REPORTING AGENCY MAY REQUIRE TO VERIFY THE IDENTITY OF THE CONSUMER;

- (III) ELECTRONIC MAIL USING AN ELECTRONIC POSTMARK IF A SECURE ELECTRONIC MAIL CONNECTION IS MADE AVAILABLE BY THE CONSUMER REPORTING AGENCY; OR
- (IV) IF THE CONSUMER REPORTING AGENCY MAKES A SECURE CONNECTION AVAILABLE ON ITS WEBSITE, AN ELECTRONIC REQUEST THROUGH THAT SECURE CONNECTION.
- (2) A CONSUMER REPORTING AGENCY SHALL REQUIRE A CONSUMER TO PROVIDE PROPER IDENTIFICATION <u>IDENTIFYING INFORMATION</u> WHEN REQUESTING A SECURITY FREEZE.
- (3) A EXCEPT AS PROVIDED IN PARAGRAPH (5) OF THIS SUBSECTION, A CONSUMER REPORTING AGENCY SHALL PLACE A SECURITY FREEZE ON A CONSUMER'S CONSUMER REPORT WITHIN:
- (I) <u>BEFORE JULY 1, 2008, WITHIN</u> 5 BUSINESS DAYS AFTER RECEIVING A WRITTEN OR TELEPHONE REQUEST <u>UNDER PARAGRAPH (1) OF</u> THIS SUBSECTION; OR
- (II) ON OR AFTER JULY 1, 2008, WITHIN 3 BUSINESS DAYS AFTER RECEIVING AN ELECTRONIC MAIL A REQUEST MADE BY ELECTRONIC MAIL OR BY SECURE CONNECTION ON THE WEBSITE OF THE CONSUMER REPORTING AGENCY UNDER PARAGRAPH (1) OF THIS SUBSECTION.
- (4) WITHIN 5 BUSINESS DAYS AFTER PLACING A SECURITY FREEZE ON A CONSUMER'S CONSUMER REPORT, THE CONSUMER REPORTING AGENCY SHALL:
- (I) SEND A WRITTEN CONFIRMATION OF THE SECURITY FREEZE TO THE CONSUMER;
- (II) PROVIDE THE CONSUMER WITH A UNIQUE PERSONAL IDENTIFICATION NUMBER OR PASSWORD TO BE USED BY THE CONSUMER WHEN AUTHORIZING THE RELEASE OF THE CONSUMER'S CONSUMER REPORT <u>TO A</u> SPECIFIC PERSON OR FOR A SPECIFIC PERIOD OF TIME; AND
- (III) PROVIDE THE CONSUMER WITH A WRITTEN STATEMENT OF THE PROCEDURES FOR REQUESTING THE CONSUMER REPORTING AGENCY TO REMOVE OR TEMPORARILY LIFT A SECURITY FREEZE.