

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

**445.2526 Duration of security freeze.**

Sec. 16.

A security freeze on a consumer's credit report shall remain in place until 1 of the following occurs:

- (a) The freeze is temporarily lifted at the consumer's request under section 14.
- (b) The freeze is removed at the consumer's request under section 17.
- (c) The freeze is removed by the consumer reporting agency because the freeze was placed based on a material misrepresentation of fact by the consumer. However, if a consumer reporting agency intends to remove a security freeze under this subdivision, the consumer reporting agency must notify the consumer in writing of its intent at least 5 business days before removing the security freeze.

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