

point of a branch bank is to give better service to its customers. If the only thing they can do is deposit or take money out, they can do that at the machine. And whether or not, like Havelock, if we do this, eventually can Havelock Bank, can FirstTier, can NBC have a bank out in Martell or Waverly, or...

SENATOR LANDIS: The answer is, no, Havelock can't have a bank out in Waverly. Secondly, the branch bank is not simply a deposit center. A branch bank is entitled to do any transaction which the mother ship bank could do.

SENATOR CROSBY: Get a loan, they go in and ask for a loan?

SENATOR LANDIS: You can do a loan, you can do a mortgage.

SENATOR CROSBY: ...mortgage, um-huh.

SENATOR LANDIS: You can buy some credit life insurance, all those things could be done at a branch bank.

SENATOR CROSBY: Okay, thank you. Well, I still have doubts about the bill. And I'm not...I'm just not convinced that we need it. So I'm not sure how I'm going to vote, Senator Schmit, either red or not voting. Thank you.

SPEAKER BAACK: I have Senator Schmit, followed by Senator Warner.

SENATOR SCHMIT: Very briefly, Mr. President, I would be willing, if it's necessary, to amend the bill on Select File to allow any bank from Lincoln to go to Martell, if they so chose. I doubt that they would choose to do that. Over the years, I've carried many of these bills. And there are many services, of course, that can be performed at a branch that cannot be performed at an ATU. For example, you can't deposit change, and you can't sign for loans at a branch. I will not speak anymore now. I will let Senator Warner have the rest of my time, if he wants to have it.

SPEAKER BAACK: Senator Warner.

SENATOR WARNER: Mr. President, members of the Legislature, I guess first I'd like to pursue, maybe with Senator Landis, a question or two.