

116TH CONGRESS  
2D SESSION

# H. R. 8667

To provide that all persons shall be entitled to the full and equal enjoyment of the goods, services, facilities, privileges, and accommodations of financial institutions.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 23, 2020

Mr. JOHNSON of Georgia (for himself and Mrs. BEATTY) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To provide that all persons shall be entitled to the full and equal enjoyment of the goods, services, facilities, privileges, and accommodations of financial institutions.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Fair Access to Finan-  
5 cial Services Act of 2020”.

6 **SEC. 2. FINANCIAL INSTITUTIONS.**

7 (a) IN GENERAL.—All persons shall be entitled to the  
8 full and equal enjoyment of the goods, services, facilities,  
9 privileges, and accommodations of any financial institu-

1 tion, as defined in section 803 of the Payment, Clearing,  
2 and Settlement Supervision Act of 2010 (12 U.S.C. 5462),  
3 without discrimination on the ground of race, color, reli-  
4 gion, national origin, and sex (including sexual orientation  
5 and gender identity).

6 (b) PRIVATE RIGHT OF ACTION.—

7 (1) IN GENERAL.—Whenever any person has  
8 engaged or there are reasonable grounds to believe  
9 that any person is about to engage in any act or  
10 practice prohibited by subsection (a), a civil action  
11 for preventive relief, including an application for a  
12 permanent or temporary injunction, restraining  
13 order, or other order, may be instituted by the per-  
14 son aggrieved.

15 (2) COSTS.—In any action commenced pursu-  
16 ant to this section, the court, in its discretion, may  
17 allow the prevailing party, other than the United  
18 States, a reasonable attorney’s fee as part of the  
19 costs, and the United States shall be liable for costs  
20 the same as a private person.

21 (3) JURISDICTION.—The district courts of the  
22 United States shall have jurisdiction of proceedings  
23 instituted pursuant to this section and shall exercise  
24 the same without regard to whether the aggrieved

1 party shall have exhausted any administrative or  
2 other remedies that may be provided by law.

3 (4) EXCLUSIVE MEANS.—The remedies pro-  
4 vided in this subsection shall be the exclusive means  
5 of enforcing the rights based on this section, but  
6 nothing in this section shall preclude any individual  
7 or any State or local agency from asserting any  
8 right based on any other Federal or State law not  
9 inconsistent with this section, including any statute  
10 or ordinance requiring nondiscrimination in goods,  
11 services, facilities, privileges, and accommodations of  
12 any financial institution, or from pursuing any rem-  
13 edy, civil or criminal, which may be available for the  
14 vindication or enforcement of such right.

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