**South Carolina General Assembly**

124th Session, 2021-2022

**H. 4581**

**STATUS INFORMATION**

General Bill

Sponsors: Rep. Gilliard

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Introduced in the House on January 11, 2022

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: Credit Score for Employment Criteria

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

11/17/2021 House Prefiled

11/17/2021 House Referred to Committee on **Labor, Commerce and Industry**

1/11/2022 House Introduced and read first time ([House Journal‑page 60](file:///h:\hj\20220111.docx))

1/11/2022 House Referred to Committee on **Labor, Commerce and Industry** ([House Journal‑page 60](file:///h:\hj\20220111.docx))

View the latest [legislative information](http://www.scstatehouse.gov/billsearch.php?billnumbers=4581&session=124&summary=B) at the website

**VERSIONS OF THIS BILL**

[11/17/2021](file:///p:\pprever\2021-22\4581_20211117.docx)

**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 41‑1‑115 SO AS TO PROHIBIT AN INDIVIDUAL’S CREDIT SCORE FROM BEING THE BASIS OF ANY PERSONNEL ACTION, TO PROVIDE PENALTIES, AND TO DEFINE NECESSARY TERMS.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Chapter 1, Title 41 of the 1976 Code is amended by adding:

“Section 41‑1‑115. (A) An individual’s credit score must not be the basis of any personnel action, including, but not limited to, granting an interview to a prospective employee or decisions concerning hiring, terminating, demoting, or promoting an employee. A person who violates the provisions of this section shall be guilty of a misdemeanor and, upon conviction, shall be fined not less than ten nor more than fifty dollars or be imprisoned not less than ten nor more than thirty days.

(B) For the purposes of this article:

(1) ‘Consumer’ means an individual person.

(2) ‘Credit report’ means a written, oral, or other communication of any information produced by a consumer reporting agency that bears on a consumer’s creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living that is used or collected to serve as a factor in establishing the consumer’s eligibility for credit.

(3) ‘Credit score’ or ‘risk predictor’ or ‘risk score’ means a numeric value or categorization derived from a statistical tool or modeling system used to predict the likelihood of a consumer’s credit behavior, including default.

(4) ‘Consumer credit reporting agency’ means an organization that regularly engages in the practice of assembling or evaluating consumer credit information, creating consumer credit reports, or creating consumer credit scores for use by third parties.”

SECTION 2. This act takes effect upon approval by the Governor.

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