

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.

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## 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

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## 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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