

**RCW 19.182.220 Security freeze—Protected consumers—Definitions.**

The definitions in this section apply throughout this section and RCW 19.182.230 unless the context clearly requires otherwise.

- (1) "Credit report" means a consumer report, as defined in 15 U.S.C. Sec. 1681a, that is used or collected to serve as a factor in establishing a consumer's eligibility for credit for personal, family, or household purposes.
- (2) "Normal business hours" means Sunday through Saturday, between the hours of 6:00 a.m. and 9:30 p.m. Pacific time.
- (3) "Protected consumer" means an individual who is:
  - (a) Under the age of sixteen years old at the time a request for the placement of a security freeze is made pursuant to RCW 19.182.230; or
  - (b) Incapacitated and for whom a guardian or limited guardian has been appointed.
- (4) "Record" means a compilation of information that:
  - (a) Identifies a protected consumer;
  - (b) Is created by a consumer reporting agency solely for the purpose of complying with RCW 19.182.230; and
  - (c) May not be created or used to consider the protected consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living for any purpose listed in RCW 19.182.020.
- (5) "Representative" means a person who provides to a consumer reporting agency sufficient proof of authority to act on behalf of a protected consumer.
- (6) "Security freeze" means:
  - (a) If a consumer reporting agency does not have a file pertaining to a protected consumer, a restriction that:
    - (i) Is placed on the protected consumer's record in accordance with RCW 19.182.230; and
    - (ii) Prohibits the consumer reporting agency from releasing the protected consumer's record except as provided in RCW 19.182.230; or
  - (b) If a consumer reporting agency has a file pertaining to the protected consumer, a restriction that:
    - (i) Is placed on the protected consumer's consumer report in accordance with RCW 19.182.230; and
    - (ii) Prohibits the consumer reporting agency from releasing the protected consumer's consumer report or any information derived from the protected consumer's consumer report except as provided in RCW 19.182.230.
- (7) "Sufficient proof of authority" means documentation that shows a representative has authority to act on behalf of a protected consumer, including:
  - (a) An order issued by a court of law;
  - (b) A lawfully executed and valid power of attorney; and
  - (c) A written, notarized statement signed by a representative that expressly describes the authority of the representative to act on behalf of a protected consumer.
- (8) "Sufficient proof of identification" means information or documentation that identifies a protected consumer or a representative of a protected consumer, including:
  - (a) A social security number or a copy of a social security card issued by the social security administration;
  - (b) A certified or official copy of a birth certificate issued by the entity authorized to issue the birth certificate;

(c) A copy of a driver's license, an identicard issued under RCW 46.20.117, or any other government-issued identification; or

(d) A copy of a bill, including a bill for telephone, sewer, septic tank, water, electric, oil, or natural gas services, that shows a name and home address. [2019 c 148 § 30; 2016 c 135 § 1.]

**Effective date—Rule-making authority—2019 c 148:** See RCW 70.58A.901 and 70.58A.902.

**Effective date—2016 c 135:** "This act takes effect January 1, 2017." [2016 c 135 § 4.]