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successful in the committee and, in fact, it is reported out and does have the acquiescence of the industry and the Legislature, then we would be well positioned to do our work if this bill was on Select File and I would urge its advancement. I'll be happy to answer any questions about...

PRESIDENT MOUL: One minute.

SENATOR LANDIS: ...what has transpired in the past and what may be coming up for the rest of this session. Thank you.

PRESIDENT MOUL: Thank you, Senator Landis. Senator Rod Johnson.

SENATOR R. JOHNSON: Madam President, members, I turned my light on to provide Senator Landis additional time to speak, but if he does not need it I'll yield it to Senator Crosby.

PRESIDENT MOUL: Senator Landis. Okay, Senator Crosby.

SENATOR CROSBY: Thank you, Senator Johnson, thank you, Madam Chair. I'm just going to speak briefly too on this bill because I think that you can tell from what Senator Landis has said, and I hope everyone is listening because the work that he has been doing this past year is an integral part of this particular bill and the one that he hopes will come out of committee. When I, last year I wasn't really involved in this bill and when it was brought to me it was shown to me as a consumer bill and in many ways it is, and I just want to tell you a couple of little things. One thing that I understand about the problem of the one particular bank is that if a student comes to the university or any other school or comes, or anyone comes to Lincoln for, and has an account in a Norwest bank in Hastings or Omaha or wherever, they cannot access that account here in Lincoln. That's not true with other banks. Now I don't know a lot about banks. The one thing I know about them is you put money in and you can get it out if the money is still there. You do have to be careful of not trying to take money out if you don't have money in your account but when they showed it to me in that way, the bill began to make sense and I think as a general rule in any industry and especially the banking industry has been so explosive in the last 20 years and has changed so much because of technology. Because of the fact that I can go to an ATM in Moscow, Idaho, which I have done, and get a reading on my account at FirstTier or take money out, and I think that one