freeze.</p> <p>CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze on a consumer's report (check services, fraud prevention services, deposit account information services, CRA acting as reseller).</p> <p>A CRA may not charge a victim of identity theft or a consumer who is 65 years of age or older.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request. CRA must temporarily lift a freeze within 15 minutes of receiving a request by telephone, fax, the Internet or other electronic means, and within 3 business days if by mail.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, or to provide the report to consumer at consumer's request.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE*
West Virginia	W.Va. Code Ann. §§ 46A-6L- 101 et seq.	June 8, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's report or information derived from it without the consumer's authorization.</p> <p>Requires written request by certified or overnight mail or by secure electronic method to place freeze. CRA must place the freeze within 5 business days. CRA must send written confirmation, a PIN or password and specified notice on how to place, lift and remove a freeze within 5 business days.</p> <p>Certain entities not required to place security freeze on a consumer's report (check or fraud prevention services, deposit account information services, CRAs acting as resellers, CRA databases or files used for criminal record information, fraud prevention/detection, personal loss history, employment, tenant or background screening).</p> <p>Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request).</p> <p>CRA may charge a fee to place, remove or lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request or, if received by telephone, fax, internet or other electronic media, within 15 minutes.</p> <p>Exceptions for reviewing consumer's account or collecting financial obligation, prescreening under the FCRA, credit file monitoring services, providing the report to a consumer at the consumer's request, or for setting or adjusting a rate, adjusting a claim or underwriting for insurance purposes.</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE *
Wisconsin	Wis. Ann. Stat. § 100.54	January 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail or by other means authorized by the CRA to place freeze. CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or password within 10 business days. If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address. Certain entities not required to place security freeze on a consumer's report (check services, fraud prevention services, deposit account information services, CRAs acting as resellers). Written summary of right to place a security freeze must be included with any summary of rights required to be provided under FCRA § 609 (disclosure of consumer's file to consumer upon request). CRA may charge a fee to place, remove or lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request. Exceptions for reviewing consumer's account or collecting financial obligation, in connection with a business transaction initiated by consumer, fraud prevention/investigation, prescreening under the FCRA, credit file monitoring services, providing the report to a consumer at the consumer's request, or for insurance underwriting.</p>
Wyoming	Wyo. Stat. Ann. §§ 40-12-503 et seq.	July 1, 2007	<p>Permits consumers to place a security freeze prohibiting the release of the consumer's credit report without the consumer's authorization. Requires written request by certified mail to place freeze. CRA must place the freeze within 5 business days. CRA must send written confirmation and a PIN or</p>	<p>Consumer may lift freeze for specific time periods. CRA must lift freeze within 3 business days of request. Exceptions for reviewing consumer's account or collecting financial obligation, fraud prevention/investigation, prescreening</p>

STATE	STATUTE	EFFECTIVE	SUMMARY	EXCEPTIONS TO FREEZE [*]
			<p>password within 10 business days.</p> <p>If security freeze is in place, CRA must send written confirmation to the consumer within 30 days of making changes to the consumer's name, date of birth, SSN or address.</p> <p>Certain entities not required to place security freeze on a consumer's report (check services, fraud prevention services, deposit account information services, CRAs acting as resellers, insurance underwriting, rate setting or adjusting).</p> <p>Notice to consumer required if freeze is violated.</p> <p>CRA may charge a fee to place, remove or lift a freeze, unless the consumer is a victim of identity theft.</p>	<p>under the FCRA, credit file monitoring services, or providing the report to a consumer at the consumer's request.</p>

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