

**FISCAL NOTE**  
LEGISLATIVE FISCAL ANALYST ESTIMATE

**ESTIMATE OF FISCAL IMPACT – STATE AGENCIES (See narrative for political subdivision estimates)**

EXPENDITURES	GENERAL	CASH	FEDERAL	REVOLVING	TOTAL
FY2025-2026	0	0	0	0	0
FY2026-2027	0	0	0	0	0
FY2027-2028	0	0	0	0	0
FY2028-2029	0	0	0	0	0

  

REVENUE	GENERAL	CASH	FEDERAL	REVOLVING	TOTAL
FY2025-2026	0	0	0	0	0
FY2026-2027	0	0	0	0	0
FY2027-2028	0	0	0	0	0
FY2028-2029	0	0	0	0	0

**Any Fiscal Notes received from state agencies and political subdivisions are attached following the Legislative Fiscal Analyst Estimate.**

LB 838 changes provisions relating to the financial exploitation of vulnerable or senior adults. The bill would grant immunity to the financial institution for denying interaction with authorized contacts and would not hold them liable for the authorized contacts actions if financial exploitation was suspected. An authorized contact acting in good faith would also be granted immunity.

The Department of Banking and Finance estimates no fiscal impact.

No fiscal impact.

Please complete **ALL** (5) blanks in the first three lines.

**2026**

**LB<sup>(1)</sup>** 838

**FISCAL NOTE**

**State Agency OR Political Subdivision**  
**Name:** <sup>(2)</sup>

Department of Banking and Finance

**Prepared by:** <sup>(3)</sup> John Drahota

**Date Prepared:** 01/16/2026

<sup>(4)</sup>

**Phone:** <sup>(5)</sup> (402) 471-4954

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

**FY 2026-27**

**FY 2027-28**

	<b>EXPENDITURES</b>	<b>REVENUE</b>	<b>EXPENDITURES</b>	<b>REVENUE</b>
<b>GENERAL FUNDS</b>				
<b>CASH FUNDS</b>				
<b>FEDERAL FUNDS</b>				
<b>OTHER FUNDS</b>				
<b>TOTAL FUNDS</b>	<b>_____</b>	<b>_____</b>	<b>_____</b>	<b>_____</b>

**Explanation of Estimate:**

No fiscal impact.

**BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

**Personal Services:**

	<b>POSITION TITLE</b>	<b>NUMBER OF POSITIONS</b>	<b>2026-27 EXPENDITURES</b>	<b>2027-28 EXPENDITURES</b>
	<b>26-27</b>	<b>27-28</b>		
<b>Benefits.....</b>				
<b>Operating.....</b>				
<b>Travel.....</b>				
<b>Capital outlay.....</b>				
<b>Aid.....</b>				
<b>Capital improvements.....</b>				
<b>TOTAL.....</b>				

ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSE		
LB: 838	AM:	AGENCY/POLT. SUB: Department of Banking and Finance
REVIEWED BY: Ryan Walton	DATE: 1/16/2026	PHONE: (402) 471-4174
COMMENTS: Concur with the Department of Banking and Finance's assessment of no fiscal impact from LB 838.		