

Waverly, or wherever? A branch.

SENATOR SCHMIT: Senator, we have several other bills, one of which is at the present time reposing in the Banking Committee, which I hope will come to the floor, that will address that issue.

SENATOR CROSBY: I understand that. But I do think that we open the door when we do this. And I really am concerned about this bill. And I know they've talked about it for a year or more, and so I either will vote red, or I won't vote on it. I just...I know that some depositors feel that they ought to have a branch. But they do have the opportunity to deposit through the electronic banking machine. And where that's not a person, it's still available. So a branch bank, let me ask you one other question, what can a branch do, if it's in Lincoln, aside from accept deposits or pay money out?

SENATOR SCHMIT: I believe, Senator Crosby, that this bank intends to operate as a bank. I do not know why they would not. We have, as I indicated earlier, become much more liberal in what we would allow branches to do. And when I first introduced bills, almost 20 years ago, that provided for the addition of a second auxiliary teller facility, they were limited to receiving deposits and cashing checks. And so, at the present time,...

SENATOR CROSBY: Some branches are still limited to that.

SENATOR SCHMIT: I would appreciate...you might direct that question to Senator David Landis, who is the Chairman of the committee, to probably tell you more accurately...

SENATOR CROSBY: Well,...

SENATOR SCHMIT: ...the facts.

SENATOR CROSBY: ...all right. David, I have a little time left.

SPEAKER BAACK: Senator Landis.

SENATOR LANDIS: I was going to testify on the bill. But ask me the question, I'm sorry, I did not hear the question.

SENATOR CROSBY: Well, I just want to know what...I mean, the