

HR 6870

To amend the Equal Credit Opportunity Act to clarify creditor's rights and remedies with respect to the consideration of immigration status with respect to the extension of credit, and for other purposes.

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Dec 19, 2023

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Dec 19, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/6870>

Sponsor

Name: Rep. Ogles, Andrew [R-TN-5]

Party: Republican • **State:** TN • **Chamber:** House

Cosponsors (16 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Boebert, Lauren [R-CO-3]	R · CO		Dec 19, 2023
Rep. Clyde, Andrew S. [R-GA-9]	R · GA		Dec 19, 2023
Rep. Dunn, Neal P. [R-FL-2]	R · FL		Dec 19, 2023
Rep. Good, Bob [R-VA-5]	R · VA		Dec 19, 2023
Rep. McCormick, Richard [R-GA-6]	R · GA		Dec 19, 2023
Rep. Mooney, Alexander X. [R-WV-2]	R · WV		Dec 19, 2023
Rep. Nehls, Troy E. [R-TX-22]	R · TX		Dec 19, 2023
Rep. Norman, Ralph [R-SC-5]	R · SC		Dec 19, 2023
Rep. Self, Keith [R-TX-3]	R · TX		Dec 19, 2023
Rep. Tiffany, Thomas P. [R-WI-7]	R · WI		Dec 19, 2023
Rep. Weber, Randy K., Sr. [R-TX-14]	R · TX		Dec 19, 2023
Rep. Williams, Roger [R-TX-25]	R · TX		Dec 19, 2023
Rep. Crane, Elijah [R-AZ-2]	R · AZ		Jan 17, 2024
Rep. Donalds, Byron [R-FL-19]	R · FL		Jan 25, 2024
Rep. Bishop, Dan [R-NC-8]	R · NC		Jan 31, 2024
Rep. Green, Mark E. [R-TN-7]	R · TN		Feb 23, 2024

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Dec 19, 2023

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Dec 19, 2023)

This bill allows creditors to consider an applicant's immigration status for certain purposes when assessing an application for an extension of credit. In particular, considering an applicant's U.S. immigration status for the purpose of determining the creditor's rights and remedies applicable to the particular extension of credit does not constitute discrimination.

Actions Timeline

- **Dec 19, 2023:** Introduced in House
- **Dec 19, 2023:** Referred to the House Committee on Financial Services.