

**SECURITY FREEZE ACT (EXCERPT)**  
**Act 229 of 2013**

**445.2521 Placement of security freeze on consumer's credit report; conditions; days.**

Sec. 11.

(1) A consumer reporting agency shall place a security freeze on a consumer's credit report if all of the following are met:

(a) The consumer reporting agency receives a request from the consumer for the placement of the security freeze under this act.

(b) The consumer does all of the following:

(i) Submits the request described in subdivision (a) to the consumer reporting agency at the address or other point of contact and in the manner specified by the consumer reporting agency.

(ii) Provides to the consumer reporting agency sufficient proof of identification of the consumer.

(2) Within 5 business days after receiving a request that meets the requirements of subsection (1), a consumer reporting agency shall place a security freeze for the consumer.

**History:** 2013, Act 229, Eff. Jan. 1, 2014 ;-- Am. 2018, Act 76, Eff. June 17, 2018