

SENATE
STATE OF MINNESOTA
EIGHTY-NINTH SESSION

S.F. No. 2499

(SENATE AUTHORS: HAYDEN and Dziedzic)

DATE	D-PG	OFFICIAL STATUS
03/10/2016	4950	Introduction and first reading Referred to Judiciary
03/17/2016	5125	Author added Dziedzic

1.1

A bill for an act

1.2

relating to human rights; clarifying and adding prohibitions on banking

1.3

discrimination; amending Minnesota Statutes 2014, sections 363A.03, by adding

1.4

a subdivision; 363A.16, by adding a subdivision.

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BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

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Section 1. Minnesota Statutes 2014, section 363A.03, is amended by adding a

1.7

subdivision to read:

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Subd. 18a. **Financial institution.** "Financial institution" means a bank, bank and

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trust, savings bank, savings association, industrial loan and thrift company, trust company,

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credit union, or a regulated lender under chapter 56, located in the state.

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Sec. 2. Minnesota Statutes 2014, section 363A.16, is amended by adding a subdivision

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to read:

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Subd. 4. **Financial services.** It is an unfair discriminatory practice for a financial

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institution to refuse services to a customer because of the customer's race, color, creed,

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religion, disability, national origin, marital status, sexual orientation, or sex. Refusing

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services includes, but is not limited to, refusing to allow a customer to open a savings

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or checking account or closing an existing account. A customer who has been denied

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financial services may, within 30 days of the denial, request in writing that the financial

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institution provide the reason for the refusal of services to the customer. The financial

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institution must provide the truthful reason for the refusal of services in writing to the

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customer within ten working days following receipt of the request, and must specify the

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state or federal law that required the refusal of service if a state or federal law was the

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basis of the determination to deny services to the customer. A financial institution does

- 2.1 not have to provide the reason for the refusal of services to the customer if the financial
- 2.2 institution is prohibited from doing so by any state or federal law.