

(3) ~~THE~~ THE PROPER INFORMATION REGARDING THE PERSON WHO IS TO RECEIVE THE ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT OR THE PERIOD OF TIME FOR WHICH THE ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT IS TO BE AVAILABLE TO USERS OF THE ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT.

A CONSUMER REPORTING AGENCY MUST COMPLY WITH A REQUEST TO TEMPORARILY LIFT ~~OR REMOVE~~ A SECURITY FREEZE ON A ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT WITHIN 3 BUSINESS DAYS AFTER THE REQUEST IS RECEIVED, OR WITHIN 15 MINUTES STARTING JANUARY 31, 2009, FOR CERTAIN REQUESTS. ~~AFTER JANUARY 31, 2009, A CONSUMER REPORTING AGENCY MUST COMPLY WITH A REQUEST TO TEMPORARILY LIFT A SECURITY FREEZE ON A CONSUMER REPORT WITHIN 15 MINUTES AFTER A REQUEST IS RECEIVED BY THE CONSUMER REPORTING AGENCY UNDER CERTAIN CIRCUMSTANCES SPECIFIED IN LAW A CONSUMER REPORTING AGENCY MUST COMPLY WITH A REQUEST TO REMOVE A SECURITY FREEZE ON A CREDIT REPORT WITHIN 3 BUSINESS DAYS AFTER THE REQUEST IS RECEIVED.~~

IF YOU ARE ACTIVELY SEEKING CREDIT, YOU SHOULD BE AWARE THAT THE PROCEDURES INVOLVED IN LIFTING A SECURITY FREEZE MAY SLOW YOUR OWN APPLICATIONS FOR CREDIT. YOU SHOULD PLAN AHEAD AND LIFT A SECURITY FREEZE, EITHER COMPLETELY IF YOU ARE SEEKING CREDIT FROM A NUMBER OF SOURCES, OR JUST FOR A SPECIFIC CREDITOR IF YOU ARE APPLYING ONLY TO THAT CREDITOR, A FEW DAYS BEFORE ACTUALLY APPLYING FOR NEW CREDIT.

A CONSUMER REPORTING AGENCY MAY CHARGE A REASONABLE FEE NOT EXCEEDING \$10 \$5 FOR EACH PLACEMENT, TEMPORARY LIFT, OR REMOVAL OF A SECURITY FREEZE. A CONSUMER REPORTING AGENCY MAY CHARGE AN ADDITIONAL REASONABLE FEE NOT EXCEEDING \$5 FOR A TEMPORARY LIFT OF A SECURITY FREEZE MADE WITHIN 15 MINUTES AFTER A REQUEST IS RECEIVED. HOWEVER, A CONSUMER REPORTING AGENCY MAY NOT CHARGE A ANY FEE TO A CONSUMER WHO, AT THE TIME OF A REQUEST TO PLACE, TEMPORARILY LIFT, OR REMOVE A SECURITY FREEZE, PRESENTS TO THE CONSUMER REPORTING AGENCY A POLICE REPORT ALLEGING THAT THE CONSUMER IS A VICTIM OF IDENTITY THEFT OF ALLEGED IDENTITY FRAUD AGAINST THE CONSUMER OR AN IDENTITY THEFT PASSPORT.

A SECURITY FREEZE DOES NOT APPLY IF YOU HAVE AN EXISTING ACCOUNT RELATIONSHIP AND A COPY OF YOUR ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT IS REQUESTED BY YOUR EXISTING CREDITOR OR ITS AGENTS OR AFFILIATES FOR CERTAIN TYPES OF ACCOUNT REVIEW, COLLECTION, FRAUD CONTROL, OR SIMILAR ~~ACTIVITIES.~~ ACTIVITIES."