

~~(H) A SECOND OR SUBSEQUENT REQUEST TO REMOVE PERMANENTLY A SECURITY FREEZE.~~

~~(4)(3)~~ A NOTWITHSTANDING PARAGRAPH (2) OF THIS SUBSECTION, A CONSUMER REPORTING AGENCY MAY NOT CHARGE ANY FEE UNDER THIS SECTION TO A CONSUMER WHO:

(I) HAS OBTAINED A REPORT OF ALLEGED IDENTITY FRAUD AGAINST THE CONSUMER UNDER § 8-304 OF THE CRIMINAL LAW ARTICLE OR AN IDENTITY THEFT PASSPORT UNDER § 8-305 OF THE CRIMINAL LAW ARTICLE; AND

(II) PROVIDES A COPY OF THE REPORT OR PASSPORT TO THE CONSUMER REPORTING AGENCY.

(J) AT ANY TIME THAT A CONSUMER IS ENTITLED TO RECEIVE A SUMMARY OF RIGHTS UNDER § 609 OF THE FEDERAL FAIR CREDIT REPORTING ACT OR § 14-1206 OF THIS SUBTITLE, THE FOLLOWING NOTICE SHALL BE INCLUDED:

“NOTICE

YOU HAVE A RIGHT, UNDER ~~§ 14-1202.1~~ § 14-1212.1 OF THE COMMERCIAL LAW ARTICLE OF THE ANNOTATED CODE OF MARYLAND, TO PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT ~~AT NO CHARGE TO YOU.~~ THE SECURITY FREEZE WILL PROHIBIT A CONSUMER REPORTING AGENCY FROM RELEASING YOUR CREDIT REPORT OR ANY INFORMATION ~~IN~~ DERIVED FROM YOUR CREDIT REPORT WITHOUT YOUR EXPRESS AUTHORIZATION. THE PURPOSE OF A SECURITY FREEZE IS TO PREVENT CREDIT, LOANS, AND SERVICES FROM BEING APPROVED IN YOUR NAME WITHOUT YOUR CONSENT.

YOU MAY ELECT TO HAVE A CONSUMER REPORTING AGENCY PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT BY WRITTEN REQUEST SENT BY CERTIFIED MAIL, ~~BY TELEPHONE,~~ OR BY ELECTRONIC MAIL OR THE INTERNET IF THE CONSUMER REPORTING AGENCY PROVIDES A SECURE ELECTRONIC CONNECTION. THE CONSUMER REPORTING AGENCY MUST PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT WITHIN 5 BUSINESS DAYS AFTER YOUR REQUEST IS RECEIVED, OR WITHIN 3 BUSINESS DAYS STARTING JULY 1, 2008. WITHIN 5 BUSINESS DAYS AFTER A SECURITY FREEZE IS PLACED ON YOUR CREDIT REPORT, YOU WILL BE PROVIDED WITH A UNIQUE PERSONAL IDENTIFICATION NUMBER OR PASSWORD TO USE IF YOU WANT TO REMOVE THE