

(2) THIS SECTION DOES NOT APPLY TO:

(I) A CHECK SERVICES OR FRAUD PREVENTION SERVICES COMPANY THAT ISSUES:

1. REPORTS ON INCIDENTS OF FRAUD; OR

2. AUTHORIZATIONS FOR THE PURPOSE OF APPROVING OR PROCESSING NEGOTIABLE INSTRUMENTS, ELECTRONIC FUNDS TRANSFERS, OR SIMILAR PAYMENT METHODS;

(II) A DEPOSIT ACCOUNT INFORMATION SERVICE COMPANY THAT ISSUES REPORTS REGARDING ACCOUNT CLOSURES DUE TO FRAUD, SUBSTANTIAL OVERDRAFTS, AUTOMATED TELLER MACHINE ABUSE, OR SIMILAR NEGATIVE INFORMATION REGARDING A CONSUMER TO INQUIRING BANKS OR OTHER FINANCIAL INSTITUTIONS FOR USE ONLY IN REVIEWING A CONSUMER REQUEST FOR A DEPOSIT ACCOUNT AT THE INQUIRING BANK OR FINANCIAL INSTITUTION; OR

(III) A CONSUMER REPORTING AGENCY DATABASE OR FILE THAT CONSISTS ENTIRELY OF CONSUMER INFORMATION CONCERNING, AND USED SOLELY FOR:

1. CRIMINAL RECORD INFORMATION;

2. PERSONAL LOSS HISTORY INFORMATION;

3. FRAUD PREVENTION OR DETECTION;

4. EMPLOYMENT SCREENING; OR

5. TENANT SCREENING.

(C) (1) A CONSUMER MAY ELECT TO PLACE A SECURITY FREEZE ON THE CONSUMER'S CONSUMER REPORT BY:

(I) WRITTEN REQUEST SENT BY CERTIFIED MAIL;

(II) ~~TELEPHONE SUBJECT~~ BEGINNING JANUARY 1, 2010, SUBJECT TO PARAGRAPH (5) (6) OF THIS SUBSECTION, TELEPHONE, BY PROVIDING CERTAIN PERSONAL INFORMATION THAT THE CONSUMER