

have an amendment from Senator Robak. Senator, AM1329. (Amendment appears on pages 1424-25 of the Legislative Journal.)

SPEAKER WITHEM: Senator Robak.

SENATOR ROBAK: Thank you, Mr. Speaker, members of the body. AM1329 was LB 191, which was heard in the Banking Committee. This would make it possible for retail merchants to make...to charge a late fee in addition to interest charges when a customer does not pay a minimum amount, according to the charge agreement. The amount would be authorized when the monthly payment is ten days overdue. The fee would be figured at 5 percent of the minimum monthly installment due, or \$5, which is greater. At this time Nebraska is one of the 13 states which does not allow retail operations to collect late fees. Bank cards, financial institutions and service providers, among others, are all able to charge late fees. This bill would simply put retail merchants, large and small alike, on an equal playing field. I'm sure you all have a packet of information, should have been passed out to your offices. What it...with that, I would be happy to answer any questions, if there are any.

SPEAKER WITHEM: Any discussion on the amendment? Seeing none, is there a closing? Closing is waived. Question is the adoption of the Robak amendment. All in favor vote aye, opposed vote nay. Record, Mr. Clerk.

CLERK: 25 ayes, 0 nays, Mr. President, on the adoption of Senator Robak's amendment.

SPEAKER WITHEM: The Robak amendment is adopted. Anything further on the bill?

CLERK: Nothing further, Mr. President.

SPEAKER WITHEM: Senator Maurstad.

SENATOR MAURSTAD: Mr. Speaker, I would move to advance LB 614 to E & R for engrossing

SPEAKER WITHEM: All those in favor vote aye. Opposed. The bill is advanced. LB 339, Mr. Clerk.

CLERK: Mr. President, 339, Senator. I have no amendments to the