

30-14-1726, 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)

30-14-1726 Definitions.

As used in 30-14-1726 through 30-14-1736, the following definitions apply:

- (1) “Consumer” means an individual, a parent or guardian in the case of a minor or of an incapacitated person as defined in 72-5-101, or a conservator in the case of a protected person as defined in 72-5-101.
- (2) “Consumer reporting agency” means any person that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information on consumers for the purpose of furnishing credit reports to a third party and that uses any means or facility of interstate commerce for the purpose of preparing or furnishing credit reports.
- (3) “Credit report” means any written, oral, or other communication of any information by a consumer reporting agency:
 - (a) bearing on a consumer’s creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living; and
 - (b) that is used or expected to be used in whole or in part for the purpose of serving as a factor in establishing the consumer’s eligibility for:
 - (i) credit to be used primarily for personal, family, or household purposes;
 - (ii) employment purposes; or
 - (iii) any other purpose authorized under 15 U.S.C. 1681(b).
- (4) “Person” means an individual, partnership, corporation, trust, estate, cooperative, association, government or governmental subdivision or agency, or other entity.
- (5) “Proper identification” means information sufficient to verify identity.
- (6) “Reviewing the account” or “account review” includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
- (7)
 - (a) “Security freeze” means a notice that:
 - (i) is placed in a consumer’s credit report at the request of the consumer;

30-14-1726 Definitions.

- (ii) is subject to exceptions and exemptions provided in 30-14-1734;
 - (iii) prohibits the consumer reporting agency from releasing all or any part of the consumer's credit report or credit score without the express authorization of the consumer, as provided in 30-14-1729.
- (b) A security freeze does not prevent a consumer reporting agency from advising a third party that a security freeze is in effect with respect to the consumer's credit report.

History

En. Sec. 1, Ch. 138, L. 2007; amd. Sec. 1, Ch. 42, L. 2011.

LexisNexis® Montana Code Annotated
Copyright © 2024 All rights reserved.

End of Document