

**SECURITY FREEZE ACT (EXCERPT)**  
**Act 229 of 2013**

**445.2541 Fees.**

Sec. 31. (1) A consumer reporting agency may charge the following fees:

(a) Subject to subsection (2), a fee that does not exceed \$10.00 for the placement, temporary lifting, or removal of a security freeze for a consumer under article 2.

(b) Subject to subsection (3), a fee that does not exceed \$10.00 for the placement or removal of a security freeze for a protected consumer under article 3, charged to a protected consumer or his or her representative.

(2) A consumer reporting agency may not charge a fee authorized under subsection (1)(a) to a consumer for the placement, temporary lifting, or removal of a security freeze for a consumer under article 2 if the consumer has filed a police report of alleged identity theft against the consumer under section 4a, 33b, or 64a of the William Van Regenmorter crime victim's rights act, 1985 PA 87, MCL 780.754a, 780.783b, and 780.814a, and provides a copy of the report to the consumer reporting agency.

(3) A consumer reporting agency may not charge a fee authorized under subsection (1)(b) if either of the following are met:

(a) The protected consumer or his or her representative has filed a police report of alleged identity theft against the protected consumer under section 4a, 33b, or 64a of the William Van Regenmorter crime victim's rights act, 1985 PA 87, MCL 780.754a, 780.783b, and 780.814a, and provides a copy of the report to the consumer reporting agency.

(b) The request for the placement or removal of a security freeze is for a protected consumer who is under the age of 16 years at the time of the request and the consumer reporting agency has a credit report pertaining to the protected consumer.

**History:** 2013, Act 229, Eff. Jan. 1, 2014.