

# HOUSE BILL No. 4652

May 26, 2015, Introduced by Reps. Yanez, Love, Chirkun, Pagan, Sarah Roberts and Byrd  
and referred to the Committee on Commerce and Trade.

A bill to prohibit employers from making certain recruiting or hiring decisions based upon an individual's credit history; to prohibit employers from making certain inquiries; to prohibit certain waivers; to prohibit retaliation; and to provide remedies.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           Sec. 1. This act shall be known and may be cited as the "job  
2 applicant credit privacy act".

3           Sec. 3. As used in this act:

4           (a) "Credit history" means financial information that is  
5 generally used in evaluating an individual's creditworthiness,  
6 credit standing, or credit capacity, such as a debt payment record  
7 or a credit score compiled by a consumer credit agency.

8           (b) "Employer" means an individual or entity, or the agent of  
9 an individual or entity, that permits 1 or more individuals to work

1 or accepts applications for employment.

2 Sec. 5. (1) Except as provided in this section, an employer  
3 shall not do either of the following:

4 (a) Fail or refuse to hire or to recruit an individual for  
5 employment because of the individual's credit history.

6 (b) Inquire about a job applicant's or potential job  
7 applicant's credit history.

8 (2) Subsection (1) does not apply to prevent an inquiry or  
9 employment action if a good credit history is an established bona  
10 fide occupational requirement of the particular position or  
11 employment classification. Good credit history is presumed to be a  
12 bona fide job qualification for any of the following:

13 (a) An employee of a state or nationally chartered bank, bank  
14 holding company, or its affiliate or subsidiary.

15 (b) An employee of a state or federally chartered savings and  
16 loan, savings bank, or credit union or credit union affiliate or  
17 subsidiary.

18 (c) An employee of an individual or firm licensed or  
19 registered under article 7 of the occupational code, 1980 PA 299,  
20 MCL 339.720 to 339.736.

21 (d) An employee of a casino.

22 (e) An employee of an insurer that is required to operate  
23 under a certificate of authority under section 402 of the insurance  
24 code of 1956, 1956 PA 218, MCL 500.402, if the employee's duties  
25 include either of the following:

26 (i) Working in a fiduciary capacity and engaging in life  
27 insurance transactions.

1           (ii) A requirement to be licensed under federal securities law  
2 or under the uniform securities act (2002), 2008 PA 551, MCL  
3 451.2101 to 451.2703.

4           Sec. 7. A person shall not retaliate or discriminate against  
5 an individual because the individual does or is about to do any of  
6 the following:

7           (a) File a complaint under this act.

8           (b) Testify, assist, or participate in an investigation,  
9 proceeding, or action concerning a violation of this act.

10          (c) Oppose a violation of this act.

11          Sec. 9. An employer shall not require an individual to waive  
12 or limit any protection granted under this act as a condition of  
13 applying for or receiving an offer of employment. An agreement to  
14 waive any right or protection under this act is contrary to public  
15 policy and is void and unenforceable.

16          Sec. 11. (1) An individual who is injured by a violation of  
17 this act may bring a civil suit to obtain damages or injunctive  
18 relief, or both.

19          (2) The court shall award costs and reasonable attorney fees  
20 to an individual who prevails as a plaintiff in a suit authorized  
21 under this section.