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161—6.2 (216) Practices prohibited.

6.2(1) The criteria used to evaluate applicants for credit and the standards necessary to be met by the successful applicants shall be the same regardless of the age, color, creed, national origin, race, religion, marital status, sexual orientation, gender identity, sex or physical disability of the applicant.

- **6.2(2)** No credit institution shall require any information, reference or countersignature of any applicant for credit which would not be required of all applicants, regardless of their age, color, creed, national origin, race, religion, marital status, sex or physical disability.
- **6.2(3)** It shall be an unlawful practice for any credit institution to discount or disregard the earnings or income of a spouse in computing family income.
- **6.2(4)** It shall be an unlawful practice for any credit institution to refuse to loan money or extend credit to a woman solely because she is in the childbearing years or solely because she is divorced, or solely because she is unmarried.
- **6.2(5)** It shall be an unlawful practice for any credit institution to extinguish the established credit of any woman upon her marriage or to require that a new account be opened in the husband's name.
- **6.2(6)** It shall be an unlawful practice for any credit institution to refuse to retain any records of credit transactions in the name of a married woman when she so requests in writing.

[ARC 8744B, IAB 5/5/10, effective 6/9/10]