



**Fiscal Estimate Narratives**

**DFI 1/22/2014**

LRB Number <b>13-3765/1</b>	Introduction Number <b>AB-0649</b>	Estimate Type <b>Original</b>
<b>Description</b> Rule-making procedures and modifying and repealing various rules promulgated by the Department of Financial Institutions		

**Assumptions Used in Arriving at Fiscal Estimate**

This bill makes numerous modifications to rules governing credit unions and to record retention requirements by financial institutions.

These changes will have minor administrative impact on the Department.

**Long-Range Fiscal Implications**