

113TH CONGRESS
1ST SESSION

S. 1159

To amend the Equal Credit Opportunity Act to prohibit discrimination on account of sexual orientation or gender identity when extending credit.

IN THE SENATE OF THE UNITED STATES

JUNE 13, 2013

Mrs. MURRAY introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To amend the Equal Credit Opportunity Act to prohibit discrimination on account of sexual orientation or gender identity when extending credit.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Freedom from Dis-
5 crimination in Credit Act of 2013”.

6 **SEC. 2. PROHIBITION AGAINST DISCRIMINATION ON AC-**
7 **COUNT OF SEXUAL ORIENTATION OR GEN-**
8 **DER IDENTITY.**

9 Subsection (a)(1) of section 701 of the Equal Credit
10 Opportunity Act (15 U.S.C. 1691) is amended—

1 (1) by striking “on the basis of race, color, reli-
2 gion, national origin, sex or marital status,”; and

3 (2) by inserting “on the basis of race, color, re-
4 ligion, national origin, sex, sexual orientation, gender
5 identity, or marital status,”.

6 **SEC. 3. DEFINITIONS.**

7 Section 702 of the Equal Credit Opportunity Act (15
8 U.S.C. 1691a) is amended—

9 (1) by striking subsections (f) and (g); and

10 (2) by inserting after subsection (e) the fol-
11 lowing new subsections:

12 “(f) The term ‘gender identity’ means the gender-re-
13 lated identity, appearance, or mannerisms or other gen-
14 der-related characteristics of an individual, with or with-
15 out regard to the individual’s designated sex at birth.

16 “(g) The term ‘person’ means a natural person, a
17 corporation, government or governmental subdivision or
18 agency, trust, estate, partnership, cooperative, or associa-
19 tion.

20 “(h) The term ‘sexual orientation’ means homosex-
21 uality, heterosexuality, or bisexuality.

22 “(i) Any reference to any requirement imposed under
23 this title or any provision of this title shall be deemed to

- 1 include a reference to the regulations of the Board under
- 2 this title or the provision of this title in question.”.

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