

**Substantive Comparison of State File Freezing Laws
Volume 1: California - Nevada**

Subject	California Civil Code § 1785 et seq.	Colorado Revised Statutes § 12-14.3-106.6	Connecticut General Statutes § 36a-701a	Florida Statutes §501.005	Hawaii Revised Statutes New Chapter, Act 138	Illinois Compiled Statutes §505/2MM(c)-(r)	Kansas New in § 50-701 and §50-722, 12-13	Kentucky Revised Statutes New Section of Chapter 367	Louisiana Revised Statutes § 9:3571.1	Maine Revised Statutes §1313-C	Minnesota Session Law Chapter 233	Nevada Revised Statutes Title 52 Chapter 598C. 010-390
Definition – Consumer	§ 1785.3 (B)(b)	§ 12-14.3-102(2)	§ 36a-701a (1).	None	None	§ 505/1(e)	§ 50-702(b)	None	None	§ 1312 2	§ 13C.001 sub 2	§ 598C.040
Definition – Identity Theft	§ 1798.92	None	§ 53a-129a	None	§ New 2	§ 720/5/16g-15	None	None	None	§ 1312 6-B	None	None
Definition – Proper Identification	None	§ 12-14.3-102(9) Information generally deemed sufficient to identify a person. If the consumer is unable to reasonably identify himself a CRA may require additional info.	None	None	None	§ 505/2MM(g) Information generally deemed sufficient to identify a person. If the consumer is unable to reasonably identify himself a CRA may require additional info.	§ 50-702(i) Information generally deemed sufficient to identify a person.	New § 1(1) Information generally deemed sufficient to identify a person. If the consumer is unable to reasonably identify himself a CRA may require additional info.	§ 3571.1(H)(1) Information generally deemed sufficient to identify a person.	§ 1312 10-B Information generally deemed sufficient to identify a person.	§13C.016 sub 4 (a) 1 Information generally deemed sufficient to identify a person.	None
Definition – Security Freeze	§ 1785.11.2 (a) A notice placed on a consumer’s credit report that prohibits the CRA from “releasing the credit report or any information from it without the authorization of the consumer.”	§ 12-14.3-102(11) “A notice placed in a consumer report...that prohibits the consumer reporting agency from releasing the consumer report or any information from it without authorization of the consumer.”	§§ 36a -695(5), 701(5) “A notice placed in a consumer’s credit report... that prohibits the credit rating agency from releasing the consumer’s credit report or any information from it without the authorization of the consumer.”	§501.005 “A notice placed in a consumer report that prohibits a consumer reporting agency . . . from releasing the consumer report, credit score, or any information contained within the consumer report to a third party without the express authorization of the consumer.”	§ New 2 “A notice placed in a credit report, at the request of the consumer who is a victim of identity theft”	None <i>After January 1, 2007</i> § 505/2MM (q) “A notice placed in a consumer’s credit report, at the request of the consumer, and subject to certain exceptions, that prohibit the consumer reporting agency from releasing the consumer’s credit report or score relating to an extension of credit, without . . . expresses authorization of the consumer.”	§ 50-702(j) “A notice placed on a consumer report...that prohibits a consumer reporting agency from releasing the consumer’s consumer report or credit score relating to the extension of credit, when the consumer has been the victim of identify theft.	New § 1(4) “A notice placed on a consumer file . . . that prohibits a consumer reporting agency from releasing the consumer’s consumer report or credit score relating to the extension of credit without the express authorization of the consumer.”	§ 3571.1(H)(5) A notice placed on a consumer’s file, at the request of the consumer which prohibits a CRA from releasing the consumer’s credit report or credit score without the authorization of the consumer.	§ 1312 10-C A notice placed on a consumer’s credit report, at the request of the consumer, which prohibits the CRA from releasing a consumer’s report or any information in the report without that consumer’s express authorization.	§ 13.016 (1) b “A notice placed in a consumer’s consumer report, at the request of the consumer and subject to some exceptions, that prohibits the CRA from releasing the consumer report or any information from it, in connection with the extension of credit or the opening of an account, without prior express authorization from the consumer.”	§ 598C.100 “A notice that is placed in the file of a consumer at the request of the consumer pursuant to NRS § 598C.300.”

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Application of a Freeze	§ 1785.11.2 (a) All purposes	§ 12-14.106.6(1)(a) All purposes	§ 36a-701a(a) All purposes	§501.005 (2) All purposes	§ New 3 (a) All purpose.	§ 505/2MM(c) All purposes	§ 50-702(j) Credit purposes only	New § 1(4) Credit purposes only	§ 3571.1(H)(5) All purposes	§ 1312 10-C All purposes	§ 13.016 sub 2 All purposes	§ 598C.300 All purposes.
Who Can Request a Freeze	§ 1785.11.2 (a) Any consumer.	§ 12-14.106.6(1)(a) Any consumer.	§ 36a-701a(a) Any consumer.	§ 501.005 (2) Any consumer.	§ New 3 (a) Victims of ID theft with a valid police report.	§ 505/2MM(c) Victims of ID theft with a valid police report <i>After January 1, 2007 (same §)</i> Any consumer.	§§ 50-702(j), New § 12 (a) Victims of ID theft with a valid police report.	New § 3 (1)(a) Any consumer.	§ 3571.1(M) (1) Any consumer.	§ 1313-C 1(A)-(B) Any consumer.	§ 13C.016 sub 2 Any consumer.	§ 598C.300 1 Any consumer.
How to Place a Freeze	§ 1785.11.2 (a) Certified mail only.	§ 12-14.106.6(1)(a) Certified mail only.	§ 36a-701a(a) Certified mail only.	§ 501.005 (2) a Certified mail only.	§ New 3 (a) Certified mail only.	§ 505/2MM(c) Certified mail only.	New § 12 (a) Certified mail only.	New § 3(1)(a) Certified mail only.	§ 3571.1(M)(1) Certified mail only.	§ 1313-C 1(A)-(B) Certified mail only.	§ 13C.016 sub 2 (1)-(3) Certified mail, by telephone, or by secure electronic mail.	§ 598C.300 1 Certified mail only.

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Development of Electronic Methods to Place a Freeze	§ 1785.11.2(f) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 12-14.106.6(5) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 36a-701a(d) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§501.005 (7) No later than July 1, 2007 a CRA <i>shall</i> develop a secure electronic contact method, which may include the use of telephone, fax, the Internet, or other secure electronic means . . . to receive and process requests.	§ New 3 (e) CRAs <i>may</i> develop procedures involving the use of telephone, fax, the Internet, or other electronic media to receive and process requests.	§ 505/2MM(d) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests. <i>After January 1, 2007 § 505/2MM (g) (ii)</i> “A contact method shall include . . . an electronic method chosen by the CRA which may include the use of telephone, fax, Internet, or other electronic means”	New § 12 (f) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests in an expedited manner	New § 3 (6) CRAs <i>may</i> develop procedures involving the use of telephone, fax, the Internet, or other electronic media to receive and process a requests in an expedited manner.	§ 3571.1(S) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 1313-C 5 CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 13C.016 sub 4 (c) CRA <i>may</i> develop procedures involving the use of telephone, fax, the Internet, or other electronic media to receive and process requests, in an expedited manner, <i>with the goal of placing a request within 15 minutes of the request.</i>	§§ 598C.350.3, 360.3 CRAs <i>shall</i> develop procedures for a consumer to contact the CRA to authorize a temporary lift, or the removal, of the freeze, in an expedited manner. These procedures <i>may</i> include, without limitation, phone, fax, Internet or other electronic media.
Exclusion – Check Services & Fraud Prevention Companies	§ 1785.11.6 (a), (b) Check services or fraud prevention services companies. Demand deposit account information service companies.	§§ 12-14.3-106.9(2)(a), (b) Check service or fraud prevention companies. Deposit account information service companies.	§ 36a-701a(h)(1)-(2) Check service or fraud prevention services companies. Deposit account information service companies.	§ 501.005 (15)a, b, d Check services company. Deposit account information service company. Fraud prevention services company.	§§ New 5 (1), (2) Check services or fraud prevention companies. Deposit account information service companies.	§ 505/2MM(o)(1)-(2) Check service or fraud prevention companies. Deposit account information service companies.	New § 13 (a)(1), (2); New § 12 (i)(9), (10) Check service or fraud prevention companies. Deposit account information service companies.	New § 2(1) – (2) Check service or fraud prevention companies. Deposit account information service companies.	§ 3571.1 (V) (9)(10) Check service or fraud prevention companies. Deposit account information service companies.	§ 1313-E 1, 2 Check service or fraud prevention companies. Deposit account information service companies.	§ 13C.019 (1) Check services or fraud prevention company. Deposit account information company.	§ 598C.390 1, 2 Check services or fraud prevention company. Deposit account information company.
Exclusion – Resellers	§ 1785.11.4 Resellers excluded	§ 12-14.3-106.9(1) Resellers excluded	§ 36a-701a (h)(3) (A) Resellers excluded	§ 501.005 (15)c Resellers excluded	§ New 5 (3) Resellers excluded	§ 505/2MM(o)(3) Resellers excluded	New § 13 (a)(3); New § 12 (i)(8). Resellers excluded	New § 2(3) Resellers excluded	§ 3571.1 (V) (8) Resellers excluded	§ 1313-E 3 (A) Resellers excluded	None	§ 598C.390.3 Resellers excluded

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Exclusion – Negative Databases and Fraud Prevention	None	§ 12-14.3-106.9 (2)(c) “a fraud prevention service”	None	§§ 501.005 (12) j; (15)b, d “A consumer reporting database . . . which consists of information concerning: criminal records, personal loss . . . fraud . . . tenant screening . . . employment screening” “Deposit account information service company . . . or [a] fraud prevention services company issuing reports to prevent or investigate fraud”	None	None	New §§ 13 (a)(4), (5) “Any database . . . which consists solely of any information adverse to the interests of the consumer, including . . . criminal record information . . . used for fraud prevention or detection, tenant screening, employment screening or any purpose permitted by the [FCRA]” “A person to the extent such person offers fraud prevention services that issues reports on incidents of fraud or reports used primarily in the detection or prevention of fraud”	New § 2(4), (5) “ Any database . . . which consists solely of any information adverse to the interests of the consumer, including . . . criminal record information, . . . used for fraud prevention or detection, tenant screening, employment screening, or any purpose permitted by the FCRA. “A person to the extent such person offers fraud prevention services that issues reports on incidents of fraud or reports used primarily in the detection or prevention of fraud”	None	None	None	None
Honoring Freezes – Resellers	§ 1785.11.4 Resellers must honor a freeze placed by another CRA. (reference § 1785.22)	§ 12-14.3-106.9(1) Resellers must honor a freeze placed by another CRA.	§ 36a-701a(h) Resellers must honor a freeze placed by another CRA.	§ 501.005 (15)c Resellers shall honor any security freeze placed, removed, or temporarily lifted by another CPA.	None	§ 505/2MM(o)(3) Resellers must honor a freeze placed by another CRA. <i>After January 1, 2007</i> § 505/2MM (p)(3)(A)	New § 12 (i)(8)	New § 3 (h)	§ 3571.1(V)(8) Resellers must honor a freeze placed by another CRA.	§ 1313-E Resellers must honor a freeze placed by another CRA.	None	§ 598C.390 3 Resellers must honor a freeze placed by another CRA.

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Honoring Freezes - Check Services	None	None	§ 36a-701a(h)	None	None	§ 505/2MM(o)(3) <i>After January 1, 2007</i> § 505/2MM (p) (1)	None	None	None	§ 1313-E	None	None
Honoring Freezes - Fraud Prevention Service Companies	None	None	§ 36a-701a(h)	None	None	§ 505/2MM(o)(3) <i>After January 1, 2007</i> § 505/2MM (p) (1), (2)	None	None	None	§ 1313-E	None	None
Exclusion – Banks, Credit Unions or Savings Associations	None	None	None	None	None	None	New § 13 (a)(6)	New § 2(6)-(8)	None	None	None	None
Exclusion - Insurers	None	None	None	None	None	None	None	New § 2(9)	None	None	None	None
Exclusion - Retailers	None	None	None	None	None	None	None	New § 2(10)	None	None	None	None
Request and Placement of a Freeze - Timing	§ 1785.11.2 (b), (c) Placed within five business days of request. Confirmation sent within ten business days; also send PIN or password	§ 12-14.3-106.6 (2) (a)-(b) Placed within five business days of request. Confirmation sent within ten business days; also send PIN or password	§ 36a-701a(a) Placed within five business days of request. Confirmation sent within ten business days; also send PIN or password	§§ 501.005 (3), (4) Place within five business days after receiving request. Confirmation sent within ten business days with PIN or password.	§§ New 3 (b), (c) Place within five business days of request. Confirmation and a unique PIN or password, other than the consumer's SSN, to be sent within ten business days.	§§§ 505/2MM(c), (d), (e) Placed within five business days of request. Confirmation sent within ten business days; also send PIN or password. <i>After January 1, 2007</i> §§ 505/2MM (d) (e)	New §§ 12 (a), (c) Placed within five business days of request. Confirmation sent within ten business days; also send PIN or password	New § 3 (1)(a) Placed within <i>ten</i> business days of request. Confirmation sent within ten business days; also send PIN and password Replacement password/PIN sent within ten business days.	§§§ 3571.1(M), (N), (O) Placed within <i>ten</i> business days after receiving request. Confirmation and unique PIN or password sent within ten business days. Replacement password/PIN sent within 7 business days.	§ 1313-C 2,3 Placed within five business days of request Confirmation sent within ten business days; also send PIN or password	§ 13C.016 sub 3 (a), (b) Placed no later than <i>three</i> business days after receiving a request. Confirmation sent within ten business days including PIN or password.	§ 598C.300 2 Placed within five business days of receiving request. Confirmation sent within ten business days; include PIN or password, <i>and</i> disclosure document, see § 598C.310. Replacement PIN/password sent within ten business days of receiving request.

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Temporary Lifting – How Consumer Contacts CRA	Point of contact designated by the CRA.	§ 12-14.3-106.6(3) Point of contact designated by the CRA.	Point of contact designated by the CRA.	Point of contact designated by the CRA.	§ New 3 (d) Point of contact designated by the CRA.	§ 505/2MM(f) Point of contact designated by the CRA.	New § 12 (a) Point of contact designated by the CRA.	New § 3 (5) Point of contact designated by the CRA.	§ 3571.1(R) Point of contact designated by the CRA.	§ 1313-C 4 Point of contact designated by the CRA.	Point of contact designated by the CRA.	§ 598C.300 3(b) Point of contact designated by the CRA.
Temporary Lifting – What Consumer Provides	§ 1785.11.2 (d) Consumer provides proper ID and PIN. Proper information regarding the party or period of time.	§ 12-14.3-106.6(3) (a)-(c) Consumer provides proper ID and PIN. Proper information regarding the party or period of time.	§ 36a-701a(b) Consumer provides proper ID and PIN. Proper information regarding the party or period of time.	§ 501.005 (5) a, b, c, d. Consumer provides proper ID, PIN or password, information specifying the period of time, and payment of authorized fee.	§ New 3 (d) Consumer provides proper identification, PIN or password and proper information regarding the party, parties, or period of time.	§ 505/2MM(h) Consumer provides proper ID and PIN. Proper information regarding the party or period of time. <i>After January 1, 2007 § 505/2MM (f) (1)-(4)</i> Consumer provides proper ID and PIN “or similar device provided by the CRA.” Proper information regarding the party or period of time. Fee, if applicable.	New § 12 (e) Consumer provides proper ID and PIN. Proper information regarding the period of time.	New § 3 (5) Consumer provides proper ID and PIN. Proper information regarding the period of time.	§ 3571.1(R) (1)-(3) Consumer provides proper ID and PIN. Proper information regarding the period of time.	§ 1313-C 4 (A)-(C) Consumer provides proper ID and PIN. Proper information regarding the party or period of time.	§ 13C.016 sub 4 (a) 1-3 Consumer provides proper ID and PIN. Proper information regarding the party or period of time.	§ 598C.350 1 (a)-(c) Consumer provides proper ID and PIN. Proper information regarding the party or period of time.
Temporary Lifting – Time in Which Lift Must Occur	§ 1785.11.2 (e) CRA must grant temporary lift within 3 business days.	§ 12-14.3-106.6(4) CRA must grant temporary lift within 3 business days.	§ 36a-701a(c) CRA must grant temporary lift within 3 business days.	§ 501.005 (6) CRA shall grant temporary lift within 3 business days.	§ New 3 (f) CRA shall comply within 3 business days of receiving the request.	§ 505/2MM(h) CRA must grant temporary lift within 3 business days.	New § 12 (f) CRA must grant temporary lift within 3 business days.	New § 3 (6) CRA must grant temporary lift within 3 business days.	§ 3571.1(S) CRA must grant temporary lift within 3 business days.	§ 1313-C 6 CRA must grant temporary lift within 3 business days.	§ 13C.016 sub 4 (b) CRA must lift within 3 business days.	§ 598C.350 2 (b) CRA must grant temporary lift within 3 business days.

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Temporary Lifting – For Whom/What Time Can a Consumer Lift	§ 1785.11.2 (d) Party or period of time.	§ 12-14.3-106.6(3) Party or period of time.	§ 36a-701a(b)(3) Party or period of time.	§ 501.005 (5) Period of time only.	§ New 3 (d) Party, parties, or period of time.	§ 505/2MM(f) Party or period of time.	New § 12 (e) Period of time only.	New § 3 (5) Period of time only.	§ 3571.1(R) Period of time only.	§ 1313-C 4 Party or period of time.	§ 13C.016 sub 4 (a) Party or a period of time.	§ 598C.350 1 Party or period of time.
Removal – CRA Can Remove/ a Freeze on Own	§ 1785.11.2 (g)(2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing.	§ 12-14.3-106.6(6)(b) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing.	§ 36a-701a(f)(2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing prior to removal. If the CRA does not implement the freeze due to misrepresentation it must notify the consumer in writing within five business days.	§ 501.005 (8) b Misrepresentation of fact by the consumer and the CRA has notified the customer, prior to the lift, in writing.	§ New 3 (g) (2) Misrepresentation of fact by the consumer, the consumer must be notified in writing prior to the lift.	§ 505/2MM(i)(2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing.	New § 12 (g)(2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing prior to removing the freeze.	New § 3 (7)(b) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing.	§ 3571.1(T)(2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing prior to removing the freeze.	§ 1313-C 7(B) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing.	§ 13C.016 sub 4 (d) 2 Misrepresentation of fact by the consumer and the CRA has notified the consumer, in writing, <i>three business days</i> prior to removing the freeze.	§ 598C.370 1, 2 Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing prior to lift/removal. CRA may remove a freeze placed for the purpose of committing fraud or violating the law.
Removal of a Freeze – Consumer Request	§ 1785.11.2 (j) (1)-(2) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.	§ 12-14.3-106.6(9) (a)-(c) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.	§ 36a-701a(c) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.	§ 501.005 (11) Consumer provides proper ID, PIN, and fee. (Request made via point of contact designated by the CRA)	§ New 3 (j) 1-2 Consumer provides proper ID and PIN. Request made via the point of contact designated by the CRA.	§ 505/2MM(l) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.	New § 12 (h) (1)-(2) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.	New § 3 (8) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.	§ 3571.1(U) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA	§ 1313-C 10 (A)-(B) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA	§ 13C.016 sub 4 (e) Consumer provides proper ID and PIN. (Request made via point of contact designated by the CRA)	§ 598C.360 Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.
Removal of a Freeze - Timing	§ 1785.11.2 (j) Removal within three business days.	§ 12-14.3-106.6(9) Removal within three business days.	§ 36a-701a(c) Removal within three business days.	§ 501.005 (11) Removal within three business days.	§ New 3 (j) Removal within three business days.	§ 505/2MM(l) Removal within three business days.	New § 12 (h) Removal within three business days.	New § 3 (8) Removal within three business days.	§ 3571.1(U) Removal within three business days.	§ 1313-C 10 Removal within three business days.	§ 13C.016 sub 4 (e) Removal within three business days.	§ 598C.360 Removal within three business days of the request.

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Removal of a Freeze - Expiration	None	None	None	None	None	None	None	New § 3 (8) The freeze expires 7 years after the date of placement.	None	None	None	None
Fee – Placement	§ 1785.11.2(m) Max. \$10.	§ 12-14.3-106.6(12)(b), (c)(II) No charge for first freeze. Max. \$10 for all subsequent requests.	§ 36a-701a(i) Max \$10.	§ 501.005 (13) Max \$10.	§ New 3 (a) No fee. Only victims can freeze.	§ 505/2MM(c) No fee. Only victims can freeze. <i>After January 1, 2007 § 505/2MM (n-5)</i> Max. \$10.	New § 12 (j) No fee. Only victims can freeze.	New § 3 (10) Charge of no more than \$10 <i>for initial placement</i> , with annual CPI increase. ¹	§ 3571.1(W) Charge of no more than \$10, with annual CPI increase. ²	§ 1313-C 1(B) Max \$10.	§ 13C.016 sub 8 (a) May charge \$5.	§ 598C.320 1(a) Charge of no more than \$15, linked to CPI. ³
Fee – CPI Increase	No	No	No	No.	No	No	No	New § 3 (10) ⁴ Yes for all three.	§ 3571.1(W) Yes to place; no to temporarily lift; no to remove	No	No	§ 598C.320 3 Yes to place; yes to temporarily lift; yes to remove

¹ As signed by the Governor, Louisiana H.B. 623 reads that a charge of no more than \$10, with annual Consumer Price Index increase can be applied to a “security alert” as opposed to a “security freeze”.

² As signed by the Governor, Louisiana H.B. 623 reads that a charge of no more than \$10, with annual Consumer Price Index increase can be applied to a “security alert” as opposed to a “security freeze”.

³ On January 1 of each year, a reporting agency may increase the fees set forth in subsection 1 based proportionally on any change to the Consumer Price Index of All Urban Consumers, as determined by the United States Department of Labor, with fractional changes rounded to the nearest 25 cents.

⁴ As signed by Governor, Kentucky H.B. 54 reads that a charge of no more than \$10, with annual Consumer Price Index increase can be applied to a “security alert” as opposed to a “security freeze”.

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Fee – Exceptions from Fees	§ 1785.11.2 (m) ID fraud victims.	§ 12-14.3-106.6 (12)(b) The consumer’s first freeze.	None	§ 501.005 (13) b Consumers over 65 or ID fraud victims.	§ New 3 (a) No fee. Only victims can freeze.	None <i>After January 1, 2007</i> § 505/2MM(n-5) (i), (ii) Consumers 65 and over, “for placement or removal,” and ID fraud victims (for placement, removal and temporary freeze).	None	New § 3 (10) ID Fraud victims.	§ 3571.1(W)(1) – (2) ID fraud victims; and 62+.	§ 1313-C 1(A) ID fraud victims.	§ 13C.016 sub 8 (a)(1), (2) ID fraud victims.	§ 598C.320 2 ID fraud victims.
Fee – Temporary Lift	§§ 1785.11.2(e)-(g), (i) Max. \$10 for a period of time, \$12 if for a specific party.	§ 12-14.3-106.6(12) (c)(I), (d) Max. \$10 for a period of time; \$12 if to a specific party.	§ 36a-701a(i) Max. \$10 for a period of time, \$12 if for a specific party.	§ 501.005 (13) a Max. \$10.	§ New 3 (a) No fee. Only victims can freeze.	§ 505/2MM(c) No fee. Only victims can freeze. <i>After January 1, 2007</i> § 505/2MM (n-5) Max. \$10.	New § 12 (j) No fee. Only victims can freeze.	New § 3 (10) Max. \$10. ⁵	§ 3571.1(W) Charge of no more than \$8.	§ 1313-C 1(B) Max. \$10 if a period of time; \$12 if to a specific party.	§ 13C.016 sub 8 (a) May charge \$5.	§ 598C.320.1(b) (2), (3) Max. \$18 for a period of time; \$20 if to a specific party, linked to CPI.
Fee – Removal	§§ 1785.11.2(j), (k) Max. \$10. Free for victims.	§ 12-14.3-106.6(12) Max. \$10	§ 36a-701a(i) Max \$10.	§ 501.005 (13) a Max \$10.	§ New 3 (a) No fee. Only victims can freeze.	§ 505-2MM(c) No fee. Only victims can freeze. <i>After January 1, 2007</i> § 505/2MM (n-5) Max. \$10.	New § 12 (j) No fee. Only victims can freeze.	New § 3 (10) Max. \$10. ⁶	§ 3571.1(W) No fee.	§ 1313-C 1(B) Max. \$10.	§ 13C.016 sub 8 (a) May charge \$5.	§ 598C.320 1 (b)(1) Max. \$18, linked to CPI.

⁵ Subject to annual CPI increase.

⁶ Subject to annual CPI increase.

Subject	California Civil Code § 1785 et seq.	Colorado Revised Statutes § 12-14.3-106.6	Connecticut General Statutes § 36a-701a	Florida Statutes §501.005	Hawaii Revised Statutes New Chapter, Act 138	Illinois Compiled Statutes §505/2MM(c)-(r)	Kansas New in § 50-701 and §50-722, 12-13	Kentucky Revised Statutes New Section of Chapter 367	Louisiana Revised Statutes § 9:3571.1	Maine Revised Statutes §1313-C	Minnesota Session Law Chapter 233	Nevada Revised Statutes Title 52 Chapter 598C. 010-390
Fee – Replacement PIN Numbers	None stated.	None stated.	None stated.	§ 501.005 (13) c Max \$10.	No fee. Only victims can freeze.	No fee. Only victims can freeze. <i>After January 1, 2007</i> None stated.	None stated.	None stated.	None stated.	§ 1313-C 1(B) Charge of no more than \$10.	§ 13C.016 sub 8 (b) May charge \$5, but consumer may not be charged for a on-time reissue of the same PIN, consumer may be charged no more than \$5 for subsequent losses.	None stated.
Third Party Notification.	§ 1785.11.2 (a) CRAs may notify a third party requestor that a freeze is in effect	§ 12-14.3-106.6(1)(c) CRAs may notify a third party requestor that a freeze is in effect	None	§ 501.005 (1) CRAs may notify a third party that a freeze is in effect.	§ New 3 (a) CRAs may notify a third party that a freeze is in effect.	§ 505-2MM(c) CRAs may notify a third party requestor that a freeze is in effect	New § 12 (b) CRAs may notify a third party requestor that a freeze is in effect	New § 3 (1)(b) CRAs may notify a third party requestor that a freeze is in effect	§ 3571.1(P) CRAs <i>shall</i> notify a third party requestor that a freeze is in effect.	§ 1313-C 1(C)(2) CRAs may notify a third party requestor that a freeze is in effect.	§ 13C.016 sub 1 (b) CRAs may notify third party requestor that freeze is in effect.	None
Changes to Information Contained in a Consumer File During a Freeze	§ 1785.11.3 (a) CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change	§ 12-14.3-106.8 CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change	None	§ 501.005 (14) CRA must send written conformation of a change to a consumer's name, DOB, SSN, or address. Notice of immaterial changes is not required. Notice sent within 30 days of change.	§ New 4 CRA shall notify the consumer in writing of a change to the consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 505-2MM(o) CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change	New § 12 (k) CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change	New § 3 (11) CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change	§ 3571.1(X) CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change	§ 1313-D CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change	§ 13 C.017 CRA shall notify the consumer, in writing, of a change to the consumer's name, DOB, SSN, or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 598C.330 1-3 CRA shall notify the consumer in writing of a change to consumer's name, DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.

Subject	California Civil Code § 1785 et seq.	Colorado Revised Statutes § 12-14.3-106.6	Connecticut General Statutes § 36a-701a	Florida Statutes §501.005	Hawaii Revised Statutes New Chapter, Act 138	Illinois Compiled Statutes §505/2MM(c)-(r)	Kansas New in § 50-701 and §50-722, 12-13	Kentucky Revised Statutes New Section of Chapter 367	Louisiana Revised Statutes § 9:3571.1	Maine Revised Statutes §1313-C	Minnesota Session Law Chapter 233	Nevada Revised Statutes Title 52 Chapter 598C. 010-390
Pre-Freeze Notice of Right to Freeze	§ 1785.15 (f) Yes. Consumer notice includes disclosure that a security freeze could delay, interfere or prohibit the timely approval of credit applications.	§ 12-14.3-106.7 Yes. Consumer notice includes disclosure that a security freeze could delay, interfere or prohibit the timely approval of credit applications.	None	§ 501.005 (17) a -f Yes. Consumer notice includes disclosure that a security freeze may delay, interfere or prohibit the timely approval of credit applications.	None.	None	None	None	None: (§ 3571.1(N) Consumer notice after the receipt of a request to freeze includes disclosure that a security freeze could delay, interfere or prohibit the timely approval of credit applications.)	None	None	None
Violation	§ 1785.31 Standard state FCRA violations.	§ 12-14.3-108 Standard state FCRA violations.	None specifically stated.	§ 501.005 (16) a-e Standard State FCRA violations.	§ New 6 Actual damages and up to \$2500.	§ 505/2MM(r). Unlawful practice under Consumer Fraud and Deceptive Practices Act.	New § 12 (l) Standard state FCRA violations.	New § 3 (12)-(15) Standard FCRA violations.	§ 3571.1(Y) Standard state FCRA violations.	§ 1328 Standard state FCRA violations.	§ 13C.04 “Enforced by the attorney general per §8.31 or §325F.70, both public and private remedies apply”	§§ 598C.190, 200 Standard state FCRA violations.
Exemption – state/local governments	§ 1785.11.2 (l)(3)	§ 12-14.3-106.6(11)(d) With a subpoena or court order.	§ 36a-701a(g)(7)	§ 501.005 (12) c	§ New 3 (l) 5	§ 505-2MM(n)(3)	New § 12 (i)(1)	New § 3 (9)(a)	§ 3571.1(V)(1) Includes federal.	None specifically stated.	§ 13C.016 sub 6 (3)	§ 598C.380 9, 10 Includes federal government and the Nevada Gaming Commission.
Exemption – Financial Obligation	§ 1785.11.2 (l)(1)	§ 12-14.3-106.6(11)(a)	§ 36a-701a (g)(1)	§ 501.005 (12) a	§ New 3 (l) 1	§ 505/2MM(n)(1)	New § 12 (i)(3)	New § 3 (9)(c)	§ 3571.1(V)(3)	§ 1313-C 12 (A)	§ 13C.016 sub 6 (1)	§ 598C.380 3
Exemption – Access under for Extension of Credit	§ 1785.11.2 (l)(1)	§ 12-14.3-106.6(11)(c)	§ 36a-701a(g)(2)	§501.005 (12) b	§ New 3 (l) 2	§ 505/2MM(n)(2)	New § 12 (i)(4)	New § 3 (9)(d)	§ 3571.1(V)(4)	§ 1313-C 12 (B)	§ 13C.016 sub 6 (2)	§ 598C.380 5
Exemption – Warrant, court order, subpoena	§ 1785.11.2 (l)(3)	§ 12-14.3-106.6(11)(d)	§ 36a-701a(g)(3)	§501.005 (12) g	§ New 3 (l) 3	§ 505/2MM(n)(3)	None specifically stated.	None specifically stated, see: New § 3 (9)(k)	None	§ 1313-C 12 (C)	None	§ 598C.380 8

Subject	California Civil Code § 1785 et seq.	Colorado Revised Statutes § 12-14.3-106.6	Connecticut General Statutes § 36a-701a	Florida Statutes §501.005	Hawaii Revised Statutes New Chapter, Act 138	Illinois Compiled Statutes §505/2MM(c)-(r)	Kansas New in § 50-701 and §50-722, 12-13	Kentucky Revised Statutes New Section of Chapter 367	Louisiana Revised Statutes § 9:3571.1	Maine Revised Statutes §1313-C	Minnesota Session Law Chapter 233	Nevada Revised Statutes Title 52 Chapter 598C. 010-390
Exemption – Child Support Enforcement Agency	§ 1785.11.2 (l)(4)	§ 12-14.3-106.6(11)(e)	No specific exemption.	No specific exemption.	§ New 3 (l) 4	§ 505/2MM(n)(4)	New § 12 (i)(7)	New § 3 (9)(g)	§ 3571.1(V)(7)	§ 1313-C 12 (D)	None	§ 598C.380 9
Exemption – Medicaid Fraud <i>Here for Medi-Cal fraud.</i>	§ 1785.11.2 (l)(5)	§ 12-14.3-106.6(11)(f)	No specific exemption.	No specific exemption.	§ New 3 (l) 5	§ 505/2MM(n)(5)	None specifically stated.	None	None	§ 1313-C 12 (E)	None	No specific exemption.
Exemption – Tax investigation or collection	§ 1785.11.2 (l)(6)	§ 12-14.3-106.6(11)(h)	No specific exemption	No specific exemption.	§ New 3 (l) 6	§ 505/2MM(n)(6)	None specifically stated.	None specifically stated.	None	§ 1313-C 12 (F)	None	No specific exemption.
Exemption – Prescreening	§ 1785.11.2 (l)(7)	§ 12-14.3-106.6(11)(i)	§ 36a-701a(g)(4)	§ 501.005 (12) h	§ New 3 (l) 7	§ 505/2MM(n)(7)	New § 12 (i)(5)	New § 3 (e)	§ 3571.1(V)(5)	§ 1313-C 12 (G)	§13C.016 sub 6 (5)	§ 598C.380 11
Exemption – credit monitoring	§ 1785.11.2 (l)(8)	§ 12-14.3-106.6(11)(j)	§ 36a-701a(g)(5)	§ 501.005 (12) e	§ New 3 (l) 8	§ 505/2MM(n)(8)	New § 12 (i)(12)	None	None	§ 1313-C 12 (H)	§13C.016 sub 6 (6)	§ 598C.380 7
Exemption – Consumer disclosure	§ 1785.11.2 (l)(9)	§ 12-14.3-106.6(11)(k)	§ 36a-701a(g)(6)	§ 501.005 (12) f	§ New 3 (l) 9	§ 505/2MM(n)(9)	New § 12 (i)(6)	New § 3 (f)	§ 3571.1(V)(6)	§ 1313-C 12 (I)	§13C.016 sub 6 (7)	§ 598C.380 6
Exemption – Collection agency	§ 1785.11.2 (l)(3) With a subpoena or court order.	§ 12-14.3-106.6(11)(d) With a subpoena or court order.	None	None	None	§ 505/2MM(n)(3)	New § 12 (i)(2)	§ New § 3 (b)	§ 3571.1(V)(2)	None	§13C.016 sub 6 (4)	§ 598C.380 2
Exemption - Insurance	None	§ 12-14.3-106.6(11)(l)	None	§ 501.005 (12) i	§ New 3 (l) 10	None <i>After January 1, 2007 § 505/2MM (n) (10)</i>	New § 12 (i)(13)	New § 3 (l)	None	None	None	None
Exemption – 15 Minute Lift	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Year of Passage	2001	2005	2005	2006	2006	2005, amended 2006.	2006	2006	2004	2005	2006	2005
Effective Date	Jan. 1, 2003	July 1, 2006	January 1, 2006	July 1, 2006	January 1, 2007	January 1, 2006; amendments effective January 1, 2007.	January 1, 2007	July 11, 2006	July 1, 2005	February 1, 2006	August 1, 2006	October 1, 2005

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