

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2025

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HOUSE BILL 919

Short Title: Fair Access to Financial Services. (Public)

Sponsors: Representatives Scott, Balkcom, N. Jackson, and Biggs (Primary Sponsors).
For a complete list of sponsors, refer to the North Carolina General Assembly web site.

Referred to: Rules, Calendar, and Operations of the House

April 14, 2025

1 A BILL TO BE ENTITLED
2 AN ACT TO PROTECT CONSUMERS THROUGH FAIR ACCESS TO FINANCIAL
3 SERVICES.

4 The General Assembly of North Carolina enacts:

5 **SECTION 1.** Article 6 of Chapter 53C of the General Statutes is amended by adding
6 a new section to read:

7 **"§ 53C-6-21. Discrimination prohibited.**

8 (a) Unlawful Factors. – It is unlawful for a bank to deny or cancel its services to a person,
9 or to otherwise discriminate against a person in providing its services, on the basis of any of the
10 following factors:

- 11 (1) The person's political opinions, speech, or affiliations.
- 12 (2) The person's religious beliefs, religious exercise, or religious affiliations,
13 unless the bank claims a religious purpose.
- 14 (3) Any factor if it is not a quantitative, impartial, and risk-based standard,
15 including any factor related to the person's business.
- 16 (4) The use of any rating, scoring, analysis, tabulation, or action that considers a
17 social credit score based on any of the following:
 - 18 a. The person's lawful ownership of a firearm.
 - 19 b. The person's engagement in the lawful manufacture, distribution, sale,
20 purchase, or use of firearms or ammunition.
 - 21 c. The person's engagement in the exploration, production, utilization,
22 transportation, sale, or manufacture of fossil fuel-based energy,
23 timber, mining, or agriculture.
 - 24 d. The person's support of the State or federal government in combating
25 illegal immigration, drug trafficking, or human trafficking.
 - 26 e. The person's failure or expected failure to meet any of the following
27 so long as the person is in compliance with State and federal law:
 - 28 1. Environmental standards, including emissions standards,
29 benchmarks, requirements, or disclosures.
 - 30 2. Social governance standards, benchmarks, or requirements,
31 including environmental or social justice.
 - 32 3. Corporate board or company employment composition
33 standards, benchmarks, requirements, or disclosures based on
34 personal characteristics protected by law.



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1 SECTION 4. Article 14C of Chapter 54 of the General Statutes is amended by adding
2 a new section to read:

3 "**§ 54-109.23. Discrimination prohibited.**

4 The provisions of G.S. 53C-6-21 apply to a credit union. A credit union shall submit the
5 annual report described in G.S. 53C-6-21(b) to the Administrator."

6 SECTION 5. G.S. 58-63-15 reads as rewritten:

7 "**§ 58-63-15. Unfair methods of competition and unfair or deceptive acts or practices**
8 **defined.**

9 The following are ~~hereby defined as~~ unfair methods of competition and unfair and deceptive
10 acts or practices in the business of insurance:

11 ...
12 (7) Unfair Discrimination. –

13 ...
14 e. Refusing to insure or charging a different rate solely in consideration
15 of the risks relating to environmental, social, and governance criteria,
16 as defined in G.S. 143-162.6; diversity, equity, or inclusion policies;
17 or political and ideological factors, unless the refusal or different rate
18 is the result of the application of sound underwriting and actuarial
19 principles related to actual or reasonably anticipated loss experience.

20"

21 SECTION 6. This act is effective when it becomes law and applies to acts committed
22 on or after that date.