

**189—4.8(17A) Time and manner of rule adoption.**

**4.8(1)** *Time of adoption.* The credit union division shall not adopt a rule until the period for making written submissions and oral presentations has expired. Within 180 days after the later of the publication of the Notice of Intended Action, or the end of oral proceedings thereon, the credit union division shall adopt a rule pursuant to the rule-making proceeding or terminate the proceeding by publication of a notice to that effect in the Iowa Administrative Bulletin.

**4.8(2)** *Consideration of public comment.* Before the adoption of a rule, the credit union division shall fully consider all of the written and oral submissions received in that rule-making proceeding and any regulatory analysis or fiscal impact statement issued in that rule-making proceeding.

**4.8(3)** *Reliance on agency expertise.* Except as otherwise provided by law, the credit union division may use its own experience, technical competence, specialized knowledge and judgment in the adoption of a rule.