

**Substantive Comparison of State File Freezing Laws
Volume 2: New Hampshire - Wisconsin**

Subject	New Hampshire Chapter 208:1 § 359-B:22 et seq.	New Jersey § 56:11-46-50	New York A07349D	North Carolina General Statutes, C. 75, Article 2A.	Oklahoma § 149 of Title 24)	South Dakota Code Session Laws Chapter 246	Texas Business & Commerce Code § 20.01 et seq.	Utah Code § 13-42-101-401	Vermont Code § 2480a et seq.	Revised Code of Washington §19.182.170-200	Wisconsin Act 140 §100.54
Definition – Consumer	§ 359-B: 3 III “An individual.”	§ 56:11-30.3	§ 380-a (b) “Consumer” means an individual.	§ 75-61 (2)	§ 2 NEW LAW 1 “an individual who is also a resident of this state”	None	§ 20.01	§ 13-42-102 (1) “a natural person”	§ 2480a(1)	§ 19.182.010 (3)	None
Definition – Identity Theft	§ 359-B: 22 I	None	None	§ 14-113.20	None	§ 1 see § 22-30A-31	Penal Code § 32.51	None	§ 2480a(4)	§ 19.182.170 (2)(a),(b)	None
Definition – Normal Business Hours	None	None	None	None	None	None	None	§ 13-42-102 (4) Sunday through Saturday, between the hours of 56 6:00 a.m. and 9:30 p.m., Mountain Standard or MDT	None	None	None
Definition – Proper Identification	§ 359-B: 22 II	None	None	§ 75-61 (11) Information generally deemed sufficient to identify a person. If the consumer is unable to reasonably identify himself a CRA may require additional info.	§ 2 NEW LAW 4 Has the same meaning as in 15 U.S.C. § 1681h(a)(1)	None	None	§ 13-42-102 (6) Has the same meaning as in 15 U.S.C. Sec. 1681h(a)(1), and includes: (a) the consumer's full name, including first, last, and middle names and any suffix; (b) any name the consumer previously used; (c) the consumer's current and recent full addresses, including street address, any apartment number, city, state, and ZIP code; (d) the consumer's social security number; and (e) the consumer's date of birth.	§ 2480a(6) Information generally deemed sufficient to identify a person.	§ 19.182.170 (5)(a) Information generally deemed sufficient to identify a person. If the consumer is unable to reasonably identify himself a CRA may require additional info.	None

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Definition – Security Freeze	§ 359-B: 22 III “A notice placed in a consumer report at the request of the consumer . . . that prohibits the CRA from releasing the consumer report or credit score.”	§ 56:11-30.3 A notice placed in a consumer’s consumer report that prohibits the CRA from releasing the credit report...without authorization of the consumer.	§ 380-a (m) “A notice placed in a consumer report . . . that prohibits the CRA from releasing the consumer credit report . . . subject to certain exceptions.”	§ 75-61 (15) Notice placed in a credit report...that prohibits the CRA from releasing all or any part of the consumer’s credit report...without authorization of the consumer.	§ 2 NEW LAW 5 “A notice placed in a consumer report, at the request of the consumer and subject to certain exceptions, that prohibits the CRA from releasing the consumer report or credit score of the consumer relating to the opening of new accounts or the extension of credit“	§ 2 A notice placed in a credit report...that prohibits the CRA from releasing the consumer’s credit report, relating to the extension of credit without authorization of the consumer.	§ 20.01 (8) A notice placed on a consumer’s file that prohibits a CRA from releasing a consumer report “relating to the extension of credit involving that consumer file without authorization of the consumer”.	§ 13-42-102 (7) A prohibition, consistent with Section 13-42-201, on a CRA’s ability to furnish a consumer’s credit report to a third party who intends to use the credit report to determine the consumer’s eligibility for credit.	§ 2480a(7) A notice placed in a credit report, at the request of the consumer who is a victim of identity theft. <i>After July 1, 2006.</i> “A notice placed in a credit report, at the request of the consumer”	§ 19.182.170 (1) “A notice placed in a consumer report...that prohibits the consumer reporting agency from releasing the consumer report or any information from it . . . without authorization of the consumer.”	§ 100.54(1)(e) A notice included with an individual’s consumer report that indicates that releases of the consumer report are subject to this section
Application of a Freeze	§ 359-B: 24 I All purposes.	§ 56:11-30.3 All purposes.	§ 380-t (a) All purposes.	§ 75-61 (15) All purposes.	§ 2 NEW LAW 5 Credit purposes only.	§ 2 Credit purposes only.	§ 20.034 (8) Credit purposes only	§ 13-42-201 (2) Credit purposes only	§ 2480a(7) All purposes	§ 19.182.170 (1) All purposes	§ 100.54(3) Credit purposes only
Who Can Request a Freeze	§ 359-B: 24 I (a) (b) Any consumer.	§ 56:11-46.5 a Any consumer.	§ 380-t (a) Any consumer.	§ 75-63 (a) Any consumer.	§ 3 NEW LAWS A Any consumer.	§ 3 Victims of ID theft with a valid police report.	§ 20.034 (a) Victims of ID theft with a valid police report.	§ 13-42-201 (1) Any consumer.	§ 2480a(7) Victims of ID theft with a valid police report. <i>After July 1, 2006.</i> Any consumer.	§ 19.182.170 (2) (a) A victim of as defined in RCW § 9.35.020; or (b) A person that receives a security breach notice. Under (a) or (b), the victim must have a police report.	§ 100.54(3) Any consumer
How to Place a Freeze	§ 359-B: 24 I (a) (b) Certified mail only.	§ 56:11-46.5 a(1)- (2) Certified mail, overnight mail, or through a secure email connection, if it is provided by a CRA.	§ 380-t (a) By certified mail or overnight mail.	§ 75-63 (a) Certified mail only.	§ 3 NEW LAW A Certified mail only.	§ 3 Certified mail only.	§ 20.034 (a) Certified mail only.	§ 13-42-201 (1) (a) Certified mail only.	§ 2480h(a) Certified mail only.	§ 19.182.170 (1) Certified mail only.	§ 100.54(2)(a)(1) Certified mail only

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Development of Electronic Methods to Place a Freeze	§ 359-B: 24 VI CRAs may develop procedures involving the use of phone, fax, internet, or other electronic media to receive and process requests.	§ 56:11-46.5 f CRAs <i>shall</i> develop procedures for use of phone, fax, Internet, or other electronic media to receive and process requests to temporarily lift freeze. <i>Rues required for electronic media to receive and process requests for temporarily lift as quickly as possible, with goal of 15 min.</i>	§ 380-t (f) CRAs <i>may</i> develop procedures involving the use of the internet, or other electronic media to receive and process requests pursuant to subdivision (D) . . . in an expedited manner.	§ 75-63 (e) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 4 NEW LAW C CRA <i>may</i> develop procedures involving the use of telephone, facsimile, the Internet, or other electronic media to receive and process requests in an expedited manner.	§ 7 CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 20.037(c) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 13-42-201(6) (b)(ii)-(iii) CRAs <i>shall</i> develop electronic method chosen by the CRA and telephonic method.	§ 2480h(e) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 19.182.170 (7) CRAs <i>may</i> develop procedures involving use of phone, fax, internet, or other electronic media to receive and process requests.	§ 100.54(4)(b) CRA <i>may</i> establish procedures for releasing consumer reports sooner than 3 business days for individuals by telephone, facsimile, or the Internet, or by use of other electronic media
Exclusion – Check Services & Fraud Prevention Companies	§ 359-B: 26 I, II Check services or fraud prevention services companies. Demand deposit information service companies.	§ 56:11-49.8 a-b Check services or fraud prevention services companies. Demand deposit account information service companies.	§ 380-t (p) (2), (3) Check services or fraud prevention services companies. Deposit account information service companies.	§ 75-63 (n) (1)-(2) Check services or fraud prevention services companies. Deposit account information service companies.	§ 9 NEW LAW 2, 3 Check services or fraud prevention services companies. Deposit account information service companies.	§ 15 (1), (2) Check services or fraud prevention services companies. Deposit account information service companies.	§§ 20.01(5), 20.038(11), (12), and 20.0385 Check service or fraud prevention companies. Deposit account information service companies.	§ 13-42-203 (3) (b) – (c) Check service or fraud prevention companies. Deposit account information service companies.	§ 2480j Check service or fraud prevention companies. Deposit account information service companies.	§19.182.200 (1), (2) Check service or fraud prevention companies. Deposit account information service companies.	§§ 100.54(2)(c)2, 3 Check service or fraud prevention companies. Deposit account information service companies.
Exclusion – Resellers	§ 359-B: 26 III (a) Resellers excluded	§ 56:11-48.7 Resellers excluded	§ 380-t (p) (1) Resellers excluded.	§ 75-63 (n) (3) Resellers excluded	§ 9 NEW LAW 1 Resellers excluded.	§ 14 Resellers excluded	§ 20.038 (13) (A) Resellers excluded	§ 13-42-203 (3)(a) Resellers excluded	§ 2480j Resellers excluded	§ 19.182.190 Resellers excluded	§ 100.54(2)(c)1 Resellers excluded
Exclusion – Negative Databases and Fraud Prevention	None.	None	None	None	None	None	None	None	None	None	None

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Honoring Freezes – Resellers	§ 359-B: 26	§ 56:11-48.7 Resellers must honor a freeze placed by another CRA.	§ 380-t (p) (1) Resellers shall honor any freeze placed by another CRA.	§ 75-63 (n) Resellers must honor a freeze placed by another CRA.	None	§ 14 Resellers must honor a freeze placed by another CRA.	§ 20.039 Resellers must honor a freeze placed by another CRA.	None	None	§ 19.182.190 Resellers must honor a freeze placed by another CRA.	§ 100.54(2)(c)1 Resellers must honor a freeze placed by another CRA.
Honoring Freezes - Check Services	§ 359-B: 26	None	None	§ 75-63 (n)	None	None	None	None	None	None	None
Honoring Freezes - Fraud Prevention Service Companies	§ 359-B: 26	None	None	§ 75-63 (n)	None	None	None	None	None	None	None
Request and Placement of a Freeze - Timing	§ 359-B: 24 III, IV Place within five business days of receiving written request. CRA must send a written confirmation within ten business days which shall provide unique PIN or password. (not SSN)	§ 56:11-46.5 b-c Placed within five business days of request CRA must send confirmation within five business days to the consumer and include PIN number or password.	§ 380-t (b), (c), (g) Placed within five business days of request. <i>After January 1, 2008 within four business days, after January 1, 2009 within three business days.</i> CRA shall send a conformation within ten business days and include PIN or password. CRA shall monitor . . . technology and inform the legislature when technology is available to process requests in a shorter period than that set forth in subdivision (E) of this section.	§ 75-63 (b)-(c) Placed within five business days of request CRA must send confirmation within ten business days to the consumer and include PIN number or password.	§ 3 NEW LAW B, C. Placed within five business days of request. CRA must send confirmation within ten business days to the consumer and include a unique PIN or password. “[For] any security freeze requested before <i>May 1, 2007</i> the deadline . . . shall be <i>ten</i> business days if a CRA, in good faith, is unable to process during normal business hours the quantity of . . . requests being received.”	§§ 4-5 Placed within five business days of request CRA must send confirmation within ten business days to the consumer and include PIN number or password.	§ 20.034 (a), (c), (d). Placed within five business days of request Confirmation sent within ten business days; Also send PIN or password Replacement passwords and PIN numbers must be provided within 3 business days.	§ 13-42-201 (4) (a)-(b) Placed within five business days of request. Confirmation sent within ten business days; Also send PIN or password	§ 2480h Requires valid copy of a police report, investigative report or complaint made under the Penal Code.	§ 19.182.170 (3)-(4) Placed within five business days of request Confirmation sent within ten business days; Also send PIN or password	§ 100.54(2)(b) Placed within five business days of request Confirmation sent within ten business days; Also send PIN or password

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Temporary Lifting – How Consumer Contacts CRA	§ 359-B: 24 V Point of contact designated by the CRA.	§ 56:11-46.5 a Certified mail; overnight mail; or secure email, if available.; <i>Rulemaking required to effectuate</i>	§ 380-t (d) Certified mail, overnight mail, or other method developed by CRA.	§ 75-63 (d) Point of contact designated by CRA	§ 4 NEW LAW A Point of contact designated by CRA.	§ 6 Point of contact designated by CRA	§ 20.037 (b)-(c) In writing or by phone. CRAs must be able to grant the request via phone and in writing and may develop procedures for receipt of requests via fax, internet or other electronic media.	§ 13-42-202 (2), § 13-42- 201(6) CRAs must be able to grant the request in writing, via phone, and via electronic contact method chosen by the CRA.	§ 2480h(d) Point of contact designated by the CRA	Point of contact designated by the CRA (§ 19.182.170 (5))	§ 100.54(4)(a) 1. Point of contact designated by the CRA
Temporary Lifting – What Consumer Provides	§ 359-B: 24 V a-d Consumer provides proper ID and PIN. Proper information regarding the party or period of time. Fee (non-victims).	§ 56:11-46.5 d Consumer provides proper ID and PIN. Proper information regarding the party or period of time.	§ 380-t (d) (1)-(4) Consumer provides proper ID and PIN. Proper information regarding the party or period of time. Payment of any applicable fee.	§ 75-63 (d) (1)-(3) Consumer provides proper ID and PIN. Proper information regarding the period of time.	§ 4 NEW LAW A 1, 2, 3, 4 Consumer provides proper ID, PIN, proper information regarding the period of time and any applicable fee.	§ 6 Consumer provides proper ID and PIN. Proper information regarding the period of time.	§ 20.037 (b) Consumer provides proper ID and PIN. Proper information regarding the period of time.	§ 13-42-202 (2) (a)(i)-(iv) Consumer provides proper ID and PIN or password. Proper information about the period of time. Payment of any applicable fee.	§ 2480h Consumer provides proper ID and PIN Proper information regarding the party or period of time	§ 19.182.170 (5)(a)- (c) Consumer provides proper ID and PIN Proper information regarding the party or period of time	§ 100.54(2)(a) 2-4 Consumer provides proper ID and PIN Proper information regarding the party or period of time Any applicable fee.

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Temporary Lifting – Time in Which Lift Must Occur	§ 359-B: 24 VII CRA shall comply within 3 business days.	§ 56:11-46.5 e-f CRA must grant temporary lift within 3 business days. <i>Rule making required for CRAs to develop procedures for lifting electronic media requests, with the goal of lifting within 15 minutes of request.</i>	§ 380-t (e) CRA must grant temporary lift within 3 business days.	§ 75-63 (f) CRA must grant temporary lift within 3 business days.	§ 4 NEW LAW B CRA shall comply within 3 business days.	§ 6 CRA must grant temporary lift within 3 business days.	§ 20.037 (b) CRA must grant temporary lift within 3 business days.	§ 13-42-202 (2) (b) (i)-(ii) CRA must grant temporary lift within 3 business days if lift request is provided in writing. CRA must grant temporary lift within 15 minutes if lift is provided via phone or electronic method and the request is during normal business hours.	§ 2480h(f) CRA must grant temporary lift within 3 business days	§ 19.182.170 (6) CRA must grant temporary lift within 3 business days	§ 100.54(4)(b) CRA must grant temporary lift within 3 business days
Temporary Lifting – For Whom/What Time Can a Consumer Lift	§ 359-B: 24 V Party or a period of time.	§ 56:11-46.5 d Party or period of time.	§ 380-t (c) Party of period of time.	§ 75-63 (d) Period of time only.	§ 4 NEW LAW A Period of time only.	§ 6 Period of time only.	§ 20.037 (b) Party or period of time	§ 13-42-202 (2) (a)(iii) Period of time only	§ 2480h(d) Party or period of time	§ 19.182.170 (5) Party or period of time	§ 100.54(4)(a) 3 Period of time only
Removal – CRA Can Remove/ a Freeze on Own	§ 359-B: 24 VIII (b) Misrepresentation of fact by the consumer; the CRA must notify the consumer in writing prior to removing the freeze on the report.	§ 56:11-46.5 g(2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing at least <i>five business days</i> <i>prior</i> to removal.	§ 380-t (h) (2) Misrepresentation of fact by the consumer, the CRA must notify the consumer, in writing, prior to removing the freeze.	§ 75-63 (g) (2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing prior to removing the freeze.	§ 5 NEW LAW A 2 Misrepresentation of fact by consumer; the CRA must notify the consumer, in writing, prior to removing the freeze.	§ 8 (2) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing prior to removing the freeze.	§ 20.037 (d) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing	§ 13-42-202 (1)(b) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing before removing the freeze.	§ 2480h(g)(2) A temporary lift or Misrepresentati on of fact by the consumer and the CRA has notified the consumer in writing	§ 19.182.170 (8)(b) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing prior to removing the freeze.	§ 100.54(5)(c) Misrepresentation of fact by the consumer and the CRA has notified the consumer in writing

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Removal of a Freeze – Consumer Request	§ 359-B: 24 VIII (a) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA.	§ 56:11-46.5 j, (1)-(2) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA	§ 380-t (k) (1) Consumer provides proper ID, PIN, and FEE if applicable. Request made via point of contact designated by the CRA.	§ 75-63 (j) (1)-(2) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA	§ 5 NEW LAW 1, § 6 NEW LAW A Consumer provides proper ID and PIN. Request made via point of contact and method designated by CRA.	§ 11 Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA	§ 20.037 (a) Consumer provides proper ID and PIN. Written and telephone request	§ 13-42-202 (1)(a) Consumer provides proper ID and PIN. Written, telephone, and electronic request.	§ 2480h(j) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA	§ 19.182.170 (11), (a)-(b) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA	§ 100.54(6)(a) Consumer provides proper ID and PIN. Request made via point of contact designated by the CRA. Any applicable fee.
Removal of a Freeze - Timing	§ 359-B: 24 XI Removal within three business days of receipt of request.	§ 56:11-46.5 j Removal within three business days of receipt of the request.	§ 380-t (k) (2) Removal within three business days of receipt of request.	§ 75-63 (j) Removal within three business days of receipt of the request.	§6 NEW LAW A Removal within three business days of receipt of request.	§ 11 Removal within three business days of receipt of the request.	§ 20.037 (a) Removal within three business days of receipt of the request.	§ 13-42-202 (2) (b)(i), (ii) CRA must grant removal within 3 business days if lift request is provided in writing. CRA must grant removal within 15 minutes if lift is provided via phone or electronic method and the request is during normal business hours.	§ 2480h(j) Removal within three business days of receipt of the request.	§ 19.182.170 (11) Removal within three business days of receipt of the request.	§ 100.54(6)(b) Removal within three business days of receipt of the request.
Removal of a Freeze – Expiration	None	None	None	None	None	§ 11 The freeze remains in place until 7 years after the date of placement.	None	None	None	None	None
Fee – Placement	§ 359-B: 24 I (b) Max. \$10.	§ 56:11-46.5 m(1) No charge for freeze placement.	§ 380-t (n) (2) Fee of \$5 for the second and subsequent freezes.	§ 75-63 (o) Max. \$10	§ 8 NEW LAW A Max. \$10	None	§ 20.04 Max. \$8 ¹	§ 13-42-204 Charge a reasonable fee.	§ 2480h(a) No fee. Only victims can freeze. <i>After July 1, 2006.</i> Max. \$10.	None No fee. Only victims can freeze.	§ 100.54(9)(a) Max. \$10

¹ In 2003, since 2003, per § 20.04 (a): the CPA may increase the charge for placing a fee, “the increase, if any, must be based proportionally on changes to the Consumer Price Index for all Urban Consumers as determined by the United State Department of Labor with fractional changes rounded to the nearest 50 cents.”

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Fee – CPI Increase	No	No	No	No	No	No	§ 20.04 (a) Yes, see footnote 1.	No	No	No	No
Fee – Exceptions from Fees	§ 359-B: 24 I (a) ID fraud victims.	None	§ 380-t (n) (1), (2) ID fraud victims and the first placement of a freeze.	§ 75-63 (o) ID fraud victims.	§ 8 NEW LAW B 1, 2 ID fraud victims and those over 65.	None	§ 20.037 (e) No fees for removal or for a temporary lift. (only placement)	§ 13-42-204 (2)(a) ID fraud victims	None <i>After July 1, 2006.</i> § 2480h (a) ID fraud victims	None	§ 100.54(9)(b) ID fraud victims
Fee – Temporary Lift	§ 359-B: 24 I (b) Max \$10.	§ 56:11-46.5 m(2) Charge of no more than \$5.	§ 380-t (n) (2) No more than \$5, except to victims.	§ 75-63 (o) Max. \$10	§ 8 NEW LAW A Max. \$10	None	§ 20.037 No fee. Only victims can freeze.	§ 13-42-204 Charge a reasonable fee	§ 2480h(a) No fee. Only victims can freeze. <i>After July 1, 2006.</i> § 2480h (a) Max. \$5	None No fee. Only victims can freeze.	§ 100.54(9)(a) Max. \$10
Fee – Removal	§ 359-B: 24 I (b) Max \$10.	§ 56:11-46.5 m(2) Max. \$5.	§ 380-t (n) (2) Max \$5.	§ 75-63 (o) Max. \$10	§ 8 NEW LAW A Max. \$10	None	§ 20.037 No fee. Only victims can freeze	§ 13-42-204 No fee	§ 2480h(a) No fee. Only victims can freeze. <i>After July 1, 2006.</i> § 2480h (a) Max. \$5	None No fee. Only victims can freeze.	§ 100.54(9)(a) Max. \$10
Fee – Replacement PIN Numbers	§ 359-B: 24 I (b) Max \$10, for re- issue <i>or</i> replacement.	§ 56:11-46.5 m(3) Max. \$5.	§ 380-t (n) (2) Max \$5.	None stated.	None stated.	None	None stated.	None stated.	No fee. Only victims can freeze. <i>After July 1, 2006.</i> None stated.	None No fee. Only victims can freeze.	None stated

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Third Party Notification.	§ 359-B: 24 II CRAs may notify third party requester that a freeze is in effect.	§ 56:11-30.3 CRAs may notify a third party requestor that a freeze is in effect.	§ 380-t (b) CRAs may notify a third party requestor that a freeze is in effect.	§ 75-63 (a) CRAs may notify a third party requestor that a freeze is in effect.	§ 3 NEW LAW A CRAs may notify a third party requestor that a freeze is in effect.	§ 3 CRAs may notify a third party requestor that a freeze is in effect.	§ 20.036 CRAs <i>shall</i> notify third party requestor that a freeze is in effect.	§ 13-42-201(3)(a) CRAs may notify a third party requestor that a freeze is in effect.	§ 2480h(a) CRAs may notify a third party requestor that a freeze is in effect.	§ 19.182.170 (1) CRAs may notify a third party requestor that a freeze is in effect.	§ 100.54(7)(b) CRAs may notify a third party requestor that a freeze is in effect.
Changes to Information Contained in a Consumer File During a Freeze	§ 359-B: 25 CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 56:11-46. 6 CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 380-t (o) CRA shall notify the consumer in writing of any change to consumer's name, DOB, SSN, or address. Notice of immaterial changes is not required. Notice sent within 30 days of change, to both the former and the new address, if applicable.	§ 75-63 (m) CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change, to both present and former address, if applicable.	§ b NEW LAW C, D CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 13 CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 20.035 CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 13-42-205 CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 2480i CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 19.182.180 CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address. Notice of immaterial changes not required. Notice sent within 30 days of change.	§ 100.54(10) CRA shall notify the consumer in writing of a change to consumer's name DOB, SSN or address Notice of immaterial changes not required Notice sent within 30 days of change

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Pre-Freeze Notice of Right to Freeze	§ 359-B: 23 Yes. Consumer notice includes disclosure that a security freeze could delay, interfere, or prohibit the timely approval of credit applications. Notice must be sent whenever CRA is required to send a statement of rights under 15 U.S.C. § 1681 (g).	§ 56:11-46.5.i Yes. Consumer notice includes disclosure that a security freeze could delay, interfere or prohibit the timely approval of credit applications. Notice must be sent whenever CRA is required to send a statement of rights under 15 U.S.C. § 1681 (g).	§ 380-t (q) (1), (2) Yes. Consumer notice includes disclosure that a security freeze could delay, interfere, or prohibit the timely approval of credit applications. Notice must be sent whenever CRA is required to send a statement of rights under 15 U.S.C. § 1681 (g) or upon the request of the consumer.	§ 75-63 (p) Yes. Consumer notice includes disclosure that a security freeze could delay, interfere or prohibit the timely approval of credit applications. Notice must be sent whenever disclosure of consumer rights is "required under § 609 of the federal Fair Credit Reporting Act"	§ 10 NEW LAW Yes. Consumer notice includes disclosure that a security freeze could delay, interfere, or prohibit the timely approval of credit applications. Notice must be sent whenever CRA is required to send a statement of rights under 15 U.S.C. § 1681 (g) or upon the request of the consumer.	None	None	None	§ 2480b(c)(3) Yes. Consumer notice includes disclosure that a security freeze could delay, interfere or prohibit the timely approval of credit applications. Attorney general may revise this required notice as appropriate from time to time. <i>After July 1, 2006.</i> § 2480h (c), (3) Form notice is amended to reflect any consumer's ability to place a freeze and the applicable fees.	None	§ 100.54 (11) Whenever consumer notice is required under 15 U.S.C. § 1681 (g) it must be provided and include information that a security freeze could delay, interfere or prohibit the timely approval of credit applications.
Violation	None stated. (Civil penalties apply per § 359-B:23)	§§ 56:11-38, 39. (§§56:11-49.8, 50.9) Standard state FCRA violations.	§ 380-t (s) Actual damages and up to five thousand dollars for each violation.	§ 75-63 (q) Unlawful practice within the statutes, § 75-1.1.	§ 11 NEW LAW A, B, C Standard state FCRA violations, no mention of punitive damages.	None Stated	§ 20.09 (a)-(c) Standard state FCRA violations.	§ 13-42-401 AG enforcement through penalties for violations, AG ability to seek injunctive relief.	§ 2480f Standard state FCRA violations.	§ 19.182.150 Standard state FCRA violations.	§ 100.54(13)(b) Actual damages, costs, fees. (Standard state FCRA violations)
Exemption – state/local governments	§ 359-B: 24 XIII (f)	§ 56:11-46.5 l(3) With a subpoena, court order, or warrant.	§ 380-t (m) (3)	§ 75-63 (l) (5),(6) Includes the federal government.	§ 7 NEW LAW 3	§ 12 (3), (7) Includes federal government and the Department of Social Services.	§ 20.038 (1)	§ 13-42-203 (2) (b)(v)(B)(V)	None	§ 19.182.170 (12)(c)	§ 100.54(8)(c)

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Exemption – Financial Obligation	§ 359-B: 24 XIII (a)	§ 56:11-46.5 l(1)	§ 380-t (m) (1)	§ 75-63 (l) (1)	§ 7 NEW LAW 1	§ 12 (1)	§ 20.038 (7)	§ 13-42-203 (1) (a) (i)(C) § 13-42-203 (1) (a) (ii)(A)(II)	§ 2480h(l)(1)	§ 19.182.170 (12)(a)	§ 100.54(8)(a) 1.
Exemption – Access under for Extension of Credit	§ 359-B: 24 XIII (b)	§ 56:11-46.5 l(2)	§ 380-t (m) (2)	§ 75-63 (l) (2)	§ 7 NEW LAW 2	§ 12 (2)	None	§ 13-42-203 (1) (a) (i)(B)	§ 2480h(l)(2)	§ 19.182.170 (12)(b)	§ 100.54(8)(a) 2.
Exemption – Warrant, court order, subpoena	§ 359-B: 24 XIII (c)	§ 56:11-46.5 l(3)	§ 380-t (m) (3)	§ 75-63 (l) (3)	§ 7 NEW LAW 3	None stated.	§ 20.038 (1)	§ 13-42-203 (2) (b) (ii)	§ 2480h(l)(3)	None specifically stated. (§19.182.170(12)(d))	§ 100.54(8)(c)
Exemption – Child Support Enforcement Agency	§ 359-B: 24 XIII (d)	§ 56:11-46.5 l(5)	§ 380-t (m) (4)	§ 75-63 (l) (4)	§ 7 NEW LAW 4	§ 12 (5)	§ 20.038 (2)	§ 13-42-203 (2) (b) (iii)	§ 2480h(l)(4)	§ 19.182.170 (12)(e)	§ 100.54(8)(d)
Exemption – Medicaid Fraud	§ 359-B: 24 XIII (e)	None	None	§ 75-63 (l) (5)	None	None stated.	§ 20.038 (3)	§ 13-42-203 (2) (b) (iv)	§ 2480h(l)(5)	§ 19.182.170 (12)(f)	None stated.
Exemption – Tax investigation or collection	§ 359-B: 24 XIII (f)	§ 56:11-46.5 l(4)	§ 380-t (m) (5)	§ 75-63 (l) (5)	§ 7 NEW LAW 5	§ 12 (7)	§ 20.038 (4), (5)	§ 13-42-203 (2)(b) (v)(B)(I)-(II), (IV), (VI)	§ 2480h(l)(6)	§ 19.182.170 (12)(g)	§ 100.54(8)(e)
Exemption – Prescreening	§ 359-B: 24 XIII (g)	§ 56:11-46.5 l(6)	§ 380-t (m) (6)	§ 75-63 (l) (7)	§ 7 NEW LAW 6	§ 12 (8)	§ 20.038 (6)	§ 13-42-203 (1) (a)(i)(A), § 13-42-203 (1) (a)(ii)(B)	§ 2480h(l)(7)	§ 19.182.170 (12)(h)	§ 100.54(8)(f)
Exemption – credit monitoring	§ 359-B: 24 XIII (h)	§ 56:11-46.5 l(7)	§ 380-t (m) (7)	§ 75-63 (l) (8)	§ 7 NEW LAW 7	§ 12 (9)	§ 20.038 (9)	§ 13-42-203 (2) (b)(vi)	§ 2480h(l)(8)	§ 19.182.170 (12)(i)	§ 100.54(8)(g)
Exemption – Consumer disclosure	§ 359-B: 24 XIII (i)	§ 56:11-46.5 l(8)	§ 380-t (m) (8)	§ 75-63 (l) (9)	§ 7 NEW LAW 8	§ 12 (10)	§ 20.038 (10)	§ 13-42-203 (2) (b)(vii)	§ 2480h(l)(9)	§ 19.182.170 (12)(j)	§ 100.54(8)(h)
Exemption – Collection agency	None	§ 56:11-46.5 l(3)	None	§ 75-63 (l) (1)	§ 7 NEW LAW 3	§ 12 (4)	§ 20.038 (7)	§ 13-42-203 (1) (a)(i)(C)	None	§ 19.182.170 (12)(d)	§ 100.54(8)(c)
Exemption – Depository Financial Institutions (Banks, Credit Unions, etc.)	None	None	None	§ 75-63 (l) (10)	None	None	None	None	None	None	None

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Exemption - Insurance	§ 359-B: 24 XIII (j)	None	None	§ 75-63 (I) (11)	§ 7 NEW LAW 9	§ 12 (11)	None	None stated.	None <i>After July 1, 2006:</i> § 2480h (1) (10) P-C ins.	None	§ 100.54 (8)(i)
Exemption – 15 Minute Lift	N/A	None	N/A	N/A	N/A	N/A	N/A	The consumer fails to have proper ID, PIN or applicable fee, or the CRA is prevented by: (i) an act of God (ii) unauthorized or illegal acts by a third party (iii) operational interruption (iv) governmental action (v) regularly scheduled maintenance, during other than normal business hours, of, or updates to, the systems (vi) unexpected or unscheduled commercially reasonable maintenance of, or repair to, the systems (vii) receipt of a removal request outside of normal business hours.	N/A	N/A	N/A
Year of Passage	2006	2005	2006	2005	2006	2006	2003	2006	2004, Amended 2006.	2005	2006
Effective Date	January 1, 2007	January 1, 2006	November 1, 2006	December 1, 2005	January 1, 2007	July 1, 2006	Sept. 1, 2003	Sept. 1, 2008	Jul. 1, 2005; as amended Jul. 1, 2006	July 24, 2005	Jan. 1, 2007

June 6, 2006

NY version signed into law.
OK version signed into law.