§ 630. Claims of shareholders and members of credit unions and savings and loan associations. For the purposes of sections six hundred six to six hundred thirty-one, both inclusive, of this chapter, the terms "depositors" and "creditors" shall be deemed to include shareholders or members of a credit union or savings and loan association, and the terms "claims, " "accounts payable, " "deposits" and "deposit accounts" shall be deemed to include the liability of a credit union or savings and loan association to such shareholders or members, provided, however, that nothing contained in this section shall in any way affect any priority over such shareholders or members to which any general creditor of a credit union or savings and loan association would be entitled in the absence of this section, and provided further that the provisions of subdivision two of section six hundred twenty of this chapter shall not apply to the claims of creditors entitled to such priority.