

119TH CONGRESS
2D SESSION

H. R. 9900

To amend the Federal Credit Union Act with respect to conversion
modernization for privately insured credit unions.

IN THE HOUSE OF REPRESENTATIVES

JULY 23, 2026

Mr. DAVIDSON introduced the following bill; which was referred to the
Committee on Financial Services

A BILL

To amend the Federal Credit Union Act with respect to
conversion modernization for privately insured credit unions.

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 “Privately Insured
5 Credit Unions Conversion Modernization Act”.

6 **SEC. 2. CONVERSION MODERNIZATION FOR PRIVATELY 6**
7 **INSURED CREDIT UNIONS.**

8 Section 206(d)(2) of the Federal Credit Union Act
9 (12 U.S.C. 1786(d)(2)) is amended—

1 (1) in the first sentence, by striking “in a vote
2 in which at least 20 per centum of the total mem-
3 bership of the credit union participates”; and

4 (2) in the second sentence, by striking “not
5 more than thirty nor less than seven days” and in-
6 serting “not less than 90 days”.

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