

~~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; providing that the exclusive remedy for a violation of a certain provision of this Act is to file a certain complaint with the Commissioner of Financial Regulation; authorizing a consumer who is affected by a violation of certain provisions of this Act to bring a certain action; establishing certain penalties; providing for the application of this Act; defining certain terms; providing for a delayed effective date; 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~~ 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

~~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~~