

GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2013

**H.B. 678**  
**Apr 9, 2013**  
**HOUSE PRINCIPAL CLERK**

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HOUSE DRH10255-ML-95 (02/27)

Short Title: Study/Access to Credit.

(Public)

Sponsors: Representative Terry.

Referred to:

- 1 A BILL TO BE ENTITLED  
2 AN ACT TO REQUIRE THE STATE BANKING COMMISSION TO STUDY THE ISSUES  
3 RELATED TO PROVIDING ACCESS TO CREDIT TO PERSONS OF LOW- OR  
4 MODERATE-INCOME.  
5 The General Assembly of North Carolina enacts:  
6 **SECTION 1.** The State Banking Commission shall study the issues related to  
7 providing access to credit to persons of low- or moderate-income. The study shall examine at  
8 least all of the following:  
9 (1) Research and determine the reasons preventing persons of low- or moderate-  
10 income from accessing credit, including the effects of any State or federal  
11 laws.  
12 (2) Research and evaluate methods for providing low-cost access to credit to  
13 persons of low- or moderate-income, including the use of micro lending or  
14 alternative methods employed by other states.  
15 (3) Research and evaluate what economic incentives spur financial institutions  
16 to provide low-cost access to credit to persons of low- or moderate-income.  
17 (4) Any other issues determined by the Commission to be relevant.  
18 **SECTION 2.** The State Banking Commission shall report its findings and any  
19 recommendations, including any legislative recommendations, to the 2013 General Assembly  
20 when it reconvenes in 2014.  
21 **SECTION 3.** This act is effective when it becomes law.

