

~~(M) (L) THE EXCLUSIVE REMEDY FOR A VIOLATION OF § 14-1212.1(E)(2)(I)2 OF THIS SUBTITLE SUBSECTION (E)(2)(II) OF THIS SECTION SHALL BE A COMPLAINT FILED WITH THE COMMISSIONER UNDER § 14-1217 OF THIS SUBTITLE.~~

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect ~~October 1, 2007~~ January 1, 2008.

Approved by the Governor, May 8, 2007.

CHAPTER 308

(House Bill 117)

AN ACT concerning

Consumer Protection - Consumer Reporting Agencies - Consumer Reports - Security Freezes

FOR the purpose of authorizing a consumer to elect to place a security freeze on the consumer's consumer report; establishing procedures for requesting a security freeze; requiring a consumer reporting agency to place a security freeze on a consumer's consumer report within certain time periods after certain requests are received in certain manners and to take certain actions within a certain number of business days after placing a security freeze on a consumer's consumer report; establishing an exception for a certain consumer reporting agency to the requirement to place a security freeze on a consumer report; providing that while a security freeze is in place, a consumer reporting agency may not ~~provide~~ release a consumer's consumer report or any information ~~in~~ derived from a 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, with certain exceptions, 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, subject to certain exceptions~~