



OFFICE OF THE GOVERNOR

THOMAS J. VILSACK
GOVERNOR

SALLY J. PEDERSON
LT. GOVERNOR

April 21, 2003

The Honorable Chester Culver
Secretary of State
State Capitol Building
L O C A L

Dear Mr. Secretary:

I hereby transmit:

House File 395, an Act relating to the extension of credit without discrimination under the consumer credit code.

The above House File is hereby approved this date.

Sincerely,

A handwritten signature in black ink, appearing to read "T. Vilsack".

Thomas J. Vilsack
Governor

TJV:jmc

cc: Secretary of the Senate
Chief Clerk of the House





HOUSE FILE 395

AN ACT

RELATING TO THE EXTENSION OF CREDIT WITHOUT DISCRIMINATION
UNDER THE CONSUMER CREDIT CODE.

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

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

537.3311 DISCRIMINATION PROHIBITED.

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

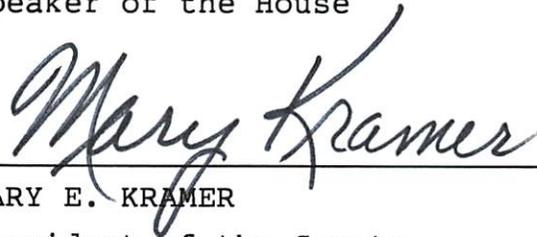
1. The age, color, creed, national origin, political
affiliation, race, religion, sex, marital status, or
disability of the consumer, ~~or because the~~.

2. The consumer receives public assistance, social
security benefits, pension benefits, or the like, ~~or because~~
~~of-the~~.

3. The exercise by the consumer of rights pursuant to this chapter or other-provisions-of-law the federal Consumer Credit Protection Act, 15 U.S.C. § 1601 et seq.



CHRISTOPHER C. RANTS
Speaker of the House



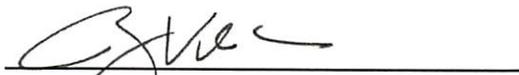
MARY E. KRAMER
President of the Senate

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



MARGARET THOMSON
Chief Clerk of the House

Approved April 21, 2003



THOMAS J. VILSACK
Governor