

Control, Not Service—

## The Real Interstate Banking Issue

THE debate on interstate banking is centered not on the adequacy of interstate banking service—which already exists—but on who shall control the system, and whether or not institutional control shall be vested in dual state and federal supervision, or centered in the latter.



L.E. KREIDER

This was asserted by Lawrence E. Kreider, executive vice president of the Conference of State Bank Supervisors, in an address recently before the 44th Assembly for Bank Directors, in Boca Raton, Fla.

Dr. Kreider charged that “proponents of increased interstate bank ownership and control implicitly tend to convey the false impression that interstate banking services necessitate increased bank ownership and control.” This, he said, was false; interstate banking is alive, well, and expanding.

Added is the question of “who should determine the type of interstate ownership and control, if any, best suited for each state—the federal government or individual states,” he declared.

Existing interstate banking is extensive, Dr. Kreider stressed, pointing to national corporate banking, on both the loan and deposit side; the broad correspondent network linking all the nation’s banks; the approximately 2,000 affiliates operated by bank holding companies outside their home states; and the growth of Edge Act corporations—which now may branch on an interstate basis. It is estimated, Dr. Kreider said, that fully one-fifth of the commercial bank volume in the United States, or \$200 billion, is interstate in nature.

The CSBS official stressed that interstate service will continue to expand, even without changes in current barriers to interstate ownership and control, and that this broadening thrust will be aided by the states as in the past.

He concluded:

“There are massive amounts of interstate banking services, and others are evolving within our present highly flexible system. Indeed, the key issue is not entirely interstate ownership and control. We already have a lot of interstate ownership and control in the form of nonbank subsidiaries accommodated by state as well as federal statutes and Edge Act Corporations. In large degree, the issue is

‘who shall determine the nature and extent of interstate ownership and control?’

“Should the federal government arrogate the preferences of states on this issue or should the states continue to determine their structure under the auspices of McFadden/Douglas” is the real issue, Dr. Kreider suggested, pointing out that those two legislative measures constitute the cornerstone which assures maintenance of state-federal checks and balances. □

### Iowa News

A late added attraction will bring clout to the lineup of speakers scheduled for the IBA’s Agricultural Credit Conference to be held March 16-18 at the Scheman Center on the campus of Iowa State University in Ames. U.S. Senator Roger Jepson (R-Davenport) and Federal Reserve Board vice chairman Frederick Schultz will address the conference at 11:00 a.m. Monday, a new starting time. The remainder of the conference schedule goes on as planned. Early registration precedes the seminar at noon.

AMES: A seminar will be held April 16 at the Scheman Continuing Education Building, Iowa State University, for bank officers who have outside business development responsibility. The one-day seminar is co-sponsored by the Engineering

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ALTON: Janette Schneider was elected data processing officer and Tom Kiernan was elected assistant vice president of the Alton Savings Bank.

CARTER LAKE: First Bank & Trust of Carter Lake has filed for conversion from a state to a national bank.

CHARLES CITY: Roger J. Holck has been promoted to vice president of Citizens National Bank. Mr. Holck joined the bank in 1978 as an ag loan officer. Also announced was the election of Michel M. Osterrieth to the board. Mr. Osterrieth is president of Salsbury Laboratories.

DES MOINES: Capital City State Bank's application to establish a bank office in Pleasant Hill has been approved.

DONNELLSON: Douglas Van Dyke, former v.p. of Farmers Sav.

Bk., Grundy Center, is now pres. of Citizens St. Bk. here. Mike Mahlendorf, former a.c. at Iowa Tr. & Sav. Bk., Emmetsburg, is a new v.p.

ELMA: Darwyn D. Van Wyhe has been promoted to ag rep and assistant cashier of Peoples Savings Bank.

FREMONT: Oliver Anderson, 89, retired executive vice president and cashier of Farmers Savings Bank, died recently. Mr. Anderson was in banking from 1915 until his retirement in 1979.

GLIDDEN: Peggy Irlmeier has been elected to the board of the First National Bank. Mrs. Irlmeier joined the bank in 1968 and is data processing officer.

IOWA CITY: The Iowa State Bank and Trust Company has announced the following promotions: Clair A. Powers to vice president and cashier, Steven A. Nath to controller, Larry G. Waggoner to security officer and Luella J. Feldman to secretary of the board.

JEFFERSON: Douglas McDermott has been elected president of Home State Bank. He joined the bank in 1969. Gerald Clause, who has served as the bank's president since 1962, has been elected chairman of the board.

KELLOGG: At the Kellogg-Sully Bank & Trust Robert Terlouw has been promoted from vice president to senior vice president and Michael L. Grim has been promoted from commercial loan officer and cashier to vice president and cashier.

STORY CITY: At the Story County State Bank JoAnn Sweet has been elected to the board to replace Marvin Ahrens, who has retired. Promoted were LeRoy Kester to vice president and Kathy Knous to assistant cashier.

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SIoux CITY: Northwestern National Bank has named Jon Patterson ag loan officer. He joins Northwestern Bank from First Northwestern National Bank of Billings, Mont.

WEVER: Cecil Bonar has retired from the board of the Farmers Savings Bank after 26 years of service. Filling his place is his son Robert, also a Denmark area farmer.

WINTERSET: At Union State Bank, Marvin Eivins and Gail Leeper have been elected to the board and Mr. Leeper was advanced from cashier to cashier and assistant trust officer.

## Nebraska News

The Nebraska and Iowa Banking Departments, in conjunction with the Conference of State Bank Supervisors, are co-sponsoring a presentation of the CSBS Computer Audit and Control Conference for Bankers to be held April 6-10 at the Howard Johnson's Motor Lodge in Omaha.

CLEARWATER: Dean Sladek has been elected president and director of the Citizens State Bank. He replaces Jim Tonniges on the board.

HASTINGS: City National Bank and Trust Company has elected O.J. McDougal, Jr. president and chief executive officer. Mr. McDougal joined the bank in 1957 as an ag rep.

SPRINGFIELD: Stockholders of the Springfield State Bank have signed a contract to sell their stock to E.D. Kugler and Glenn M. Adair. Mr. Kugler, formerly president at



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Bothenburg State Bank & Trust Co., has been vice president and cashier. They have applied to the Fed to form a one bank holding company, which would also purchase the Springfield Insurance Agency from Robert D. Iske, president of the bank. If the transaction is approved by the Fed, Mr. Iske plans to retire.

### Illinois News

A two-day conference, sponsored by the Chicago-based Electronic Funds Illinois, Inc. organization, is scheduled for April 7-8, at the Ramada O'Hare Inn, Des Plaines. The conference will provide registrants with an opportunity to become acquainted with the major issues surrounding ATMs.

**CENTRALIA:** An application for a charter by Centralia National Bank has been approved by the Comptroller of the Currency.

**ROCKFORD:** At American National Bank and Trust Co., Robert J. Hollingsworth has been elected vice president and Lillie Rude assistant trust officer. Carl J. Dargene, president of Amerock Corp., was elected to the board.

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## More Interstate ATMs Activated

**S**INCE publication of a story in the February 16 issue of the Weekly Newsletter relating that customers of a South Dakota bank may use their ATM debit cards across state lines in any Iowa ATM, described in the story as a "first in the nation," two Nebraska banks have made it known that they have already been offering this capability to their customers.

First National Bank of Omaha affiliated with the Rocky Mountain BankCard Association's Visa-Plus program January 9, 1980, according to J. William Henry, vice president of marketing at First National, and announced plans at that time to install numerous teller machines throughout Nebraska, Iowa, Minnesota and the Dakotas. These were planned for both banking premises and off-premise locations at such places as shopping centers and grocery stores. Other states included in the Visa-Plus network are Colorado, Kansas, Wyoming, New Mexico and Arizona.

The Visa-Plus central switch is in Denver. At that time there were 76 ATMs on the system, mostly in Colorado and a few in Wyoming, New Mexico and Kansas, operating through 175 participating banks in those states. Mr. Henry said the Visa-Plus System now has 194 participating banks in these states, with 187 ATMs which produced more than 687,000 switched transactions in December, 1980.

Two Louisiana banks, the Bank of New Orleans and the Louisiana National Bank of Baton Rouge, will be operational in the system by the

second quarter of this year, and will add a total of 50 more ATMs to the system (nine for Bank of New Orleans and 41 for First National). This will bring to 1.3 million the number of Plus and Visa-Plus debit and credit cards with access to this proprietary system. Customers of any participating bank may use ATMs anywhere in any state that belong to other Visa-Plus members; however, their cards will not access other systems, and customers of other banks may not access the Rocky Mountain Bank Card system.

Dakota County State Bank in South Sioux City has been a member of the Banks of Iowa Computer Services on-line system for approximately one year, according to L.B. Moore, executive vice president of Dakota County Bank. This authorizes customers of that bank who hold Instant Access cards to use Banks of Iowa Instant Access terminals in Iowa, and for Iowa holders of Instant Access cards to use the Dakota County Bank ATMs. Mr. Moore reports that his bank has made application to become an associate member of the Iowa Transfer System, for which BICS is a processing bank. When that is approved, Dakota County customers may use their cards to access any ATM in Iowa, instead of being restricted to Instant Access terminals. This would give those Nebraska customers the same privileges noted in the earlier story that customers of Valley Banks of Sioux Falls and Yankton now enjoy.

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### South Dakota News

**BIG STONE CITY:** Joanne Ross has been promoted to vice president and cashier of Big Stone State Bank.

**MILLER:** Recent promotions at Hand County Bank include Dick Froning to executive vice president, Chris Smith to cashier and Nancy Williams to assistant cashier.

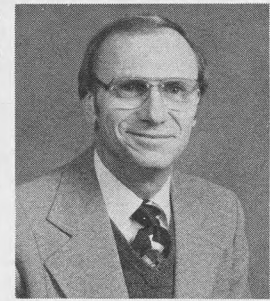
**ONIDA:** The Onida Bank has announced the following appointments and promotions: Francis M. Ryan to chairman of the board, Leslie G. Day to executive vice president, Alice L. Porter to vice president, Michael B. Owens to cashier and Donald W. Hepper to assistant cashier.

**STURGIS:** Promotions at First National Bank of the Black Hills include Vance Williams to executive vice president, Kirk Dean, Lloyd Sohl and Gerry Ashmore to senior vice presidents, and Cal Eich to assistant vice president.

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### Minnesota News

**BUTTERFIELD:** Opal Nelson has been promoted to vice president and cashier of the State Bank. She is a 34-year bank veteran.

**COON RAPIDS:** Promotions at First Mid-America State Bank include Neil Polaski to senior vice president and Pat Pelstring and Steve King to vice presidents.

**HARMONY:** Larry Vreeman has been promoted to vice president and Peter Skaalen to cashier at the Harmony State Bank.

**KANARANZI:** Fred Folkerts has been named executive vice president of the Farmers State Bank. He has been in banking 15 years.

**LAKE BENTON:** Dale L. Harberts has been promoted to president of Farmers State Bank. He joined the bank in 1979 from First Security State Bank of Sleepy Eye.

**MADELIA:** Joseph McCabe has been promoted to vice president and cashier of Farmers State Bank, and has been elected to the board.

**MORRIS:** Bryce J. Larson has been promoted to vice president of the Morris State Bank. He joined the bank in 1974.

**NORTH BRANCH:** Approximately 800 attended the grand opening of Community National Bank recently.

### Montana News

**MILES CITY:** The application by First Security Bancorporation to become a bank holding company through the acquisition of First Security Bank & Trust has been approved.

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### North Dakota News

**BUFFALO:** Terry L. Tallackson has been named president of the First State Bank. He joined the bank in 1971. Also promoted were Alan M. Klefstad to assistant vice president and Jacqueline Marcks to cashier.

**DICKINSON:** Duane Anderson has been elected executive vice president of the Liberty National Bank, and was also elected to the board.

**PAGE:** R. Paul Pederson, formerly president, has been elected chairman of the board of Page State Bank. Richard P. Pederson, formerly vice president, has been elected president.

## Bankers Service

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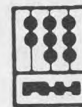
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