

MARYLAND NOTICE OF RIGHTS

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. A CONSUMER REPORTING AGENCY MAY NOT CHARGE YOU A FEE FOR ANY SERVICE RELATING TO A SECURITY FREEZE, INCLUDING FOR ANY PLACEMENT, TEMPORARY LIFT, OR REMOVAL OF A SECURITY FREEZE.

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 A 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 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.