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I N S E N A T E

February 22, 2016

Introduced by Sen. SANDERS -- read twice and ordered printed, and when printed to be committed to the Committee on Consumer Protection

AN ACT to amend the general business law, in relation to prohibiting an employer from discriminating on the basis of credit history

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 Section 1. The general business law is amended by adding a new section
2 380-BB to read as follows:
3 S 380-BB. DISCRIMINATION ON THE BASIS OF CREDIT HISTORY. NOTWITH-
4 STANDING ANY CONTRARY PROVISION OF LAW, NO EMPLOYER SHALL USE OR REQUEST
5 INFORMATION IN THE CREDIT HISTORY OF A JOB APPLICANT OR EMPLOYEE IN
6 CONNECTION WITH OR AS A CRITERION FOR EMPLOYMENT DECISIONS RELATED TO
7 HIRING, TERMINATION, PROMOTION, DEMOTION, DISCIPLINE, COMPENSATION, OR
8 THE TERMS, CONDITIONS, OR PRIVILEGES OF EMPLOYMENT UNLESS THE EMPLOYER
9 IS MANDATED BY THIS ARTICLE OR FEDERAL LAW TO USE INDIVIDUAL CREDIT
10 HISTORY FOR EMPLOYMENT PURPOSES, OR THE EMPLOYER HAS A BONA FIDE PURPOSE
11 FOR REQUESTING OR USING INFORMATION IN THE CREDIT HISTORY REPORT THAT IS
12 SUBSTANTIALLY RELATED TO THE EMPLOYEE'S CURRENT OR POTENTIAL JOB AND THE
13 EMPLOYER COMPLIES WITH THE NOTICE AND CONSENT REQUIREMENTS OF THE FEDER-
14 AL FAIR CREDIT REPORTING ACT.
15 S 2. This act shall take effect on the first of January next succeed-
16 ing the date on which it shall have become a law.

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets
[] is old law to be omitted.

LBD13468-01-5