

119TH CONGRESS
1ST SESSION

H. R. 4167

To provide the National Credit Union Administration Board flexibility to increase Federal credit union loan maturities, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 26, 2025

Mr. FITZGERALD (for himself, Mr. SHERMAN, Mr. MEUSER, Mrs. KIM, Mr. VARGAS, Mr. TIMMONS, and Mr. FITZPATRICK) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To provide the National Credit Union Administration Board flexibility to increase Federal credit union loan maturities, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Expanding Access to
5 Lending Options Act”.

6 **SEC. 2. SENSE OF CONGRESS.**

7 It is the sense of Congress that as the prudential reg-
8 ulator of the federally chartered credit unions of the
9 United States, it is of paramount importance that the

1 NCUA place safety and soundness as a cornerstone of its
2 oversight of these credit unions.

3 **SEC. 3. POWERS OF FEDERAL CREDIT UNIONS.**

4 Section 107(5) of the Federal Credit Union Act (12
5 U.S.C. 1757(5)) is amended—

6 (1) in the matter preceding subparagraph (A),
7 by striking “15 years” and inserting “20 years (or
8 longer, as the Board may allow by regulation)”; and

9 (2) in subparagraph (A)(i), by striking “or will
10 be the principal residence of a credit union member,
11 and which is”.

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