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of deposit, through the Internet from any bank in the country. You can do that piece of purchasing because the Internet connects you to banks anywhere. As a matter of fact, you'll find a special place that will give you the best rates in the country if you want it. You can look it up on your Internet. This notion that we can protect people is gone. Well, maybe we can just protect them from banks. Well, what's happened in Gramm-Leech-Bliley federal changes, the walls between banking and insurance have collapsed and we now have State Farm getting ready to do statewide branch banking in the form of an insurance company selling, essentially, the services of a bank. Whatever we were going to get out of protectionism is gone. What do we do now? I say we adopt the rule that 40 other...48 other states have adopted and go to statewide branch banking because we need to recognize that not only is our policy a failed policy doomed because of the rise in technology, doomed because of the rise of federal charters that now can go anywhere, doomed because of the expense of the insurance industry, but also because it hurts small banks. Oddly enough, I think there were...as I look around this body, only three of us that were here for the last banking war. I could be wrong but I think Senator Chambers was here in 1983; Senator Beutler was here in 1983; and so was I. I don't know if there is anybody else here who was in 19...the last time we had one of these banking wars. Okay, '83, there might have been somebody else but I don't...and Phil was six, is that right? Thank you. (Laughter) Good. At that time we were concerned about small banks and the impact or the rise of larger entities and what they would do. If you'd been in front of the Banking Committee this last interim study or at the hearing on this bill, you would have heard small town bankers come in and say we want statewide branching. We're a small bank and we need this. Now that may surprise you but, in fact, it makes perfect sense. For example, one of the proponents of the bill was our own Director of Banking, Sam Baird, speaking on behalf of the administration, whose message was this; the Banking Department's message was we support the statewide branching and we have no opinion as to a cap. This is what Sam Baird said; I testified in December regarding branch banking and I requested you to focus on the needs of banks located in small communities, as you decided whether the branch banking law should be changed, those needs have changed significantly from the time when it was