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LB 1146

very, very sympathetic and parallel to the public policy goals of our existing banking law. I would urge you to endorse and vote for this amendment. Thank you.

PRESIDENT: Thank you. Senator Chambers, please.

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, just to add my bit to what Senators Wesely and Landis have said. And Senator Landis pointed out a factor that I think is very important. Banks are in a separate category and a special category in view of the fact that only certain individuals or an individual will be granted a charter. So since the state has put them in a special category, will grant to them opportunities and benefits not available to every other person not holding a charter, there can be responsibilities placed on them. And one of the paramount responsibilities that I see, coming from a community that has often been redlined and still is, should be the responsibility to be fair in their lending practices and every other service that they make available to the public. That redlining does, in fact, exist in Omaha has been demonstrated through a number of studies and rather than go into all of that without seeing any opposition to the bill, I will just say that it is not unreasonable to require in statute that a bank do what a bank ought to do and what banks implicitly promise to do when they obtain a charter. I think the amendment is immanently reasonable, coming out of a body like the Nebraska Legislature, and when you can get the Nebraska Bankers Association to take a position of neutrality, considering their conservative stance, that would be a ringing endorsement by any other group. So I hope you will vote, as Senator Wesely said, overwhelmingly for this very reasonable, according to Nebraska terms, amendment.

PRESIDENT: Thank you. Senator Crosby, please.

SENATOR CROSBY: Thank you, Mr. President. Senator Wesely, I just have a quick question just to clarify for myself. I have read your summary and the letter from NBA.

SENATOR WESELY: Uh-huh.

SENATOR CROSBY: I guess, at the moment, you said that this would take care of any future invasions, shall I say, from out-of-state banks. At the moment, are there any in parti...is there someone or some one bank who has applied or that this is