

SENATE
STATE OF MINNESOTA
EIGHTY-NINTH SESSION

S.F. No. 2490

(SENATE AUTHORS: HAYDEN, Dziejdzic and Champion)

DATE	D-PG	OFFICIAL STATUS
03/10/2016	4949	Introduction and first reading Referred to Judiciary

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.

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

1.6 Section 1. Minnesota Statutes 2014, section 363A.03, is amended by adding a
 1.7 subdivision to read:

1.8 Subd. 18a. **Financial institution.** "Financial institution" means a bank, bank and
 1.9 trust, savings bank, savings association, industrial loan and thrift company, trust company,
 1.10 credit union, or a regulated lender under chapter 56, located in the state.

1.11 Sec. 2. Minnesota Statutes 2014, section 363A.16, is amended by adding a subdivision
 1.12 to read:

1.13 Subd. 4. **Financial services.** It is an unfair discriminatory practice for a financial
 1.14 institution to refuse services to a customer because of the customer's race, color, creed,
 1.15 religion, disability, national origin, marital status, sexual orientation, or sex. Refusing
 1.16 services includes, but is not limited to, refusing to allow a customer to open a savings
 1.17 or checking account or closing an existing account. A customer who has been denied
 1.18 financial services may, within 30 days of the denial, request in writing that the financial
 1.19 institution provide the reason for the refusal of services to the customer. The financial
 1.20 institution must provide the truthful reason for the refusal of services in writing to the
 1.21 customer within ten working days following receipt of the request and must specify the
 1.22 state or federal law that required the refusal of service, if a state or federal law was the
 1.23 basis of the determination to deny services to the customer.