

even that they've called me about that the Banking Department has ruled that they can't bank by mail. They can still bank by mail, but they have to pay the postage, up to a certain, I don't know what date, there is a rule now that the Banking Department says that the bank cannot pay the postage, which is some sort of fine line when you're starting to describe branch banking and so on. So I have had calls from other than bankers. I want to make that clear from the very beginning, because in my district I seem to have a lot of bank presidents, shall I say, and other types who are for the bill. I have one who is definitely against the bill. So...and then this country bank is for the bill. And I have constituents who are banking there, and I also have a constituent at that particular country bank who is a good friend and is part of the family that founded that bank. So, if you think I'm confused, you can see why, because this bill is extremely complicated. The only thing that I'd like to say, and then I'd like...well, I'd like to ask Senator Schmit just to answer a couple of questions. But in defense of banking, in general,...

PRESIDENT: Senator Schmit, please.

SENATOR CROSBY: ...I'm not an economist, I'm not a banker, my mind doesn't work that way. All I know is you put money in and, if you watch your checkbook and so on, you can take some out, if you don't overdraw. But when you stop and think of the banking structure in our country and in our state, it is a very complicated and fragile structure. The big banks, as people like to make them look like these types of characters that don't care about people, I don't think that's true at all. The big banks are really the structure that holds the whole system up. And I know how I'm going to vote on this bill, even though it's very difficult, because, as I say, I have one constituent in particular who doesn't like the bill. Senator Schmit, I wonder if you would just...I'm going to give you the rest of my time to answer just a couple of questions, or discuss why you might think that what we call the suburban banks in Lincoln do not like the bill, for instance, Havelock Bank is part of that, they don't want the bill. FirstTier and so on, I understand why they're for it. And then this small town in Lancaster County, why is there such a divergent opinion and the Nebraska Bankers came in neutral? So you can have the rest of my time and thank you.

SENATOR SCHMIT: Thank you, Senator Crosby.