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113TH CONGRESS
1ST SESSION

H. R. 2364

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

JUNE 13, 2013

Mr. ISRAEL (for himself, Mr. BLUMENAUER, Ms. BONAMICI, Mr. CAPUANO, Ms. CHU, Mr. CICILLINE, Ms. CLARKE, Mr. CLAY, Mr. CONNOLLY, Mrs. DAVIS of California, Mr. ELLISON, Mr. FARR, Mr. FATTAH, Mr. GRIJALVA, Ms. HAHN, Mr. HIMES, Mr. PETERS of Michigan, Ms. PINGREE of Maine, Mr. POLIS, Ms. SCHAKOWSKY, Mr. SHERMAN, Ms. TSONGAS, Ms. WASSERMAN SCHULTZ, and Mr. WAXMAN) 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.

Be it enacted by the Senate and House of Representatives 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 2013''.

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—

(1) by striking ''on the basis of race, color, religion, national origin, sex or marital status,''; and

(2) by inserting ''on the basis of 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 striking subsections (f) and (g); and

(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.

''(g) The term 'person' means a natural person, a corporation, government or governmental subdivision or agency, trust, estate, partnership, cooperative, or association.

''(h) The term 'sexual orientation' means homosexuality, heterosexuality, or bisexuality.

''(i) Any reference to any requirement imposed under this title or any provision of this title shall be deemed to include a reference to the regulations of the Bureau under this title or the provision of this title in question.''.

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