

NORTH CAROLINA GENERAL ASSEMBLY
1973 SESSION

CHAPTER 1394
HOUSE BILL 1873

AN ACT TO PROHIBIT DISCRIMINATION AGAINST WOMEN IN EXTENSION OF CREDIT.

The General Assembly of North Carolina enacts:

Section 1. (a) No married woman shall be denied credit in her own name if her uncommingled earnings, separate property or other assets are such that a man possessing the same amount of uncommingled earnings, separate property or other assets would receive credit.

(b) No unmarried woman shall be denied credit in her own name if her property, earnings or other assets are such that a man possessing the same amount of property, earnings or other assets would receive credit.

(c) For the purposes of this section, "credit" means the obtaining of money, property, labor or services on a deferred-payment basis.

Sec. 2. A credit reporting agency shall, upon written request of a married person, identify within any report delivered by the agency, both the separate credit history of each spouse and the credit history of their joint accounts, if such information is on file with the credit reporting agency.

Sec. 3. (a) A married or unmarried woman denied credit in violation of this act shall have a right of action on account of such violation in which she shall be entitled to actual damages, and reasonable attorneys fees in the discretion of the court to be taxed as part of the cost.

(b) Violations of this act may be enjoined by action of the Attorney General brought in behalf of the State pursuant to authority granted in G.S. 114-2.

Sec. 4. Nothing contained herein shall be construed to deprive any credit grantor of his right to deny credit or limit its terms based upon its evaluation of the applicant's capability or willingness to repay, or to require any credit grantor to give preferential treatment to any applicant because of sex or marital status.

Sec. 5. This act shall become effective upon ratification.

In the General Assembly read three times and ratified, this the 13th day of April, 1974.