

SECURITY FREEZE ACT (EXCERPT)
Act 229 of 2013

445.2522 Placement of security freeze on consumer's credit report; duties of consumer reporting agency.

Sec. 12.

Within 5 business days after placing a security freeze on a consumer's credit report under section 11, the consumer reporting agency shall do all of the following:

- (a) Send a written confirmation of the security freeze to the consumer.
- (b) Provide the consumer with a unique personal identification number or password to be used by the consumer when authorizing the release of the consumer's credit report to a specific person or for a specific period of time.
- (c) Provide the consumer with a written statement of the procedures for requesting the consumer reporting agency to remove or temporarily lift a security freeze.

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