

State of Maryland Summary of Consumer Rights

And

Security Freeze Rights

The following is a summary of consumer rights provided by the State of Maryland. Maryland's version of the FCRA is found at §14-1901 et seq of the Commercial Law Code. New Jersey law does not negate any rights you may have under the federal Fair Credit Reporting Act.

Access to your information is limited. Only those with an authorized reason by law may request information on you. Generally, these reasons fall within the following areas: Credit, insurance, renting of property and employment.

Restrictions on Sale or Transfer. You may notify the consumer reporting agency not to sell or furnish information to any mail-service organization, marketing firm or any similar organization that obtains information about you for marketing purposes.

Investigative Consumer Reports. Reports obtained through personal interviews are investigative consumer reports. You are to be notified that such a report has been obtained. Further, you can request a full disclosure of the nature and scope of the investigation.

Right to see your information. Companies that provide reports are called consumer reporting agencies ("Agency"). You have the right to contact the agencies to request the following information:

- 1) All information, except medical, in your file regarding you;

You must provide proper identification to the consumer reporting agency to obtain information. You can write to the agency for a disclosure or meet in person at the agency's office if arrangements have been made. You can be accompanied by one person of your choice who must also provide proper identification.

Free copies of reports. Once each 12 month period you may receive a free copy of your report. For additional requests, you may be charged up to \$5.00.

You have the right to dispute information. You may contact the agency to dispute any information in your file or on any report. The agency has 30 days to conduct an investigation. If the investigation results in a change or the deletion of information, you can request that prior recipients of the information be provided corrected reports. If disputed information remains in the report or file, you can provide a statement of the dispute which will be placed in your file and will accompany the disputed information any time it is reported in the future. The agency may limit your dispute statement to 100 words if assistance is provided.

You can seek legal relief. As a consumer, you can sue the agency for providing inaccurate information if it has failed to use reasonable procedures. You can recover your actual damages, attorney's fees, and costs. If there is a willful violation, you may also be entitled to punitive damages.

False representations. Those who request reports for false reasons are subject to punishment as a crime in the 4th Degree and can be assessed damages to the agency.

This law is enforced by:

ATTN: Commissioner of Financial Regulation

Department of Labor, Licensing and Regulation

500 North Calvert St, Suite 402

Baltimore, MD 21201

Telephone (410)230-6100

Consumer Notice of Rights to Request a Security Freeze

§14-1212.1

"Notice

You have a right under *§14-1212.1 of the Commercial Law Article* of the Annotated Code of Maryland, to place a security freeze on your credit report. The security freeze will prohibit a consumer reporting agency from releasing your credit report or any information derived from your credit report without your express authorization. The purpose of a security freeze is to prevent credit, loans, and services from being approved in your name without your consent.

You may elect to have a consumer reporting agency place a security freeze on your credit report by written request sent by certified mail or by electronic mail or the Internet if the consumer reporting agency provides a secure electronic connection. The consumer reporting agency must place security freeze on your credit report within 3 business days after your request is received. Within 5 business days after a security freeze is placed on your credit report, you will be provided with a unique personal identification number or password to use if you want to remove the security freeze or temporarily lift the security freeze to release your credit report to a specific person or for a specific period of time. You also will receive information on the procedures for removing or temporarily lifting a security freeze.

If you want to temporarily lift the security freeze on your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) The proper identifying information to verify your identity; and
- (3) The proper information regarding the person who is to receive the credit report or the period of time for which the credit report is to be available to users of the credit report.

A consumer reporting agency must comply with a request to temporarily lift a security freeze on a credit report within 3 business days after the request is received or within 15 minutes for certain requests. A consumer reporting agency must comply with a request to remove a security freeze on a credit report within 3 business days after the request is received.

If you are actively seeking credit, you should be aware that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a security freeze, either completely if you are seeking credit from a number of sources, or just for a specific creditor if you are applying only to that creditor, a few days before actually applying for new credit.

A consumer reporting agency may charge a reasonable fee not exceeding \$5 for each placement, temporary lift or removal of a security freeze. However, a consumer reporting agency may not charge any fee to a consumer who, at the time of a request to place, temporary lift or remove a security freeze presents to the consumer reporting agency a police report of alleged identity fraud against the consumer or an identity theft passport.

A security freeze does not apply if you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud, control or similar activities.”