

SEC. 21. The board of directors may expel from the corporation any member who has not carried out his engagements with the corporation, or has been convicted of a criminal offense, or neglects or refuses to comply with the provisions of this Act and if the by-laws, or who habitually neglects to pay his debts or shall become insolvent or bankrupt, subject to such rules and regulations governing the expulsion of members as may be contained in the by-laws. A member may withdraw from a credit union or a non-member may withdraw deposits in the way and manner by the by-laws provided.

SEC. 22. At a meeting, specially called to consider the subject, four-fifths of the entire membership of the corporation may vote to dissolve the corporation and upon such vote shall signify their consent to such dissolution in writing. Such corporation shall then file in the office of the Bank Commissioner such consent, attested by its secretary or treasurer and its president or vice-president, with a statement of the names and residences of the existing board of directors of said corporation and the names and addresses of its officers duly verified. The Bank Commissioner, upon satisfactory proof of the solvency of the corporation, shall issue to such corporation in duplicate a certificate to the effect that such consent and statement have been filed and that it appears therefrom that such corporation has complied with this section. Such duplicate certificate shall be filed by such corporation with the State Tax Commission, and thereupon such corporation shall be dissolved and shall cease to carry on business except for the purpose of adjusting and winding up its affairs. The said corporation, by its board of directors, shall then proceed to adjust and wind up its business and affairs in such way and manner as the Bank Commissioner may direct, and shall continue in existence for the purpose of discharging its debts and obligations, collecting and distributing its assets, and doing all other acts required in order to wind up its business, and may sue and be sued for the purpose of enforcing such debts and obligations until its affairs are fully adjusted and wound up, for a period of three years.

SEC. 23. A credit union may change its place of business on written notice to the Bank Commissioner.

SEC. 24. A credit union shall be deemed an institution for savings and, together with all accumulations therein, shall