

permits a bank to establish not more than five detached auxiliary teller facilities within the corporate limits of the city in which such bank is located, or, if the bank is located within the zoning jurisdiction of the city of a primary class, such auxiliary offices may also be within the corporate limits of such city. Now we have a number of bills we have passed in the last 10 years that have made substantial changes in the manner in which we can utilize auxiliary teller facilities. We have a very unique situation here, and we have bills at the present time that would allow banks located within the jurisdiction of the city to branch outside of that jurisdiction. This is a reversal of that situation. I believe it is fair, I believe it is equitable, I believe it could be established for the convenience of the customer, and I certainly do endorse the project. I did not know the individuals prior to the time that I introduced the bill, but I used to see their signs as I traveled across the State of Nebraska, and it always struck me that a bank from a small community, such as Martell, would be out aggressively seeking business and attempting to draw new customers. It's kind of interesting that in this case one of the little guys is willing to challenge the big guys in their home territory. We have, for years, on this floor discussed the merits or demerits of competition within banking. I believe the policy of the Legislature has pretty well established the idea that we favor competition. And I think that this bank could most certainly be a very helpful addition to the banking structure of this community. And I would certainly ask that the bill be advanced.

SPEAKER BAACK: Thank you, Senator Schmit. We'll go to Senator Crosby.

SENATOR CROSBY: Thank you, Mr. Speaker and members. I have a concern about this bill, and I understand what Martell Bank...and one of my good constituents, her family used to own Martell State Bank, so I do understand the problems that Martell feels that they have. I do want to ask a question in a minute, but also I noticed in the letter that they have written, and I have had this letter before, they say that 80 plus percent of their customers live and work in Lincoln, 15 miles from Martell. I know a lot of people use Martell Bank, and they do have some outlets, the electronic bank outlet type of machine that you can deposit or take money from. My question, Senator Schmit, very quickly, if this bill is passed, could Havelock Bank, or NBC, or any other Lincoln bank establish a bank in Martell, or in