

**367.363 Definitions for KRS 367.363 to 367.365.**

As used in KRS 367.363 to 367.365, unless the context requires otherwise:

- (1) "Clear and proper identification" means information generally deemed sufficient to identify a person. If the consumer is unable to reasonably identify himself or herself with such information, a consumer reporting agency may require additional information to verify his or her identity;
- (2) "Consumer report" means a consumer report, as defined in the federal Fair Credit Reporting Act, 15 U.S.C. sec. 1681a(d);
- (3) "Consumer reporting agency" means a consumer reporting agency as defined by the federal Fair Credit Reporting Act, 15 U.S.C. sec. 1681a(f). "Consumer reporting agency" shall not mean a check acceptance service which provides check approval and guarantees services to merchants; and
- (4) "Security freeze" means a notice placed on a consumer file, at the request of the consumer and subject to certain exceptions, that prohibits a consumer reporting agency from releasing the consumer's consumer report or credit score relating to the extension of credit without the express authorization of the consumer.

**Effective:** July 12, 2006

**History:** Created 2006 Ky. Acts ch. 42, sec. 1, effective July 12, 2006.