
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 474 Session of
2023

INTRODUCED BY BOSCOLA, KEARNEY, FONTANA, HAYWOOD, SCHWANK,
COLLETT, DILLON, KANE, STREET, TARTAGLIONE, COMMITTA,
SANTARSIERO, COSTA AND SAVAL, MARCH 31, 2023

REFERRED TO BANKING AND INSURANCE, MARCH 31, 2023

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
20 expression:

1 (A) Deny credit to a person.

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

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

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

11 (ii) Nothing in this paragraph shall be construed to
12 prohibit a credit services organization from:

13 (A) Considering the credit history of a buyer.

14 (B) Applying the community property laws to the
15 individual case of a buyer or from taking reasonable
16 action on those laws.

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