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THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 389 Session of 2025

INTRODUCED BY BOSCOLA, STREET, SAVAL, FONTANA, COMITTA, KEARNEY, SCHWANK, COLLETT, TARTAGLIONE, COSTA, HAYWOOD, KANE AND SANTARSIERO, MARCH 6, 2025

REFERRED TO BANKING AND INSURANCE, MARCH 6, 2025

AN ACT

Amending the act of December 16, 1992 (P.L.1144, No.150), entitled "An act regulating credit services; prohibiting certain activities; providing for certain information to be given to buyers, for the contents of contracts and for enforcement; prohibiting advance fees by loan brokers; and providing penalties," further providing for prohibited activities.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Section 3 of the act of December 16, 1992 (P.L.1144, No.150), known as the Credit Services Act, is amended by adding a paragraph to read:

Section 3. Prohibited activities.

A credit services organization and its salespersons, agents and representatives who sell or attempt to sell the services of a credit services organization shall not do any of the following:

* * *

(6) (i) Based on sexual orientation, gender identity or expression:

(A) Deny credit to a person.

(B) Increase the charges or fees for or collateral required to secure credit extended to a person.

(C) Restrict the amount or use of credit extended or to impose different terms or conditions with respect to the credit extended to a person or an item or service related to the credit extended.

(D) Attempt to do any of the prohibited actions under clause (A), (B) or (C).

(ii) Nothing in this paragraph shall be construed to prohibit a credit services organization from:

(A) Considering the credit history of a buyer.

(B) Applying the community property laws to the individual case of a buyer or from taking reasonable action on those laws.

Section 2. This act shall take effect in 60 days.