

~~(F)~~ ~~(3)~~ ~~ON OR BEFORE OCTOBER 1, 2009,~~ A CONSUMER REPORTING AGENCY ~~SHALL~~ MAY DEVELOP PROCEDURES INVOLVING THE USE OF ~~TELEPHONE OR FACSIMILE, OR, ON CONSENT OF THE CONSUMER IN THE MANNER REQUIRED BY THE FEDERAL ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT FOR LEGALLY REQUIRED NOTICES, THE INTERNET, ELECTRONIC MAIL, OR OTHER ELECTRONIC MEDIA, THE MEANS OF COMMUNICATION AUTHORIZED UNDER THIS SECTION TO RECEIVE AND~~ FACSIMILE OR OTHER ELECTRONIC MEDIA TO RECEIVE AND PROCESS, IN AN EXPEDITED MANNER, A REQUEST FROM A CONSUMER TO PLACE, ~~TEMPORARILY LIFT,~~ TEMPORARILY LIFT OR REMOVE A SECURITY FREEZE ON THE CONSUMER'S CONSUMER REPORT.

~~(G)~~ (F) IF, IN CONNECTION WITH AN APPLICATION FOR CREDIT OR FOR ANY OTHER USE, A PERSON REQUESTS ACCESS TO A CONSUMER'S CONSUMER REPORT WHILE A SECURITY FREEZE IS IN PLACE AND THE CONSUMER DOES NOT AUTHORIZE ACCESS TO THE CONSUMER'S CONSUMER REPORT, THE PERSON MAY TREAT THE APPLICATION AS INCOMPLETE.

~~(H)~~ (G) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, A CONSUMER REPORTING AGENCY MAY REMOVE OR TEMPORARILY LIFT A SECURITY FREEZE PLACED ON A CONSUMER'S CONSUMER REPORT ONLY ON REQUEST OF THE CONSUMER MADE UNDER SUBSECTION (E) OR ~~(H)~~ (H) OF THIS SECTION.

(2) (I) A CONSUMER REPORTING AGENCY MAY REMOVE A SECURITY FREEZE PLACED ON A CONSUMER'S CONSUMER REPORT IF:

~~1. PLACEMENT~~ PLACEMENT OF THE SECURITY FREEZE WAS BASED ON A MATERIAL MISREPRESENTATION OF FACT BY THE CONSUMER;  
OR

2. THE CONSUMER:

A. MADE THE REQUEST TO PLACE THE SECURITY FREEZE BY TELEPHONE UNDER SUBSECTION (C)(1)(II) OF THIS SECTION; AND

B. FAILED TO CONFIRM THE REQUEST IN WRITING IF REQUIRED IN ACCORDANCE WITH SUBSECTION (C)(6) OF THIS SECTION.

(II) IF A CONSUMER REPORTING AGENCY INTENDS TO REMOVE A SECURITY FREEZE UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH, THE CONSUMER REPORTING AGENCY SHALL NOTIFY THE CONSUMER IN