

**THE MICHIGAN PENAL CODE (EXCERPT)**  
**Act 328 of 1931**

**750.147a Discrimination in extending credit, granting loan, or rating person's creditworthiness; violation; penalty; civil liability.**

Sec. 147a. (1) A person shall not discriminate in extending credit or granting a loan on the basis of race, color, religion, national origin, marital status, sex, or physical disability unless both the following apply:

(a) The person is a nonprofit corporation whose members share 1 of the following:

(i) The same racial, religious, ethnic, marital, or sexual characteristic.

(ii) The same physical disability.

(iii) A blend of the characteristics described in subparagraphs (i) and (ii).

(b) The person extends credit or grants a loan only to its members.

(2) A person shall not discriminate in the rating of a person's creditworthiness on the basis of race, color, religion, national origin, marital status, sex, or physical disability.

(3) A person who violates the provisions of subsection (1) or (2) is guilty of a misdemeanor punishable by a fine of not more than \$1,000.00.

(4) A person who violates the provisions of subsection (1) or (2) is liable in a civil action to the injured party for the amount of \$200.00 or for damages, whichever is greater. Actions brought pursuant to rule 3.501 of the Michigan court rules are limited to those damages provided in this subsection. The prevailing party in the civil action shall be entitled to recover court costs and reasonable attorney fees. The right of action under this subsection is unassignable.

**History:** Add. 1974, Act 246, Imd. Eff. Aug. 1, 1974;—Am. 1998, Act 38, Imd. Eff. Mar. 18, 1998.