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considered appropriate to protect banks by restricting branching. Small communities have lost population and local businesses and their banks have to find new sources of loans and deposits. As their competitors in larger communities supplement their earnings with nontraditional sources of income, such as the sale of insurance and securities, banks in the small communities need to find people to sell these nontraditional products too. That's the administration's Director of Banking saying, and by the way, he was a small town banker himself in south central Nebraska, what he is saying is the protectionism didn't work and, oddly enough, we have walled in small banks. We've walled in banks on the edge of larger communities. Among the testifiers in support of this bill were small town bankers in Stanton and Madison, Nebraska, who said we want to get into Norfolk so we can compete. Our people are leaving, the small town we live in send our people now to jobs in Norfolk, and they are taking their deposits with them. If we want our banks to grow, we need to compete and the branch banking laws we have that were designed to protect us don't work anymore; let us in. As a matter of fact, this principle of statewide branching has 80 percent support among the industry across the state. What's the hang-up? The hang-up is there is a second provision in the bill. It has to do with an acquisition cap that we've had since 1983. That acquisition cap is very controversial. I happen to raise that acquisition cap in the terms in the bill, and I understand it is the focus of the objections to the bill more than anything else. And I think the notion is something like this; with the cap in the bill, we'd rather not have the bill, from the opponents, than have the bill...have statewide branching and the cap. I've filed an amendment to strike all references to the cap. They are all found in Section 8 of the bill. I've filed that motion. I am going to ask for the striking of all provisions relating to the cap, leaving one and only one issue. Do we move to unlimited statewide branching, which is the norm in 48 other states, because that's what we're going to be faced with? You may be told, gosh, let's wait. Let's work this out. Understand, working out doesn't occur by time, it occurs by negotiation and there has been none because, although I've made several suggestions and I've made a motion to strike this language, I have no offer from what we might call the other side. There is no attempt to try to find a middle