

Arkansas Notice of Rights

Arkansas Consumers Have the Right to Obtain a Security Freeze.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze on your credit report or authorize the release of your credit report for a period of time after the security freeze is in place. To provide that authorization you must contact the consumer reporting agency by one (1) of the methods that it requires and provide all of the following:

- (1) Your personal identification number or password;
- (2) Proper identification to verify your identity;
- (3) The proper information regarding the period of time for which the consumer report shall be available;
and
- (4) Payment of the appropriate fee, if any.

A consumer reporting agency must authorize the release of your credit report no later than three (3) business days after receiving all of the above items by any method that the consumer reporting agency allows.

A security freeze does not apply to a person or an entity, or its affiliates, or collection agencies acting on behalf of the person or entity with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring a civil action against anyone, including a consumer reporting agency, that willfully or negligently fails to comply with any requirement of the Arkansas Consumer Report Security Freeze Act.

A consumer reporting agency has the right to charge you up to ten dollars (\$10.00) to place a security freeze on your credit report, up to ten dollars (\$10.00) to temporarily lift a security freeze on your credit report, and up to ten dollars (\$10.00) to remove a security freeze from your credit report. However, you shall not be charged any fee if you are a victim of identity theft and have submitted, at the time the security freeze is requested, a copy of a valid investigative report or incident report or complaint with a law enforcement agency about the unlawful use of your identifying information by another person.