

SENATOR CROSBY: And then branch.

SENATOR LANDIS: ...or they can go out and secure a new charter,...

PRESIDENT MOUL: Time.

SENATOR LANDIS: ...but they cannot use their branching rights to go to York.

SENATOR CROSBY: So, none of that's changed, so none of that's changed?

SENATOR LANDIS: Right.

SENATOR CROSBY: Thank you very much. I'll turn my light on again if I have some more questions.

PRESIDENT MOUL: Thank you, Senator Crosby. Senator Schmit. Senator Schmit, followed by Senators Wehrbein, Hartnett, Nelson, and Crosby. Senator Wehrbein.

SENATOR WEHRBEIN: Yes, Madam Speaker and members of the Legislature, I was going to just speak briefly on this bill. I passed out a sheet from the Omaha World Herald. March 7, 1992, so it's a fairly recent article. I'll support this bill because I believe what Senator Landis has offered to you for reasons of discussion are valid and we should do something. But I simply wanted to call your attention to the fact of the possibilities are real in terms of what a community may suffer if banking is not adequate, or at least sympathetic to a communities needs. And the handout I have is an example of one bank. I don't necessarily want to pick on Norwest in this case. And if you read the sheet, it presents their side of it. The headline is perhaps somewhat severe. But the point is to be made, in my opinion, and I'm looking forward, over the next several years, as to where we are headed with banking in Nebraska. As I said, I believe the need exists for 470, as Senator Landis has amended it. I understand the need for that, and I support it. And I will be supporting the bill. But I just simply think that we have to recognize the need for credits in small communities, the need for banking services in small communities are different than large communities, in many cases, simply because local banks, in general, tend to understand the community. It may be