

~~14-1202.~~

~~(a) Subject to subsection (b) of this section and [§ 14-1205] §§ 14-1202.1 AND 14-1205 of this subtitle, a consumer reporting agency may furnish a consumer report under the following circumstances and no other:~~

~~(1) In response to the order of a court having jurisdiction to issue the order;~~

~~(2) In accordance with the written instructions of the consumer to whom it relates; or~~

~~(3) To a person which the agency has reason to believe:~~

~~(i) Intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer;~~

~~(ii) Intends to use the information for employment purposes;~~

~~(iii) Intends to use the information in connection with the underwriting of insurance involving the consumer;~~

~~(iv) Intends to use the information in connection with a determination of the consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status; or~~

~~(v) Otherwise has a legitimate business need for the information in connection with a business transaction involving the consumer.~~

~~14-1202.1.~~~~14-1212.1.~~

(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(2) "ACCOUNT REVIEW" INCLUDES ACTIVITIES RELATED TO ACCOUNT MAINTENANCE, ACCOUNT MONITORING, CREDIT LINE INCREASES, AND ACCOUNT UPGRADES AND ENHANCEMENTS.

(3) "SECURITY FREEZE" MEANS A RESTRICTION PLACED ON A CONSUMER'S CONSUMER REPORT AT THE REQUEST OF THE CONSUMER THAT