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SENATOR CUDABACK: One minute.

SENATOR VRTISKA: ...mixed messages from banks in my district and I'm having a difficult time deciding which are...which of these mixed signals that I'm getting are correct and that's why I made the suggestion early on and I would suspect it wouldn't go anywhere but it appeared, from what I've been hearing, until the banking industry can get solidly behind one side of this issue or the other, as Senator Kremer said, we shouldn't be doing anything. But I understand that you're not...those who are promoting this are not interested in carrying this over for another year. I don't know if I am or not. I'm like Senator Kremer. What I'd like to do, make sure that what we do is the right thing, and unfortunately right now I don't know what the right thing is. So I'm not going to take up any more of your time. I'm just...

SENATOR CUDABACK: Time. Thank you, Senator Vrtiska. There are no further lights on. Senator Bromm, you wish to close on the Bromm-Cunningham-Kristensen amendment?

SENATOR BROMM: Thank you, Mr. President. And, Senator Vrtiska, I was looking at some information been handed out at some time about...your question was what deposits represent 22 percent. And if the figures put out by one of the banking organizations are somewhat close, the deposits of banks and savings and loans are approximately \$29 billion. And so 22 percent of that would be roughly \$6.3 billion, would be the deposits that would represent 22 percent. So you could not put all your money in one bank, Senator Vrtiska. (Laughter) Just kidding. To summarize the amendment, AM3331, which there has been good discussion and probably it's my fault as much as anyone, if not more, for not having some more of this discussion on General File where I think we were caught. Some of us just didn't have enough background to know the questions to ask and...but it wasn't that the information wasn't available or that Senator Landis didn't explain it, because he did. But, in any event, this amendment would do these things. It would increase the present deposit cap for one institution from 14 to 20 percent...22 percent. It would provide for statewide unlimited branching. If you did reach the 22 percent cap you could not