

Iowa Credit Unions—Helping Small Businesses



Throughout the recent economic crisis, Iowa credit unions have continued lending when others have shut off access to capital to small businesses. Credit unions have lower charge off rates, responsible lending practices and the desire to do MORE for their communities.

Today credit unions are subject to an arbitrary member business lending cap, equal to 12.25 percent of the credit union's assets. As more Iowa credit unions reach this cap they'll be forced to turn away business owners in need of help.

By increasing the credit union member business lending cap, the U.S. Congress has the opportunity to inject approximately \$10 billion of additional capital to help America's small businesses while generating more than 108,000 new jobs.

**It's time for Congress to say YES to Small Businesses.
Support Raising the Credit Union Business Lending Cap.
Support H.R. 3380/S. 2919.**

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