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114TH CONGRESS
1ST SESSION

H. R. 2309

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

IN THE HOUSE OF REPRESENTATIVES

MAY 13, 2015

Mr. ISRAEL (for himself, Ms. JUDY CHU of California, Ms. HAHN, Mr. BLUMENAUER, Mr. SWALWELL of California, Ms. SCHAKOWSKY, Ms. TSONGAS, Mr. ELLISON, Ms. WASSERMAN SCHULTZ, Mr. PETERS, Mr. SEAN PATRICK MALONEY of New York, Mr. GRIJALVA, Ms. CLARKE of New York, Mrs. DAVIS of California, Mrs. CAROLYN B. MALONEY of New York, Mr. DELANEY, Mr. POLIS, Mr. FATTAH, Mr. CICILLINE, Mr. SHERMAN, Mr. CONNOLLY, Ms. SPEIER, Ms. NORTON, Mr. CÁRDENAS, Mr. RANGEL, Ms. DELBENE, Mrs. WATSON COLEMAN, Mr. TED LIEU of California, Ms. LEE, Mr. FARR, Mr. LANGEVIN, Ms. PINGREE, Ms. WILSON of Florida, Mr. HIMES, Mr. MCDERMOTT, Ms. ADAMS, Mr. POCAN, Mr. NADLER, Mr. LOWENTHAL, Mr. CROWLEY, and Ms. ROYBAL-ALLARD) introduced the following bill; which was referred to the Committee on Financial Services

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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,*

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Freedom from Discrimination in Credit Act of 2015''.

SEC. 2. PROHIBITION AGAINST DISCRIMINATION ON ACCOUNT OF SEXUAL ORIENTATION OR GENDER IDENTITY.

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

SEC. 3. DEFINITIONS.

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

(1) by redesignating subsections (f) and (g) as subsections (g) and (i), respectively;

(2) by inserting after subsection (e) the following new subsections:

''(f) The term 'gender identity' means the gender-related identity, appearance, or mannerisms or other gender-related characteristics of an individual, with or without regard to the individual's designated sex at birth.''; and

(3) by inserting after subsection (g), as so redesignated, the following:

1 "(h) The term 'sexual orientation' means homosex-
2 uality, heterosexuality, or bisexuality.".

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