

## **29A.95 Exercise of rights not to affect future financial transactions.**

An application by a service member in military service for, or receipt of, a stay, postponement, or suspension under the provisions of this subchapter in the payment of any fine, penalty, insurance premium, or other civil obligation or liability shall not be used as the basis for any of the following:

1. A determination by any lender or other person that the service member is unable to pay any civil obligation or liability in accordance with its terms.
2. With respect to a credit transaction between a creditor and a service member:
  - a.* A denial or revocation of credit by the creditor.
  - b.* A change by the creditor in the terms of an existing credit arrangement.
  - c.* A refusal by the creditor to grant credit to the service member in substantially the amount or on substantially the terms requested.
  - d.* An adverse report relating to the creditworthiness of the service member by or to any person or entity engaged in the practice of assembling or evaluating consumer credit information.

2002 Acts, ch 1117, §29, 40