



# NATIONAL CONFERENCE of STATE LEGISLATURES

## Consumer Report Security Freeze State Laws

12/17/2015

Heather M

Fifty states and the District of Columbia have enacted legislation allowing consumers to place "security freeze" on their credit reports. A consumer report security freeze limits a consumer reporting agency from releasing a credit report or any information from the report without authorization from the consumer. If a person suspects that he or she has been victimized by identity theft, a consumer report security freeze can help the person track whether an identity thief is using the person's information to set up bogus accounts.

Twenty-three states allow parents, legal guardians or other representatives of minors to place a security freeze on their minor's credit report.

### SECURITY FREEZE LAWS

State	Citation	Who May Request a Freeze
Alabama	Ala. Code §8-35-1 <i>et seq.</i>	Any consumer
Alaska	Alaska Stat. §45.48.100 <i>et seq.</i>	Any consumer
Arizona	Ariz. Rev. Stat. Ann. §44-1698  2015 Chapter 280	Any consumer, including a representative of a "protected person," meaning an individual who is under 16 years of age at the time a request for the placement of a security freeze is made or who is an incapacitated person or a protected person for whom a guardian or conservator has been appointed.
Arkansas	Ark. Stat. Ann. §4-112-101 <i>et seq.</i>	Any consumer
California	Cal. Civil Code §1785.11.2 <i>et seq.</i>	Any consumer
Colorado	Colo. Rev. Stat. §12-14.3-101 <i>et seq.</i>	Any consumer
Connecticut	Conn. Gen. Stat. §36a-701 <i>et seq.</i>  2015 Public Act 62	Any consumer, including a parent or legal guardian of a minor child. Minor child means an individual under 18 years of age at the time a request for placement of a security freeze is submitted.
Delaware	Del. Code Ann. tit. 6, §2201 <i>et seq.</i>	Any consumer, including a representative of a "protected consumer," an individual who is: a. Under the age of 16 at the time a request for the placement of a security freeze is made; or b. An incapacitated person or a protected person for whom a guardian or conservator has been appointed.
District of Columbia	D.C. Code Ann. §28-3861 <i>et seq.</i>	Any consumer
Florida	Fla. Stat. §501.005 and §501.0051	Any consumer, including a representative of a "protected consumer," a person younger than 16 years of age at the time a security freeze request is made or a person represented by a guardian or other advocate pursuant to chapter 393, chapter 744, or chapter 914.
Georgia	Ga. Code §10-1-913 <i>et seq.</i>	Any consumer residing in the state, including a representative of a "protected consumer," an individual who is: (A) Under the age of 16 years at the time a request for the placement of a security freeze is made under subsection (c) of Code §10-1-914.1; or (B) An individual for whom a guardian or conservator has been appointed.

State	Citation	Who May Request a Freeze
Guam	None	
Hawaii	Hawaii Rev. Stat. §489P-1 <i>et seq.</i>	Any consumer who is a resident of the state
Idaho	Idaho Code §28-52-101 <i>et seq.</i>	Any consumer
Illinois	Ill. Rev. Stat. ch. 815, §505/2MM	Any consumer, including a representative on behalf of a disabled person appointed under Article XIa of the Probate Act of 1975 and under a written durable power of attorney that complies with the Illinois Power of Attorney Act or on behalf of a minor. The representative of a minor may be (1) a guardian of the minor that is the subject of the request, appointed under Article XI of the Probate Act of 1975; (2) a parent of the minor that is the subject of the request; and (3) a guardian appointed under the Juvenile Court Act of 1987 for a minor under the age of 18 who is the subject of the request or a court order authorizing the guardian consent power, for a youth who is the subject of the request who has attained the age of 18, but who is under the age of 21.
Indiana	Ind. Code §24-5-24-1 <i>et seq.</i> and Ind. Code §24-5-24.5-1 <i>et seq.</i>	Any consumer, including a representative of a "protected consumer," an individual who is: (1) less than 16 years of age or (2) an incapacitated person (as defined in IC 29-3-1-7.5) for whom a court has appointed a guardian.
Iowa	Iowa Code §714G.1 <i>et seq.</i>	Any consumer who is a resident of the state, including a representative of a "protected consumer," an individual who is either under 16 years of age at the time a request for a protected consumer security freeze is made for the individual or is an incapacitated person or a protected person for whom a guardian or conservator has been appointed.
Kansas	Kan. Stat. Ann. §50-701 <i>et seq.</i>	Any consumer
Kentucky	Ky. Rev. Stat. §367.363 <i>et seq.</i>	Any consumer
Louisiana	La. Rev. Stat. Ann. §9:3571.1	Any consumer, including a representative of a "protected consumer," an individual who is either of the following: (a) Under the age of 16 years at the time a request for the placement of a security freeze is made. (b) An interdicted person for whom a curator has been appointed, or an incapacitated person or a protected person for whom a guardian or conservator has been appointed.
Maine	Me. Rev. Stat. Ann. tit. 10, §1311 <i>et seq.</i>  2015 Chapter 139	A victim of identity theft or a consumer, including a representative of a protected consumer, who is an individual who has not attained 16 years of age at the time a request for the placement of a security freeze is made.
Maryland	Md. Commercial Code Ann. §1212.1 <i>et seq.</i>	Any consumer, including a representative of a "protected consumer," an individual who is: (i) Under the age of 16 at the time a request for the placement of a security freeze is made or (ii) An incapacitated person or a protected person for whom a guardian or conservator has been appointed in accordance with Title 13 of the Estates and Trusts Article. A protected consumer includes an individual who: (i) Is in the custody of a local department; and (ii) Has been placed in a foster care setting.
Massachusetts	Mass. Gen. Laws. Ann. ch. 93, §50 <i>et seq.</i>	Any consumer
Michigan	Mich. Comp. Laws §445.2511 <i>et seq.</i>	Any consumer, including a representative of a "protected consumer," (i) An individual who is under 16 years of age at the time a request for the placement of a security freeze is made. (ii) An incapacitated person or a protected person for whom a guardian or conservator has been appointed has been appointed under article V of the estates and protected individuals code, 1998 PA 386, MCL 700.5101 to 700.5520.
Minnesota	Minn. Stat. §13C.016 <i>et seq.</i>	Any consumer
Mississippi	Miss. Code Ann. §75-24-201 <i>et seq.</i>	Identity theft victim only
Missouri	Mo. Rev. Stat. §407.1380 <i>et seq.</i>	Any consumer

State	Citation	Who May Request a Freeze
Montana	Mont. Code Ann. §30-14-1726 <i>et seq.</i>	Any consumer, including a parent or guardian in the case of a minor or of an incapacitated person, or a conservator in the case of a protected person.
Nebraska	Neb. Rev. Stat. §8-2601 <i>et seq.</i>	Any consumer, including a minor at the request of a parent or custodial parent or guardian if appointed.
Nevada	Nev. Rev. Stat. §598C.010 <i>et seq.</i>	Any consumer
New Hampshire	N.H. Rev. Stat. Ann. §359-B:22 <i>et seq.</i>	Any consumer
New Jersey	N.J. Rev. Stat. §56:11-30 <i>et seq.</i>	Any consumer
New Mexico	N.M. Stat. Ann. §56-3A-1 <i>et seq.</i>	Any consumer
New York	N.Y. General Business Law §380-a <i>et seq.</i>  2015 Chapter 3	Any consumer, including a protected consumer, who is an individual who is under the age of 16 years at the time request for the placement of a security freeze is made.
North Carolina	N.C. Gen. Stat. §75-60 <i>et seq.</i>  2015 Chapter 193	Any consumer, including a protected consumer who is an individual (i) who is under the age of 16 at the time a request for the placement of a security freeze is made pursuant to G.S. 75-63.1 or (ii) who is incapacitated or for whom a guardian or guardian ad litem has been appointed.
North Dakota	N.D. Cent. Code §51-33-01 <i>et seq.</i>	Any consumer
N. Mariana Islands	Statutes not available	
Ohio	Ohio Rev. Code Ann. §1349.52 <i>et seq.</i>	Any consumer
Oklahoma	Okla. Stat. tit. 24, §149	Any consumer
Oregon	Or. Rev. Stat. §646A.600 <i>et seq.</i>	Any consumer, including a representative of a "protected consumer," an individual who is: (a) Not older than 16 years old at the time a representative requests a security freeze on the individual's behalf; or (b) Incapacitated or for whom a court or other authority has appointed a guardian or conservator.
Pennsylvania	Pa. Stat. tit. 73, §2501 <i>et seq.</i>	Any consumer
Puerto Rico	None	
Rhode Island	R.I. Gen. Laws §6-48-1 <i>et seq.</i>	Any consumer
South Carolina	S.C. Code Ann. §37-20-110 <i>et seq.</i>	Any consumer, including a representative of a "protected consumer," an individual who is: (a) under the age of 16 at the time a request for the placement of a security freeze is made; or (b) an incapacitated person or a protected person for whom a guardian or conservator has been appointed.

State	Citation	Who May Request a Freeze
South Dakota	S.D. Codified Laws Ann. §54-15-1 <i>et seq.</i>	Identity theft victim only
Tennessee	Tenn. Code §47-18-2101 <i>et seq.</i>  2015 Public Chapter 282	Any consumer, including a representative of a protected consumer, who is (A) An individual who is under 16 year age at the time a request for the placement of a security freeze under this section is made; or (B) An incapacitated person for whom a guardian or conservator has been appointed pursuant to title 34.
Texas	Tex. Business & Commerce Code Ann. §20.01 <i>et seq.</i> and Tex. Business & Commerce Code Ann. §20.21 <i>et seq.</i>	Any consumer, including a representative of a "protected consumer," an individual who resides in this state and is younger than 16 years of age at the time a request for the placement of a security freeze is made.
Utah	Utah Code Ann. §13-42-101 <i>et seq.</i>  2015 Chapter 191	A victim of identity theft or a consumer, including a representative of a protected consumer, who is an individual at the time a request for a security freeze is made, is: (a) less than 16 years of age; (b) an incapacitated person; or (c) a protected person defined in §75-5b-102.
Vermont	Vt. Stat. Ann. tit. 9, §2480a <i>et seq.</i>	Any consumer
Virginia	Va. Code §59.1-444.1 <i>et seq.</i>  2014 Chapter 570	Any consumer who is a resident of the state, including a representative of a "protected consumer," a consumer who is either: 1. Under the age of 16 years at the time a request for the placement of a security freeze is made; or 2. An incapacitated person for whom a guardian or conservator has been appointed in accordance with Chapter 20 (§64.2-2000 <i>et seq.</i> ) of Title 64.2.
Virgin Islands	None	
Washington	Wash. Rev. Code §19.182.170 <i>et seq.</i>	Any consumer who is a resident of the state
West Virginia	W. Va. Code §46A-6L-101 <i>et seq.</i>	Any consumer
Wisconsin	Wis. Stat. §100.54 <i>et seq.</i>	A victim of identity theft or a consumer, including a representative of a "protected consumer," an individual who is the following: 1. Under the age of 16 years at the time a request for the placement of a security freeze is made under sub. (3)(a). 2. An individual for whom a guardian or conservator has been appointed.
Wyoming	Wyo. Stat. §40-12-501 <i>et seq.</i>	Any consumer

**Total: 50 states and the District of Columbia**

**NCSL Contact: Heather Morton, Denver, (303) 364-7700**

NCSL Member Toolbox

Members Resources

- Get Involved With NCSL
- Jobs Clearinghouse
- Legislative Careers
- NCSL Staff Directories

Policy & Research Resources

- Bill Information Service
- Legislative Websites
- NCSL Bookstore
- State Legislatures Magazine

Meeting Resources

- Calendar
- Online Registration

Press Room

Denver

7700 East First Place  
Denver, CO 80230  
Tel: 303-364-7700 | Fax: 303-364-7800

- Staff Directories
- StateConnect Directory

**Accessibility Support**

- Tel: 1-800-659-2656 or 711
- Accessibility Support
- Accessibility Policy

- Media Contact
- NCSL in the News
- Press Releases

**Washington**

444 North Capitol Street, N.W., Suite  
Washington, D.C. 20001  
Tel: 202-624-5400 | Fax: 202-737-1000

---