

~~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 PROHIBITS A CONSUMER REPORTING AGENCY FROM RELEASING THE CONSUMER'S CONSUMER REPORT OR ANY INFORMATION DERIVED FROM THE CONSUMER'S CONSUMER REPORT WITHOUT THE EXPRESS AUTHORIZATION OF THE CONSUMER.

(B) (1) THIS SECTION DOES NOT APPLY TO THE USE OF A CONSUMER'S CONSUMER REPORT BY:

(1) A PERSON, OR A SUBSIDIARY, AFFILIATE, AGENT, OR ASSIGNEE OF THE PERSON, WITH WHICH THE CONSUMER HAS, OR PRIOR TO ASSIGNMENT HAD, AN ACCOUNT, CONTRACT, OR DEBTOR-CREDITOR RELATIONSHIP, FOR THE PURPOSE OF ACCOUNT REVIEW OR COLLECTING THE FINANCIAL OBLIGATION OWING FOR THE ACCOUNT, CONTRACT, OR DEBT;