

113TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

To amend the Equal Credit Opportunity Act to prohibit discrimination on account of sexual orientation or gender identity when extending credit.

---

IN THE SENATE OF THE UNITED STATES

Mrs. MURRAY introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

---

**A BILL**

To amend the Equal Credit Opportunity Act to prohibit discrimination on account of sexual orientation or gender identity when extending credit.

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 “Freedom from Dis-  
5 crimination in Credit Act of 2013”.

6 **SEC. 2. PROHIBITION AGAINST DISCRIMINATION ON AC-**  
7 **COUNT OF SEXUAL ORIENTATION OR GEN-**  
8 **DER IDENTITY.**

9 Subsection (a)(1) of section 701 of the Equal Credit  
10 Opportunity Act (15 U.S.C. 1691) is amended—

1           (1) by striking “on the basis of race, color, reli-  
2           gion, national origin, sex or marital status,”; and

3           (2) by inserting “on the basis of race, color, re-  
4           ligion, national origin, sex, sexual orientation, gender  
5           identity, or marital status,”.

6 **SEC. 3. DEFINITIONS.**

7           Section 702 of the Equal Credit Opportunity Act (15  
8 U.S.C. 1691a) is amended—

9           (1) by striking subsections (f) and (g); and

10          (2) by inserting after subsection (e) the fol-  
11          lowing new subsections:

12          “(f) The term ‘gender identity’ means the gender-re-  
13          lated identity, appearance, or mannerisms or other gen-  
14          der-related characteristics of an individual, with or with-  
15          out regard to the individual’s designated sex at birth.

16          “(g) The term ‘person’ means a natural person, a  
17          corporation, government or governmental subdivision or  
18          agency, trust, estate, partnership, cooperative, or associa-  
19          tion.

20          “(h) The term ‘sexual orientation’ means homosex-  
21          uality, heterosexuality, or bisexuality.

22          “(i) Any reference to any requirement imposed under  
23          this title or any provision of this title shall be deemed to  
24          include a reference to the regulations of the Board under  
25          this title or the provision of this title in question.”.