

714G.8 Exceptions.

A security freeze shall not apply to the following persons or entities:

1. A person or person's subsidiary, affiliate, agent, or assignee with which the consumer has or prior to assignment had an account, contract, or debtor-creditor relationship for the purposes of reviewing the account or collecting the financial obligation owing for the account, contract, or debt, or extending credit to a consumer with a prior or existing account, contract, or debtor-creditor relationship. "*Reviewing the account*" includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
2. A subsidiary, affiliate, agent, assignee, or prospective assignee of a person to whom access has been granted under a temporary suspension for purposes of facilitating the extension of credit or another permissible use.
3. A person acting pursuant to a court order, warrant, or subpoena.
4. Child support enforcement officials when investigating a child support case pursuant to Tit. IV-D or Tit. XIX of the federal Social Security Act.
5. The department of human services or its agents or assignees acting to investigate fraud under the medical assistance program.
6. The department of revenue or local taxing authorities, or any of their agents or assignees, acting to investigate or collect delinquent taxes or assessments, including interest and penalties and unpaid court orders, or to fulfill any of their other statutory or other responsibilities.
7. A person's use of credit information for prescreening as provided by the federal Fair Credit Reporting Act.
8. A person for the sole purpose of providing a credit file monitoring subscription service to which the consumer has subscribed.
9. A consumer reporting agency for the sole purpose of providing a customer with a copy of the consumer credit report upon the consumer's request.
10. A person's use of a consumer credit report in connection with the business of insurance.

2008 Acts, ch 1063, §8; 2012 Acts, ch 1023, §85