

A SECURITY FREEZE DOES NOT APPLY IF YOU HAVE AN EXISTING ACCOUNT RELATIONSHIP AND A COPY OF YOUR CREDIT REPORT IS REQUESTED BY YOUR EXISTING CREDITOR OR ITS AGENTS OR AFFILIATES FOR CERTAIN TYPES OF ACCOUNT REVIEW, COLLECTION, FRAUD CONTROL, OR SIMILAR ACTIVITIES.

~~YOU HAVE A RIGHT TO BRING A CIVIL ACTION AGAINST ANY CONSUMER REPORTING AGENCY OR USER OF YOUR CREDIT REPORT WHO VIOLATES YOUR RIGHTS UNDER MARYLAND'S CREDIT REPORTING LAWS."~~

~~(K) (1) THE FOLLOWING PERSONS MAY NOT BE REQUIRED TO PLACE A SECURITY FREEZE ON THE CONSUMER REPORT OF A CONSUMER:~~

~~(I) A CHECK SERVICES OR FRAUD PREVENTION SERVICES COMPANY THAT REPORTS ON INCIDENTS OF FRAUD OR ISSUES AUTHORIZATIONS FOR THE PURPOSE OF APPROVING OR PROCESSING NEGOTIABLE INSTRUMENTS, ELECTRONIC FUND TRANSFERS, OR SIMILAR METHODS OF PAYMENT;~~

~~(II) A DEPOSIT ACCOUNT INFORMATION SERVICE COMPANY THAT ISSUES REPORTS REGARDING ACCOUNT CLOSURES DUE TO FRAUD, SUBSTANTIAL OVERDRAFTS, AUTOMATED TELLER MACHINE ABUSE, OR SIMILAR 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~~

~~(HH) A CREDIT RATING CONSUMER REPORTING AGENCY THAT:~~

~~1. ACTS ONLY TO RESELL CREDIT INFORMATION BY ASSEMBLING AND MERGING INFORMATION CONTAINED IN A DATABASE OF ONE OR MORE CONSUMER REPORTING AGENCIES; AND~~

~~2. DOES NOT MAINTAIN A PERMANENT DATABASE OF CREDIT INFORMATION FROM WHICH NEW CONSUMER REPORTS ARE PRODUCED OR~~

~~(IV) A CONSUMER REPORTING AGENCY WITH RESPECT TO A DATABASE OR FILE THAT CONSISTS ENTIRELY OF CONSUMER INFORMATION CONCERNING, AND USED SOLELY FOR:~~