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FLOOR DEBATE

February 5, 2003 LB 217

loan associations are handled in Sections 11 through 13. Section 11 is the wild-card statute for state chartered savings and loans. Assessments are handled in Section 14. It proposed to establish a \$250 fee for credit union branch applications. And that is the same application fee, the \$250, that is required of branch banks. State and federal cooperation is handled in Section 15. Personal loans, Section 16. Bank holding companies, Section 17. And sales of checks and funds transmissions, Sections 18 through 22. Securities are handled in the Sections 23 through 27. Of note is probably Section 23. It amends section 8-1103 to add a new subsection. It would authorize the department to bar any person from engaging in the securities business in Nebraska. Currently the bar just exists for those licensed. This would extend to persons applying. Section 27 sets the application procedure for cross-industry acquisitions. And it currently requires a public hearing. This amendment would require an expedited procedure; it would require a hearing only if the condition of the acquiring financial institution warrants a hearing, or if there's a substantial objection after a notice is sent out. Section 28 deals with banker's banks. Section 29, the Commodity Code. Credit unions are handled in Sections 30 through 32. Section 32 is the wild-card statute for the credit unions. And again, Section 30 shifts the burden of paying for the certified mail notice from the department to the applying credit union when applying for a branch location. Loan brokers, Section 33. Sections 34 through 36 handle the Installment Sales Contract Act. The...subsection (11) would be amended to provide that a sales finance company is a person who purchases one or more installment contracts, thus clarifying that there is no de minimus exception under this act, and to remove a laundry list of financial institutions and replace it with the term "financial institution." It clarifies throughout the entire bill what a financial institution is. It brings our statutes up to date in that regard. Section 37 deals with delayed deposit services. Section 38 through 40, installment loans. Section 41 through 45 deals with seller-assisted marketing plans. Of note in that is probably Section 44. It provides an exemption for the act for plans in which the total initial payment does not exceed \$500. What that means is, is that the department will not have to prove the dollar amount of an advertised or