

SECURITY FREEZE ACT (EXCERPT)
Act 229 of 2013

445.2513 Inapplicability of Article 2 to certain entities or uses.

Sec. 3.

Article 2 does not apply to any of the following entities or uses:

- (a) A person, or a subsidiary, affiliate, agent, or assignee of a person, with which the consumer has, or before assignment had, an account, contract, or debtor-creditor relationship, for the purpose of account review or collecting the financial obligation owing for the account, contract, or debt.
- (b) A person that was given access to a consumer's credit report for the purpose of facilitating an extension of credit to the consumer or another permissible use.
- (c) A person that is acting under a court order, warrant, or subpoena.
- (d) A unit of state or local government that administers a program for establishing and enforcing child support obligations.
- (e) The department of human services in connection with a fraud investigation conducted by that department.
- (f) Any state or local taxing authority in connection with any of the following:
 - (i) An investigation conducted by that taxing authority.
 - (ii) The collection of delinquent taxes or unpaid court orders by the taxing authority.
 - (iii) The performance of any other duty provided for by law.
- (g) A person that furnishes a credit report, or requests that a credit report be furnished, that relates to a consumer in connection with a credit or insurance transaction not initiated by a consumer, if the requirements of 15 USC 1681b(c) are met.
- (h) A person that administers a credit file monitoring subscription service to which a consumer or protected consumer has subscribed.
- (i) A person that provides a consumer or the consumer's representative with a copy of the consumer's credit report on request of the consumer or the representative.
- (j) To the extent not prohibited by another law of this state, a person engaged solely in setting or adjusting an insurance rate, adjusting an insurance claim, or underwriting an insurance risk.
- (k) A check services or fraud prevention services company that issues any of the following:
 - (i) Reports on incidents of fraud.
 - (ii) Authorizations for the purpose of approving or processing negotiable instruments, electronic funds transfers, or similar payment methods.
- (l) A deposit account information service company that issues reports regarding account closures due to fraud, substantial overdrafts, or automated teller machine abuse or provides 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.
- (m) A consumer reporting agency database or file that consists entirely of consumer information concerning, and used solely for, 1 or more of the following:
 - (i) Criminal record information.
 - (ii) Personal loss history information.
 - (iii) Fraud prevention or detection.
 - (iv) Employment screening.
 - (v) Tenant screening.
- (n) A consumer reporting agency that meets both of the following:
 - (i) It is only engaged in reselling resell credit information by assembling and merging information contained in a database of 1 or more consumer reporting agencies.
 - (ii) It does not maintain a permanent database of credit information it obtains for purposes of subparagraph (i).

History: 2013, Act 229, Eff. Jan. 1, 2014