714G.2 Security freeze.

1. A consumer may submit a written request for a security freeze to a consumer reporting agency by first-class mail, telephone, secure internet connection, or other secure electronic contact method designated by the consumer reporting agency. The consumer must submit proper identification with the request. Within three business days after receiving the request, the consumer reporting agency shall commence the security freeze. Within three business days after commencing the security freeze, the consumer reporting agency shall send a written confirmation to the consumer of the security freeze, a personal identification number or password, other than the consumer's social security number, for the consumer to use in authorizing the suspension or removal of the security freeze, including information on how the security freeze may be temporarily suspended.

2. *a.* If a consumer requests a security freeze from a consumer reporting agency that compiles and maintains files on a nationwide basis, the consumer reporting agency shall identify, to the best of its knowledge, any other consumer reporting agency that compiles and maintains files on consumers on a nationwide basis and inform consumers of appropriate contact information that would permit the consumer to place, lift, or remove a security freeze from such other consumer reporting agency.

b. For purposes of this subsection, *"consumer reporting agency that compiles and maintains files on a nationwide basis"* means the same as defined in 15 U.S.C. §1681a(p).

2008 Acts, ch 1063, §2; 2018 Acts, ch 1091, §1, 10