

**Effective 1/1/2016**

**13-45-502 Definitions.**

As used in this part, "security freeze" means:

- (1) if a consumer reporting agency does not have a file that pertains to a protected consumer, a restriction that:
  - (a) is placed on the protected consumer's record in accordance with this part; and
  - (b) except as otherwise provided in this part, prohibits the consumer reporting agency from releasing the protected consumer's record; or
- (2) if a consumer reporting agency has a file that pertains to the protected consumer, a restriction that:
  - (a) is placed on the protected consumer's credit report in accordance with this part; and
  - (b) except as otherwise provided in this part, prohibits the consumer reporting agency from releasing the protected consumer's credit report or any information derived from the protected consumer's credit report.

Enacted by Chapter 191, 2015 General Session