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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 1656 Session of  
2019

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INTRODUCED BY HANBIDGE, McCLINTON, STURLA, YOUNGBLOOD, BURGOS,  
A. DAVIS, T. DAVIS, DONATUCCI, FREEMAN, HILL-EVANS, ISAACSON,  
JOHNSON-HARRELL, KENYATTA, KINSEY, MADDEN, MARKOSEK, McNEILL,  
MURT, RABB, RAVENSTAHL, SAPPEY, SCHLOSSBERG, SCHWEYER,  
SHUSTERMAN, THOMAS, ULLMAN AND WEBSTER, JUNE 19, 2019

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REFERRED TO COMMITTEE ON COMMERCE, JUNE 19, 2019

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AN ACT

1 Amending the act of December 16, 1992 (P.L.1144, No.150),  
2 entitled "An act regulating credit services; prohibiting  
3 certain activities; providing for certain information to be  
4 given to buyers, for the contents of contracts and for  
5 enforcement; prohibiting advance fees by loan brokers; and  
6 providing penalties," further providing for prohibited  
7 activities.

8 The General Assembly of the Commonwealth of Pennsylvania  
9 hereby enacts as follows:

10 Section 1. Section 3 of the act of December 16, 1992  
11 (P.L.1144, No.150), known as the Credit Services Act, is amended  
12 by adding a paragraph to read:

13 Section 3. Prohibited activities.

14 A credit services organization and its salespersons, agents  
15 and representatives who sell or attempt to sell the services of  
16 a credit services organization shall not do any of the  
17 following:

18 \* \* \*

19 (6) (i) Based on sexual orientation, gender identity or

1 expression:

2 (A) Deny credit to a person.

3 (B) Increase the charges or fees for or  
4 collateral required to secure any credit extended to  
5 a person.

6 (C) Restrict the amount or use of credit  
7 extended or to impose different terms or conditions  
8 with respect to the credit extended to a person or an  
9 item or service related to the credit extended.

10 (D) Attempt to do any of the prohibited actions  
11 under clause (A), (B) or (C).

12 (ii) Nothing under this paragraph shall prohibit a  
13 party to a credit transaction from considering the  
14 following:

15 (A) The credit history of an applicant.

16 (B) The application of the community property  
17 laws to the individual case or from taking reasonable  
18 action thereon.

19 Section 2. This act shall take effect in 60 days.