

114TH CONGRESS
1ST SESSION

S. 1330

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

MAY 13, 2015

Mrs. MURRAY (for herself, Mr. FRANKEN, Ms. WARREN, Mr. MERKLEY, Mr. BOOKER, Mr. SCHATZ, Mr. MARKEY, Mrs. SHAHEEN, Ms. HIRONO, Ms. BALDWIN, Mrs. FEINSTEIN, and Mrs. BOXER) 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 2015”.

1 **SEC. 2. PROHIBITION AGAINST DISCRIMINATION ON AC-**
 2 **COUNT OF SEXUAL ORIENTATION OR GEN-**
 3 **DER IDENTITY.**

4 Subsection (a)(1) of section 701 of the Equal Credit
 5 Opportunity Act (15 U.S.C. 1691) is amended by striking
 6 “on the basis of race, color, religion, national origin, sex
 7 or marital status,” and inserting “, actual or perceived,
 8 on the basis of race, color, religion, national origin, sex,
 9 sexual orientation, gender identity, or marital status,”.

10 **SEC. 3. DEFINITIONS.**

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

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

14 (2) by inserting after subsection (e) the fol-
 15 lowing new subsections:

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

20 “(g) The term ‘person’ means a natural person, a
 21 corporation, government or governmental subdivision or
 22 agency, trust, estate, partnership, cooperative, or associa-
 23 tion.

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

1 “(i) Any reference to any requirement imposed under
2 this title or any provision of this title shall be deemed to
3 include a reference to the regulations of the Bureau under
4 this title or the provision of this title in question.”.

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