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Transcriber's Office

February 9, 1999 LB 396

SPEAKER KRISTENSEN: Time.

SENATOR LANDIS: ...I think a proven track record. I'm going to light my light and continue on.

SPEAKER KRISTENSEN: Senator Landis, we'll next move to the introduction of the committee amendments. And you're recognized to open on the committee amendments. (See Standing Committee amendments, AM0155, on page 422 of the Legislative Journal.)

SENATOR LANDIS: Thank you. The committee amendments does apply to a section I've already described, so I'll go back to that section. You'll recall that we changed the ATM rules in the bill. And the ATM rules were to make it simpler and easier and to take out some of the unnecessary paperwork and bookkeeping. When the bill was introduced, we also did away with the current \$15 fee for establishing the ATM. However, there is paperwork involved in the ATM process, it's about \$900 collected in a year's time. This is a cash funded agency. This is an agency that examines financial institutions for safety and soundness. And the department did tell us that they didn't recover the cost of their work at the current fee. Now their work will get simpler, but they will have some work. So the committee amendment reinstates the \$15 fee. Understand, ATMs are cash cows, they are profit centers for financial institutions. This just moves...leaves the \$15 fee in place so that the state can raise about \$900 to \$1,000 a year in fees for a cash funded agency that is there for the purposes of oversight of institutions for safety and soundness. And that's what the committee amendment does. Mr. Speaker, I'll take your advice. Do you want to move to a vote on the committee amendments, or should I return to an explanation of the bill?

SPEAKER KRISTENSEN: Senator Landis, it's your preference, you have...you've got eight minutes left on opening the committee amendments, if you want to use that.

SENATOR LANDIS: Why don't I use that to complete the explanation of the bill, vote on the committee amendments, and then vote on the bill. Let me pick back up at the discussion of the installment loan companies, small loan companies, if you