

SECURITY FREEZE ACT (EXCERPT)
Act 229 of 2013

445.2532 Release of protected consumer's credit report, information, or record; duration of security freeze.

Sec. 22.

(1) If a security freeze is in place, a consumer reporting agency may not release a protected consumer's credit report, any information derived from the protected consumer's credit report, or any record created for the protected consumer.

(2) A security freeze for a protected consumer shall remain in effect until 1 of the following is met:

(a) The protected consumer or the protected consumer's representative requests the consumer reporting agency to remove the security freeze under section 23.

(b) The security freeze is removed under section 25.

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