

# House File 395

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1 3 AN ACT  
1 4 RELATING TO THE EXTENSION OF CREDIT WITHOUT DISCRIMINATION  
1 5 UNDER THE CONSUMER CREDIT CODE.

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1 7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 8  
1 9 Section 1. Section 537.3311, Code 2003, is amended to read  
1 10 as follows:

1 11 537.3311 DISCRIMINATION PROHIBITED.

1 12 A creditor shall not refuse to enter into a consumer credit  
1 13 transaction or impose finance charges or other terms or  
1 14 conditions more onerous than those regularly extended by that  
1 15 creditor to consumers of similar economic backgrounds ~~because~~  
~~1 16 of the due to any of the following:~~

1 17 1. ~~The~~ age, color, creed, national origin, political  
1 18 affiliation, race, religion, sex, marital status, or  
1 19 disability of the consumer, ~~or because the~~

1 20 2. ~~The~~ consumer receives public assistance, social  
1 21 security benefits, pension benefits, or the like, ~~or because~~  
~~1 22 of the~~

1 23 3. ~~The~~ exercise by the consumer of rights pursuant to this  
1 24 chapter or ~~other provisions of law the federal Consumer Credit~~  
1 25 ~~Protection Act, 15 U.S.C. } 1601 et seq.~~

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1 30 CHRISTOPHER C. RANTS  
1 31 Speaker of the House

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1 35 MARY E. KRAMER  
President of the Senate

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2 2 I hereby certify that this bill originated in the House and  
2 3 is known as House File 395, Eightieth General Assembly.

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2 8 MARGARET THOMSON  
2 9 Chief Clerk of the House

2 9 Approved \_\_\_\_\_, 2003

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2 13 THOMAS J. VILSACK

2 14 Governor