

3. THE PROPER INFORMATION REGARDING THE PERSON THAT IS TO RECEIVE THE CONSUMER REPORT OR THE TIME PERIOD DURING WHICH THE CONSUMER REPORT IS TO BE AVAILABLE TO USERS OF THE CONSUMER REPORT.

(2) ~~A (I) EXCEPT AS PROVIDED IN SUBPARAGRAPH (II) OR (IV) OF THIS PARAGRAPH, A CONSUMER REPORTING AGENCY SHALL COMPLY WITH A REQUEST MADE UNDER PARAGRAPH (1) OF THIS SUBSECTION WITHIN 5 3 BUSINESS DAYS AFTER RECEIVING THE REQUEST.~~

~~(II) 1. AFTER JANUARY 31, 2009, A CONSUMER REPORTING AGENCY SHALL COMPLY WITH A REQUEST MADE UNDER PARAGRAPH (1) OF THIS SUBSECTION WITHIN 15 MINUTES AFTER THE CONSUMER'S REQUEST IS RECEIVED BY THE CONSUMER REPORTING AGENCY IF THE REQUEST IS:~~

~~1. MADE MADE BY TELEPHONE, BY ELECTRONIC MAIL, OR BY SECURE CONNECTION ON THE WEBSITE OF THE CONSUMER REPORTING AGENCY; AND.~~

~~2. RECEIVED BY THE CONSUMER REPORTING AGENCY DURING NORMAL BUSINESS HOURS.~~

~~(III) A CONSUMER REPORTING AGENCY IS NOT REQUIRED TO TEMPORARILY LIFT A SECURITY FREEZE WITHIN 15 MINUTES UNDER SUBPARAGRAPH (II) OF THIS PARAGRAPH IF:~~

~~1. THE CONSUMER FAILS TO COMPLY WITH PARAGRAPH (1)(III) OF THIS SUBSECTION; OR~~

~~2. THE CONSUMER REPORTING AGENCY'S ABILITY TO TEMPORARILY LIFT THE SECURITY FREEZE WITHIN 15 MINUTES IS PREVENTED BY:~~

~~A. AN ACT OF GOD, INCLUDING FIRE, EARTHQUAKE, HURRICANE, STORM, OR SIMILAR NATURAL DISASTER OR PHENOMENON;~~

~~B. AN UNAUTHORIZED OR ILLEGAL ACT BY A THIRD PARTY, INCLUDING TERRORISM, SABOTAGE, RIOT, VANDALISM, LABOR STRIKE OR DISPUTE THAT DISRUPTS OPERATIONS, OR SIMILAR OCCURRENCE;~~