

# 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: <sup>(4)</sup> 01/16/2026 Phone: <sup>(5)</sup> (402) 471-4954

ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION

	FY 2026-27		FY 2027-28	
	EXPENDITURES	REVENUE	EXPENDITURES	REVENUE
GENERAL FUNDS				
CASH FUNDS				
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS				

Explanation of Estimate:

No fiscal impact.

BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE

Personal Services:				
POSITION TITLE	NUMBER OF POSITIONS		2026-27	2027-28
	26-27	27-28	EXPENDITURES	EXPENDITURES
Benefits.....				
...				
Operating.....				
....				
Travel.....				
.				
Capital outlay.....				
Aid.....				
.				
Capital improvements.....				
TOTAL.....				

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.