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).