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**HOUSE COMMITTEE AMENDMENTS**

2019 Regular Session

Amendments proposed by House Committee on Commerce to Original House Bill No. 413  
by Representative Miguez

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1 AMENDMENT NO. 1

2 On page 1, line 5, after "penalties;" insert "to provide for exceptions;"

3 AMENDMENT NO. 24 On page 2, at the beginning of line 1, delete "B." and insert in lieu thereof "B.(1)"5 AMENDMENT NO. 36 On page 2, line 5, after "because" delete "such" and insert in lieu thereof "a"7 AMENDMENT NO. 4

8 On page 2, between lines 8 and 9, insert the following:

9 "(2) It shall not be a violation of this Section for a bank, credit union,  
10 financial institution, payment processor, savings and loan association, or trust  
11 company to refuse to provide, refrain from continuing to provide, or terminate  
12 financial services with a customer for any business reason or due to a directive by  
13 a regulator. A business reason shall not mean a policy of refusing to provide  
14 financial services to entities described in Paragraph (1) of this Subsection.

15 (3) Nothing in this Section shall prohibit a bank, credit union, financial  
16 institution, payment processor, savings and loan association, or trust company from  
17 complying with any federal or state law or regulation that conflicts with the  
18 provisions of this Section."

19 AMENDMENT NO. 520 On page 2, at the beginning of line 9, delete "C." and insert in lieu thereof "C.(1)"21 AMENDMENT NO. 622 On page 2, line 9, after "general" insert "is presented with direct credible evidence and"23 AMENDMENT NO. 724 On page 2, line 11, after "general" delete "shall" and insert in lieu thereof "may"25 AMENDMENT NO. 826 On page 2, line 12, after "finding a" delete "probable"27 AMENDMENT NO. 928 On page 2, at the beginning of line 14, delete "(1)" and insert in lieu thereof "(a)"29 AMENDMENT NO. 1030 On page 2, at the beginning of line 16, delete "(2)" and insert in lieu thereof "(b)"

1 AMENDMENT NO. 11

2 On page 2, at the beginning of line 19, delete "(3)" and insert in lieu thereof "(c)"

3 AMENDMENT NO. 12

4 On page 2, after line 20, add the following:

5 "(2) In order for the state to prevail in its action and to obtain the remedies  
6 set forth in this Subsection, a court shall find clear and convincing evidence of a  
7 violation of this Section.

8 D. The provisions of this Section shall not apply to any bank, credit union,  
9 financial institution, payment processor, savings and loan association, or trust  
10 company that is chartered under the laws of this state, or any other state, to the extent  
11 that federal law precludes or preempts, or has been determined to preclude or  
12 preempt, the application of the provisions of this Section to any federally chartered  
13 bank, credit union, financial institution, payment processor, savings and loan  
14 association, or trust company."