

**714G.3 Temporary suspension.**

1. A consumer may request that a security freeze be temporarily suspended to allow the consumer reporting agency to release the consumer credit report for a specific time period. The consumer reporting agency shall develop procedures to expedite the receipt and processing of requests by first-class mail, telephone, secure internet connection, or other secure electronic contact method designated by the consumer reporting agency. The consumer reporting agency shall comply with the request within three business days after receiving the consumer's written request, or within fifteen minutes after the consumer's request is received by the consumer reporting agency through secure internet connection or other secure electronic contact method designated by the consumer reporting agency, or the use of a telephone, during normal business hours. The consumer's request shall include all of the following:

- a. Proper identification.
- b. The personal identification number or password provided by the consumer reporting agency.
- c. Explicit instructions of the specific time period designated for suspension of the security freeze.

2. A consumer reporting agency need not remove a security freeze within the time frames provided in [subsection 1](#) if the consumer fails to meet the requirements of [subsection 1](#), or the ability of the consumer reporting agency to remove the security freeze within fifteen minutes is prevented by one of the following:

- a. An act of God, including a fire, earthquake, hurricane, storm, or similar natural disaster or phenomenon.
- b. Unauthorized or illegal acts by a third party, including terrorism, sabotage, riot, vandalism, labor strikes or disputes disrupting operations, or similar occurrences.
- c. Operational interruption, including electrical failure, unanticipated delay in equipment or replacement part delivery, computer hardware or software failures inhibiting response time, or similar disruption.
- d. Governmental action, including emergency orders or regulations, judicial law enforcement action, or similar directives.
- e. Regularly scheduled maintenance, during other than normal business hours, of the consumer reporting agency's systems, or updates to the consumer reporting agency's systems.
- f. Commercially reasonable maintenance of, or repair to, the consumer reporting agency's systems that is unexpected or unscheduled.
- g. Receipt of a removal request outside of normal business hours.

[2008 Acts, ch 1063, §3](#); [2018 Acts, ch 1091, §2, 10](#)

2018 amendment to subsection 1 effective January 1, 2019; 2018 Acts, ch 1091, §10

Subsection 1 amended