

Any additional State expense required by the provisions of this bill can be handled within existing budgets.

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**Individual and Business Impact**

The provisions of this bill may have a fiscal impact on some State chartered credit unions in Utah. This would limit affected credit unions from expanding activities and membership outside areas they are currently conducting business and limit new credit unions to specific membership groups. Credit union commercial lending is restricted. It is estimated that this bill will not have a significant fiscal impact on individuals.

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**Office of the Legislative Fiscal Analyst**