

30-14-1728, MCA

Current through all 2023 legislation, inclusive of the final Chapter 783 of the 68th Legislature's concluded Regular session.

LexisNexis® Montana Code Annotated > Title 30 Trade and Commerce (Chs. 1 — 23) > Chapter 14 Unfair Trade Practices and Consumer Protection (Pts. 1 — 28) > Part 17 Impediment of Identity Theft (§§ 30-14-1701 — 30-14-1736)

30-14-1728 Consumer reporting agency requirements.

(1) Except as provided in subsection (2), a consumer reporting agency shall place a security freeze on a consumer's credit report no later than 5 business days after receiving from the consumer:

- (a) a written or electronic request, as provided in 30-14-1727;
- (b) proper identification; and
- (c) a fee, if applicable.

(2) If a consumer who has been the victim of identity theft, as prescribed by 45-6-332, requests a security freeze, the consumer reporting agency shall place a security freeze on the consumer's credit report no later than 24 hours after receiving notice as provided in 30-14-1727 and a valid police report, investigative report, or complaint that the consumer has filed with a law enforcement agency.

(3) The consumer reporting agency shall send a written confirmation of the security freeze to the consumer within 5 business days of placing the security freeze and at the same time shall provide the consumer with a unique personal identification number, password, or similar device to be used by the consumer when providing authorization for a release of the consumer's credit for a specific party or period of time, as provided in 30-14-1729.

(4) A consumer reporting agency may not suggest or otherwise state or imply to a third party that the consumer's security freeze reflects a negative credit score, history, report, or rating.

History

En. Sec. 3, Ch. 138, L. 2007.

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