

61 A security freeze must be requested in writing by certified mail.
62 The security freeze is designed to prevent a reporting agency from
63 releasing your consumer report without your consent. However, you
64 should be aware that using a security freeze to take control over
65 who is allowed access to the personal and financial information in
66 your file may delay, interfere with or prohibit the timely
67 approval of any subsequent request or application you make
68 regarding a new loan, credit, mortgage, insurance, government
69 services or payments, rental housing, employment, investment,
70 license, cellular telephone, utilities, digital signature,
71 Internet credit card transaction or other services, including an
72 extension of credit at point of sale. When you place a security
73 freeze in your file, you will be provided a personal
74 identification number or password to use if you choose to remove
75 the security freeze from your file or to authorize the temporary
76 release of your consumer report for a specific person or period
77 after the security freeze is in place. To provide that
78 authorization, you must contact the reporting agency and provide
79 all the following:

- 80 (a) Sufficient identification to verify your identity.
81 (b) Your personal identification number or password
82 provided by the reporting agency.
83 (c) A statement that you choose to remove the security
84 freeze from your file or that you authorize the reporting agency
85 to temporarily release your consumer report. If you authorize the
86 temporary release of your consumer report, you must name the
87 person who is to receive your consumer report or the period for
88 which your consumer report must be available. A reporting agency
89 must remove the security freeze from your file or authorize the
90 temporary release of your consumer report not later than three (3)
91 business days after receiving the above information.

92 A security freeze does not apply to certain persons,
93 including a person, or collection agencies acting on behalf of a



127 (5) (a) After a security freeze has been placed in the file
128 of a consumer, a reporting agency shall not make any changes to
129 the file of the consumer relating to:

130 (i) The name of the consumer;

131 (ii) The date of birth of the consumer;

132 (iii) The social security number of the consumer;

133 or

134 (iv) The address of the consumer, unless the
135 reporting agency sends written confirmation of the change to the
136 consumer not later than thirty (30) calendar days after the change
137 is posted to the file of the consumer.

138 (b) If the reporting agency changes the address of the
139 consumer, the reporting agency must send written confirmation of
140 the change of address to both the new address and the former
141 address of the consumer.

142 (c) The provisions of this subsection do not require a
143 reporting agency to send written confirmation to a consumer
144 concerning technical corrections made by the reporting agency to
145 information in the file of the consumer, including, without
146 limitation, technical corrections involving the abbreviation of a
147 name or street, the transposition of numbers or letters, or the
148 misspelling of a word.

149 (6) (a) Except as otherwise provided in subsections (7)
150 through (10), if a security freeze has been placed in the file of
151 a consumer, a reporting agency shall not provide a consumer report
152 of that consumer to any person.

153 (b) If, in connection with an application for credit or
154 any other use, a third party requests access to a consumer report
155 on which a security freeze is in effect and the consumer does not
156 allow his consumer report to be accessed for that specific third
157 party or period of time, the third party may treat the application
158 as incomplete.



192 (ii) The personal identification number or
193 password provided by the reporting agency pursuant to subsection
194 (2) (c) (i).

195 (b) A reporting agency that receives a request from a
196 consumer pursuant to paragraph (a) shall, not later than three (3)
197 business days after receiving the request:

198 (i) Remove the security freeze from the file of
199 the consumer; and

200 (ii) Send written notice to the consumer that the
201 security freeze has been removed from the file of the consumer.

202 (c) A reporting agency shall develop procedures for a
203 consumer to contact the reporting agency to authorize the removal
204 of a security freeze pursuant to paragraph (a). These procedures
205 may include, without limitation, the use of a telephone, a
206 facsimile machine, the Internet or other electronic media by a
207 consumer to authorize the removal of a security freeze in an
208 expedited manner.

209 (9) (a) A reporting agency may remove a security freeze
210 from the file of a consumer if the reporting agency has a
211 reasonable belief that:

212 (i) The security freeze was placed in the file of
213 the consumer because of a material misrepresentation of fact by
214 the consumer; or

215 (ii) The consumer placed the security freeze in
216 his file for the purposes of:

- 217 1. Committing fraud;
218 2. Committing any other act prohibited by
219 law; or
220 3. Aiding and abetting any act prohibited by
221 law.

222 (b) If a reporting agency intends to remove a security
223 freeze from the file of a consumer pursuant to paragraph (a), the



257 seeking to collect child support payments pursuant to Part D of
258 Title IV of the Social Security Act, 42 USCS Section 651 et seq.

259 (j) A person holding a license issued by the
260 Mississippi Gaming Commission, or the subsidiary, affiliate,
261 agent, assignee or prospective assignee of that person, for
262 purposes relating to any activities conducted pursuant to the
263 license.

264 (k) An employer, or the subsidiary, affiliate, agent,
265 assignee or prospective assignee of that employer, for purposes
266 of:

267 (i) Preemployment screenings relating to the
268 consumer; or

269 (ii) Decisions or investigations relating to the
270 consumer's current or former employment with the employer.

271 (11) The following companies are not required to place a
272 security freeze in the file of a consumer:

273 (a) A check services or fraud prevention services
274 company which issues reports on incidents of fraud or
275 authorizations for the purpose of approving or processing
276 negotiable instruments, electronic funds transfers or similar
277 methods of payments.

278 (b) A deposit account information service company which
279 issues reports regarding account closures because of fraud,
280 substantial overdrafts, abuse of automatic teller machines or
281 similar negative information regarding a consumer to inquiring
282 banks or other financial institutions for use only in reviewing a
283 consumer request for a deposit account at the inquiring bank or
284 financial institution.

285 (c) A reporting agency which acts only as a reseller of
286 credit information by assembling and merging information contained
287 in the database of another reporting agency or in the databases of
288 multiple reporting agencies and which does not maintain a
289 permanent database of consumer credit information from which new

