

Effective 1/1/2016

13-45-505 Removal of security freeze for protected consumer.

- (1) To remove a security freeze that is placed under this part, the protected consumer's representative or the consumer who is subject to a protected consumer security freeze shall:
 - (a) submit a request for the removal of the security freeze to the consumer reporting agency:
 - (i) at the address or other point of contact provided by the consumer reporting agency; and
 - (ii) in the manner specified by the consumer reporting agency;
 - (b) provide to the consumer reporting agency:
 - (i) in the case of a request by a protected consumer's representative:
 - (A) sufficient proof of identification of the protected consumer;
 - (B) sufficient proof of identification of the protected consumer's representative; and
 - (C) sufficient proof of authority to act on behalf of the protected consumer; or
 - (ii) in the case of a request by the consumer who is subject to a protected consumer security freeze:
 - (A) sufficient proof of identification of the consumer who is subject to a protected consumer security freeze; and
 - (B) proof that the consumer who is subject to a protected consumer security freeze is not a protected consumer; and
 - (c) if applicable, pay the consumer reporting agency a fee described in Subsection 13-45-506(2).
- (2) Within 30 days after the day on which a consumer reporting agency receives a request under Subsection (1), the consumer reporting agency shall remove the security freeze.
- (3) A consumer reporting agency may remove a security freeze for a protected consumer or delete a record of a protected consumer if the security freeze was placed or the record was created based on a material misrepresentation of fact by the protected consumer or the protected consumer's representative.

Enacted by Chapter 191, 2015 General Session