

**537.1108 Effect on organizations.**

1. [This chapter](#) prescribes maximum charges for certain creditors, except lessors and those excluded in [section 537.1202](#), extending credit in consumer credit transactions.

2. [This chapter](#) does not displace limitations on powers of credit unions, savings and loan associations, or other thrift institutions whether organized for the profit of shareholders or as mutual organizations.

3. [This chapter](#) does not displace:

a. Limitations on powers of supervised financial organizations with respect to the amount of a loan to a single borrower, the ratio of a loan to the value of collateral, the duration of a loan secured by an interest in land, or other similar restrictions designed to protect deposits.

b. Limitations on powers an organization is authorized to exercise under the laws of this state or the United States.

[C75, 77, 79, 81, §537.1108]