

119TH CONGRESS
1ST SESSION

H. R. 1791

To amend the Federal Credit Union Act to provide more loan flexibility to credit unions, to amend the Federal Home Loan Bank Act to expand homeownership access, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 3, 2025

Mr. VICENTE GONZALEZ of Texas (for himself and Mr. FITZPATRICK) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Federal Credit Union Act to provide more loan flexibility to credit unions, to amend the Federal Home Loan Bank Act to expand homeownership access, 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 “Increasing Credit
5 Union Lending for Business Growth Act”.

1 **SEC. 2. EXPANDING CREDIT TO SMALL BUSINESSES.**

2 Section 107A(c)(1)(B)(iii) of the Federal Credit
3 Union Act (12 U.S.C. 1757a(c)(1)(B)(iii)) is amended by
4 striking “\$50,000” and inserting “\$100,000”.

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