

SPEAKER BAACK: Senator Landis, would you respond.

SENATOR WARNER: Senator Schmit made a reference to several other bills that are still in the committee that affect some of the areas, or potentially did, that Senator Crosby brought up. I guess maybe I'd like to ask if you could elaborate a little more why this one would be pulled out, if there's others that are restructuring also. And then one other question, I was trying to glance at this. How many locations would there be permitted under this? Does this allow them five in Lincoln, or how many?

SENATOR LANDIS: I'm going to give you an answer to the last one first, and it will be off the top of my head. And I think, yes, the answer is five. You may not take that to the bank. This is not my bill, but that's off the top of my head. Second, with respect to other banking structure issues and why is this one out, and why is it on consent calendar. We have a bill in committee that has not been reported out, actually two of them that change the bank structure rules; they have to do with 25 miles from the home office, allowing you to cross county lines, allowing you to have more branches, allowing you to have where you have two banks that have charters, to merge one charter back with the other, but to allow the branching rights of the former charter to continue to exist. Those are all in committee. They are major restructuring bills. Maybe one will get reported out. I'm sure that people right now are a scurry out in the Rotunda to get one of those bills out. One, that changes from five to six the number of branches allowable. That will be prioritized, special order, we'll hear that debate later in the session. And this bill was reported out. This bill was reported out because people came to the Banking Committee who weren't bankers, people in Lincoln, people in Waverly, and said, ...I'm sorry, in Martell who said, look, we work, we want a bank, we're doing it all by mail, we'd like to have access to a branch. We actually had customers come and ask for this bill. why? Because they're dealing with the Martell Bank because they have cheap checking, but they're doing it by mail, and they'd like to have access easier than having to drive out there, should they ever want to talk to their banker face-to-face. And the committee was saying, my god, an actual human being who is not a lobbyist for a bank group who isn't trying to fight this whole thing to make the value of their charter greater, they want better access to their customers, and their customers are prepared to come down here and ask us for it. We were shocked