# **N.D. Cent. Code, § 51-31-02**

Current through all legislation from the 68th Legislative Assembly - Special Session (2023).

***North Dakota Century Code Annotated* > *TITLE 51 Sales and Exchanges (Chs. 51-01 — 51-37)* > *CHAPTER 51-31 Identity Fraud (§§ 51-31-01 — 51-31-05)***

**51-31-02. Initial fraud alerts.**

Upon the direct request of a consumer or an individual acting on behalf of or as a personal representative of a consumer, who asserts in good faith a suspicion that the consumer has been or is about to become a victim of fraud or related crime, including identity theft, a consumer reporting agency that maintains a file on the consumer and has received appropriate proof of the identity of the requester shall include a fraud alert in the file of that consumer. The consumer reporting agency shall continue that alert along with any credit score generated in using that file, for a period of not less than ninety days beginning on the date of the request, unless the consumer or the consumer’s representative requests that the fraud alert be removed before the end of the period and the agency has received appropriate proof of the identity of the requester for that purpose.

**History**

S.L. 2005, ch. 448, § 1.

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