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Farm Insurance but not small banks in small towns that want to get into first class cities who have written to you, like J.B. Eberly and others, who want to get to those deposit areas and start growing their deposit base. Yes, First of Omaha does as well. Yes, I've talked to them. Yes, we...we agree on this line. My major concern is for small town banks whose deposit base is drying up and who want to get to nearby first class cities. They happen to be out of their jurisdiction, can't branch into them. They've got these little loan deposit operations but those aren't very competitive. They are trying to succeed but they need to get into the larger deposit base where their workers are going for their second jobs or their first jobs, or the second member of the family is going and has a job, and they need to get access to that deposit base. Look, State Farm is going to be able to do business border to border. They are doing it right now. They are advertising in the Omaha World-Herald for a mortgage from any State Farm agent in the state. Branchwide banking is here except for the small town banks in Nebraska who want to branch and, certainly, First of Omaha. I confess. Where will delay get us any further if the opponents say nothing for one of the major players of the state? You won't get consensus. You will just get delay. We will get this issue again. We'll fight it again, and there just really isn't much point. In the end what has been wrung out of me by the opposition on the floor is a hard cap that is unique in the nation. There is no state that will have more protectionism than what we have and that seems to me a legitimate place to be. If that's the case, it had to be done by this group because it did not come from the lobby because as you hear from their chief legal theorist there is no compromise. No branching for First of Omaha, end of story. Look, I want to help small town banks and I don't mind helping First of Omaha either. It's okay by me. If they came to Lincoln, that would be okay by me. If they went to Grand Island, that'd be okay by me. You know, wherever they go they bring the lowest rates in town and the customers do pretty darn well. But ask yourself this: where will we be next May 15th with this context? We had an interim study in December...

SENATOR CUDABACK: One minute.