

consumer's consumer report without certain authorization of the consumer; ~~requiring a consumer reporting agency to give certain notice to a consumer if any person requests access to a consumer's consumer report under certain circumstances;~~ establishing procedures for requesting a security freeze to be lifted temporarily or removed; requiring a consumer reporting agency to temporarily lift or remove a security freeze within a certain ~~number of business days~~ time periods after receiving a request from a consumer; ~~requiring a consumer reporting agency to temporarily lift a security freeze within a certain number of minutes after receiving a request from a consumer after a certain date and under certain circumstances;~~ requiring authorizing a consumer reporting agency to develop certain procedures on or before a certain date; ~~prohibiting a consumer reporting agency from charging a consumer for any service relating to a security freeze except for certain reasonable fees for placing, temporarily lifting, or removing a security freeze; providing a certain exception that prohibits the charging of fees by a consumer reporting agency to a consumer who presents a certain police report to the consumer reporting agency~~ establishing certain maximum fees for certain services relating to a security freeze; prohibiting the charging of fees by a consumer reporting agency to a consumer who presents certain documentation to the consumer reporting agency; requiring a consumer reporting agency to give certain notices to a consumer at certain times; ~~authorizing a consumer who is affected by a violation of certain provisions of this Act to bring a certain action; establishing certain penalties;~~ providing that the exclusive remedy for a violation of a certain provision of this Act shall be is to file a certain complaint with the Commissioner of Financial Regulation; providing for the application of this Act; defining certain terms; ~~providing for a delayed effective date; making a conforming change;~~ and generally relating to consumer reporting agencies and security freezes on consumer reports.

~~BY repealing and reenacting, with amendments,~~  
 Article - Commercial Law  
 Section 14-1202(a)  
 Annotated Code of Maryland  
 (2005 Replacement Volume and 2006 Supplement)

BY adding to  
 Article - Commercial Law  
 Section ~~14-1202.1~~ 14-1212.1  
 Annotated Code of Maryland  
 (2005 Replacement Volume and 2006 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Commercial Law