

**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](#)

Referred to in [§29A.105](#)