

Seek Expedited Funds Law Changes

LEADERS of eight financial trade associations have signed a letter asking Congress for legislative relief from some provisions of the Expedited Funds Availability of the Competitive Equality Banking Act. The first part of the law is scheduled to become effective September 1, 1988 when financial institutions must give availability on locally drawn funds at least after two intervening days, and for non-local funds after six intervening business days. On September 1, 1990, those time frames change to one day and four days respectively.

Signing the letter were executives of the American Bankers Association, Independent Bankers Association of America, California Bankers Clearing House Association, Consumer Bankers Association, Credit Union National Association, National Association of Federal Credit Unions, National Council of Savings Institutions and United States League of Savings Institutions. The letter was sent to Senate Banking Committee Chairman William Proxmire (D., Wis.) and ranking minority member Sen. Jake Garn (R., Utah).

Specifically, the groups requested changes in the new law dealing with next-day availability of checks drawn on governments or depository institutions.

"Fraud losses are just as likely to occur in connection with purported

government checks or depository institution checks as with other checks, particularly given the sophistication of check forgers," the letter said.

The letter requested that the law be changed so the Federal Reserve Board could authorize an exemption limiting next-day availability for such checks up to \$5,000. The letter noted that both the House and Senate bills had authorized such an exemption, but that authority did not appear in the version that was signed into law.

The Fed is allowed to make exemptions concerning funds-availability schedules involving other types of checks exceeding \$5,000.

The letter included as an example a copy of a fraudulent check which cost a bank more than \$45,000. "Such fraudulent checks... could threaten the safety and soundness of even relatively large depository institutions. At a minimum, such fraud losses will increase the cost of banking services," the letter stated.

The letter said the new law may, in some cases, prevent banks from having the time to check the validity of checks. The Fed's staff has explained that it cannot address this problem without additional legislation.

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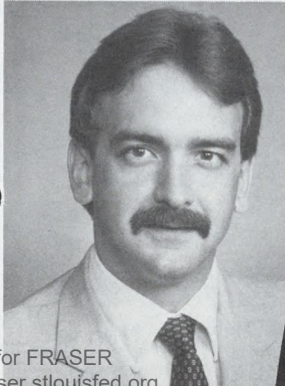
The bankers associations also are asking Congress for a technical cor-

rection to the Tax Reform Act of 1986 to give relief to many smaller community banks who are on a cash accounting basis. In compliance with the 1986 Tax Act, the IRS regulations require these smaller institutions—generally considered to be banks of \$40 million asset size or less—to maintain accrual accounting on proceeds of short-term loans, which conflicts with their being on a cash basis for everything else. The result is a jump this year in their taxes. Some institutions have postponed to June 15 their payment of taxes to see if a clarification comes forth from Congress.

Working on the problem in the House are Rep. Byron Dorgan (D., N.D.), a member of the House Ways and Means Committee, and Sen. Tom Daschle (D., S.D.), a member of the Senate Finance Committee. It is hoped they can tack on the needed amendment to a technical corrections bill. □

IBAA Elects New Officers

Members of the Independent Bankers Association of America gathered in Honolulu March 13-16, and elected new officers for the 1988-89 term. They are: President—J.R. Nunn, president, Citizens Bank, Tucumcari, N.M.; President-Elect—O.J. Tomson, president, Citizens National Bank, Charles City, Ia.; Vice President—Philip Vallandingham, president, First State Bank, Barboursville, W. Va., and



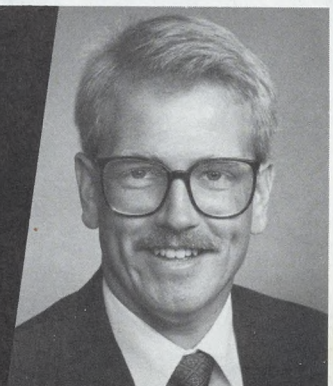
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Treasurer—Ed Sheldon, president, National Bank of Bremerton, Wash.

Iowa News

WEST BURLINGTON: At West Burlington Savings Bank, Kent M. Gaudian has been promoted to executive vice president and CEO. He joined the staff in 1983.

Nebraska News

The Nebraska Bankers Association will sponsor a Head Teller/Teller Staff Conference at five locations throughout April. Jack Hubbard of Von Almen & Associates, Roselle, Ill. and Janet Ayres of Omaha will both emphasize customer service in their presentations. Registration is

at 1:30 p.m. and the program runs from 2:00 until 9:00 with dinner from 5:00 until 6:00. Fee for afternoon session plus dinner or evening session plus dinner is \$30; both sessions and dinner is \$50. Dates and locations are: 5th—Kearney Ramada Inn, 6th—Columbus New World Inn, 7th—Lincoln Villager Motor Inn, 13th—Scottsbluff Country Club, and 14th—North Platte Holiday Inn. Contact the NBA to register.

BELLEVUE: Rodd Holtkamp has joined Tri-County Bank and Trust Co. as vice president and loan officer. He was previously associated with the Bank of Bellevue, where he served as assistant vice president and loan officer.

LINCOLN: Art N. Burtscher has been appointed president of Douglas County Bank & Trust Co. He succeeds Dale Heimann, who resigned in January. Mr. Burtscher previously served as executive vice presi-

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dent of Vistar Bank in Lincoln. Prior to that he was vice president in the lending department for First National Bank of Lincoln.

OMAHA: Among recent promotions at FirsTier Bank was the advancement of C. William Joe to vice president. He has been with FirsTier since 1977 and is a trust employee benefit marketing officer in the estate and trust division.

Minnesota News

The Minnesota Metro American Institute of Banking has announced its seminars for April. They are: 6th—Bank Procedure Writing; 6th—Introduction to Symphony; 12th—Installment Loan/Credit Card Collection; 134th—Intermediate Lotus 1-2-3; 14th—WordPerfect 5.0 Enhancements; 19th—Dealing with Difficult People; 20th—Using the Laser Printer; 21st—The Executive Secretary; 27th—Collateral Documentation; 27th—Know Your IBM-PC. For more information, contact Judy Clark at (612) 338-8482.

MINNEAPOLIS: Norwest Corporation announced on March 18 that it will merge banks in Ely, Eveleth, Hoyt Lakes and Virginia into a



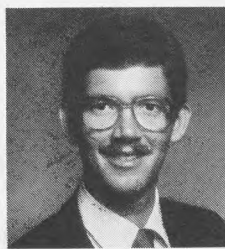
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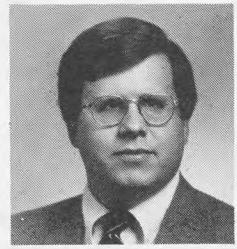
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Asks: Low \$20's

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Asks: Low \$30's Range

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BB38805

Asking: \$30,000

SENIOR LENDER, BA

This industrious banker is ready to burn the midnight oil to get the job done! This bright leader has 12 + years commercial lending experience and is currently directing the entire lending function of a \$40mm bank supervising 5 lenders. Don't let this candidate get away!

BB38806

Earns: \$45,000

PRESIDENT, BS

Are you looking for a no-nonsense executive? This take-charge leader has 15 + years banking experience. Currently CEO and Director of a \$34mm ag bank. An upscale administrator who will build team work in a bank. A true believer in community involvement!

BB38807

Asks: Low \$50's Range

COMMERCIAL LENDER, BS

This highly motivated technician knows what it takes to be a good business developer. Has 5 + years corporate lending experience administering a \$60mm loan portfolio. Has spent the last 2 years coordinating a credit training program for a major banking group. Prefers Minneapolis.

BB38808

Asks: Low \$30's Range

CREDIT ANALYST, BA

This ambitious team player is more than just a numbers person! Has formal credit training with a major bank along with 2 + years experience spreading financial statements. This high level professional has the perfect combination of analytical and people-handling skills. Also has series 7 and 63 license.

BB38809

Asks: High \$20's Range

CONSUMER LOAN MANAGER, AA

This persuasive communicator will make things happen for you! 7 + years consumer banking experience with expertise in real estate loans along with direct and indirect lending. This sharp banker will surely bring in new accounts!

BB38810

Asks: High \$20's Range

CASHIER, BS

Do you need a cashier who understands priorities? This proven performer has 8 + years experience directing accounting, customer service, tellers and proof in a \$78mm bank. A top level performer who won't let you down!

BB38811

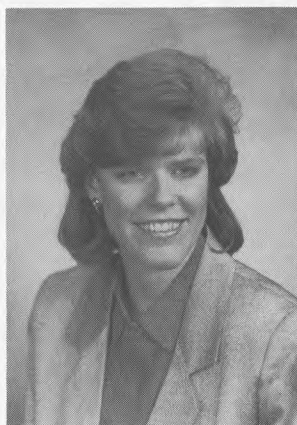
Asks: Low \$30's Range

MID-MARKET LENDER, BS

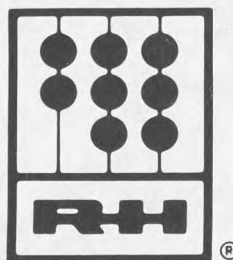
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Asks: High \$40's Range



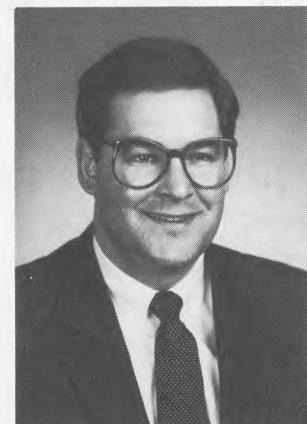
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Banking Specialist



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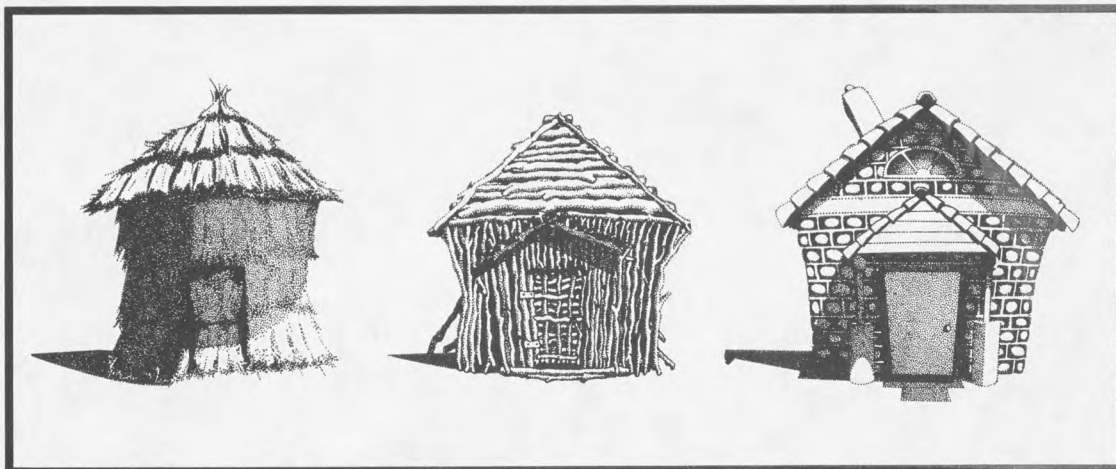
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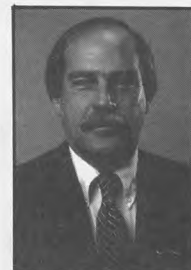
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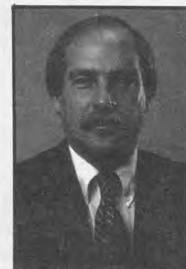
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single bank effective April 1. The new bank will be called Norwest Bank Minnesota Mesabi. It will have total deposits of \$150 million.

Illinois News

CHICAGO: Theodore E. Schultz has been promoted to senior vice president, treasurer and chief accounting officer of the Exchange International Corporation. He will also serve as senior vice president and chief accounting officer of The Exchange National Bank of Chicago. He has been with The Exchange since 1977. Also named senior vice president of both the corporation and the bank is Kent Suarez, who will assume the newly created position of corporate risk manager.

CHICAGO: Unibancorp, Inc. and Old Kent Financial Corporation, multi-bank holding companies based in Chicago and Grand Rapids, Mich., respectively, have announced that they have entered into a preliminary agreement for the merger of Unibancorp with a subsidiary of Old Kent. The merger is expected to be accomplished by the end of the third quarter.

EVANSTON: First Illinois Corporation has announced they have signed a definitive agreement to purchase the charter covering the United Illinois Bank of Troy. Pending regulatory approval, First Illinois will move the charter to their main office in Evanston. Upon determination of a new permanent main office location, the charter will then be located in either Cook, DuPage, Lake or Kane County.

POPLAR GROVE: Kirk A. Kniep has been elected vice president of The Poplar Grove State Bank and

will serve in the loan and operations areas. He had been serving as a consumer loan specialist with Security Savings and Loan in Milwaukee, Wis.

Wisconsin News

EAU CLAIRE: Kenneth R. Koopmann has been elected vice president at First Wisconsin National Bank. He will manage the correspondent banking division. He joins the bank after 20 years with First Wisconsin—Milwaukee.

North Dakota News

The Independent Community Banks of North Dakota will sponsor a seminar on lender liability on March 29 at the Bismarck Holiday Inn. The seminar begins at 8:30 a.m. and will be conducted by corporate risk expert Dorothy Florence. North Dakota Supreme Court Justice Beryl J. Levine will be the luncheon speaker. Fee is \$150 and also covers a manual. Contact the ICBND for more information.

BISMARCK: Richard M. Thomas has been elected president and market manager of First Bank Bismarck. He succeeds Donald W.

Green, who has accepted a position at a small Upper Midwest bank holding company. Mr. Thomas most recently served as regional credit administrator, North Dakota region. He joined FBS in 1969. Mr. Green served as president of First Bank Bismarck since 1983.

Colorado News

DENVER: The FDIC has approved the assumption of the deposits and fully secured liabilities of Security Bank of Denver by City Center National Bank of Aurora. The Denver bank, with total assets of \$16.8 million, was closed March 10 and reopened the 11th as a branch of the Aurora bank. City Center National will assume about \$15 million in deposits and will purchase all of the failed bank's assets at a discount of \$1.9 million.

DENVER: United Banks of Colorado has appointed Michael J. Fowles senior vice president—credit administration and John F. Falkenberg vice president and director of planning for the company and United Bank of Denver. They joined United Bank of Denver in 1968 and 1981, respectively.

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Job #NW3048

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