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person in this room. I think that anyone in this body knows that I will never introduce any bill which, first of all, I do not have confidence in, and secondly, which I feel would hurt agriculture in the state of Nebraska. I know that persons will say that this is a bill for the big banks in Omaha and I want to say that I spent an hour or an hour and a half last night with my banker, The First National Bank of David City, Mr. Paul Cush, and he said you can quote me, and he said that I know that there are going to be those persons in the banking profession who will be upset by my statement but he said, I believe that we have got to get our heads out of the sand and do some of the things that are necessary, if we are going to protect the banking institutions in the state of Nebraska. I think that all of you are aware of the fact, and I have letters from bankers across the state who have indicated that the principal threat to independent banks comes not from some large bank but it comes from those banks or from those credit institutions which are increasingly becoming dominant in the credit field who do not suffer from the taxes and the restrictions placed upon them, who provide a very valuable service, creditwise in the state of Nebraska, but who by virtue of the fact that they are established at the national level, are allowed to branch unlimitedly in the state of Nebraska. In my own home town, in David City, a savings and loan institution has moved across the river from an adjoining county, has established a branch, and is operating very successfully. Providing a service, I agree. I suggest that perhaps in the metropolitan city of Omaha where the needs are different than they are across the state, where the accessibility of the financial institution is important to the customer, where the accessibility of deposits is important to the banks who must service their customers, I suggest that perhaps the bill as amended will be a worthwhile improvement in the banking institution in the state of Nebraska. I know that a lot of persons, and again justifiably so, are concerned about this being a step in the direction of state wide branch banking. That decision, if and when it is ever made, is going to be made by members of this body most likely without my being present, most likely without the presence of some of the rest of us who are here today because that is the direction in which legislation moves. Two years ago, I introduced a bill which provided for an auxiliary teller facility to be allowed to be constructed as a second facility. At that time, there were charges leveled against me and against the proponents of the bill that it would destroy the independent banking system in the state of Nebraska. I think the record will prove otherwise. More than forty auxiliary teller facilities have been constructed since the passage of LB 312. Financial institutions which have existed previously have grown, have become more than they were before. The institution at Columbus, Nebraska, which was constructed as the result of my bill, during the month of December recorded more than 24,000 customers. These customers would have had to travel downtown to the crowded metropolitan area to have received less service than they received because of the auxiliary teller facility. Some of the institutions,