

Seeks Changes in Funds Availability

THE NEW funds-availability legislation places depository institutions at risk and will ultimately hurt consumers, according to the American Bankers Association.

ABA said Congress failed to give the Federal Reserve Board the flexibility it needs to write the regulations. The association's comments were submitted to the Fed on its Reg. CC, which will put the Expedited Funds Availability Act, enacted in July of 1987, into effect September 1.

To help with this fundamental flaw in the law, ABA suggested the Fed develop and maintain directories to assist banks in verifying the validity of depository checks. ABA also asked the Fed to "pursue reinstatement of the \$5,000 limit exception for depository and government items contained in the bills passed by both the House and the Senate."

Other sections that concerned ABA were the following:

- Requiring banks to disclose the reason why they have cause to doubt a check can be collected.

A bank's reasons for doubting check collection may be sensitive, such as suspicion of a check-kiting scheme in progress or doubt about the solvency of a drawee, ABA said. ABA asked the Fed to affirm in the regulations that banks could conti-

nue to use statistically based monitoring program to detect check kiting.

- Requiring next day availability for cash and certain other deposits made into proprietary automated teller machines.

The industry's procedures and equipment for handling deposits in a shared-ATM environment do not allow banks to distinguish among various types of deposits, ABA said. Consequently, the law will have the effect of making nearly all deposits into proprietary ATMs available on the next day after deposit.

ABA asked the Fed to "extend by one day the requirement that cash, government checks and depository checks deposited into proprietary ATMS be available the day following deposit."

The association also pointed out that the same problems exist for deposits in non-proprietary ATMs and suggested that banks may stop offering this service because of the risk and costs involved.

ABA suggested a six-month delay in the Fed's proposed endorsement standard and new check-returning requirements.

In the 50-page comment letter on the Fed's proposed Regulation CC, ABA said the industry needs time to absorb the changes proposed and to make the operational adjustments.

ABA praised the Fed for discussing the regulations with representatives of the industry during the drafting stages and said the proposal "incorporates many concerns expressed by the association."

However, ABA said it was "ex-

SEEKS CHANGES...

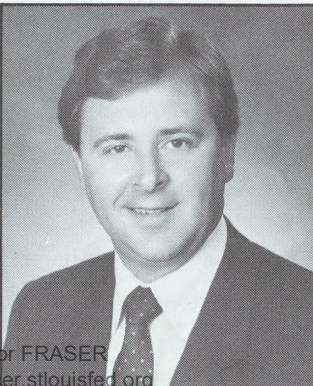
(Turn to page 4, please)

Senate Passes Banking Law

The United States Senate approved the Proxmire/Garns banking bill last Wednesday by a 94-2 vote. It would allow banks to own and operate securities firms, as well as permit securities firms to enter the banking business, thus breaking down the 55-year old barriers enacted into law through the Glass-Steagall Act.

The House version of this bill faces tough sledding, since House Banking Committee Chairman Ferdinand St Germain basically opposes such expansion of banking powers, along with Rep. Dingell, chairman of the powerful Energy Committee. The House version is expected to drastically limit any securities powers for banks and would not only deny insurance activities for many banks and bank holding companies but would curtail the insurance powers presently authorized by many state legislatures.

Any House approved bill would send the legislation into a House/Senate conference committee.



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Iowa News

Iowa Bankers Insurance and Services, Inc. will sponsor a Credit Life & Disability Licensing School on May 9-10 at the Howard Johnson Hotel in Des Moines. School hours are 9:00 a.m. to 5:00 p.m. on May 9 and 8:00 a.m. to 5:00 p.m. on May 10. Fee is \$50 for bankers and \$65 for nonbankers and includes a Licensing Information Bulletin, materials, lunch and refreshments. Iowa Agents' Study Manuals are available for \$15. Register by May 2 by contacting Heidi McCuddin at IBIS, (800) 532-1423 or (515) 286-4395.

* * *

Iowa Bankers Insurance & Services, Inc. will present Insurance Continuing Education Seminars at three locations in May. Pre-registration fee is \$50 for bankers and \$70 for nonbankers, with \$15 additional required at the door. The fee includes ten hours of approved seminar, materials, refreshments, lunch and certificate of completion. Registration at each seminar is at 7:15 a.m. and the program runs from 8:00 to 6:30. You may register for life/accident & health OR property/casualty. Dates and locations are: May 9—Carrollton Inn, Carroll; May 11—Red Fox Inn, Waverly; May 13—Super 8 Westmark, West Des Moines. To register contact Heidi

McCuddin, IBIS, (800) 532-1423 or (515) 286-4395.

* * *

The Iowa School of Banking will be held June 19-24 at the University of Iowa in Iowa City. This General School is for first-level, exempt and mid-level managers and also serves as a preparation for more advanced schools. Tuition is \$650 for IBA members and includes room, meals, casebook and study materials. Contact the IBA for more information.

EAGLE GROVE: Dennis Eads has joined Brenton State Bank as vice president. He has four years of banking experience.

GRAFTON: Controlling interest in Farmers State Bank has been purchased by Richard A. Halvorson of Corwith and Donald E. Sabbann of Clear Lake from the Elmer Bowers family, long-time Grafton residents. Also, the Marsh Insurance Agency of Grafton has merged with the North Central Insurance Services of Corwith. Mr. Halvorson has been elected president and CEO of Farmers State Bank. He will continue as executive vice president at Corwith State Bank, where Mr. Sabbann is president and CEO. Randy Hanna, who recently joined the Grafton staff, will be vice president and loan officer. Jeanie White continues as cashier. Elmer Bowers will remain with the bank as honorary director.

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Minnesota News

The Minnesota Bankers Association has developed a comprehensive sales training program for banks. The first component of the program will be a Sales Management Workshop held on April 5-7. It will feature Dr. Laird Landon, author and bank marketing instructor, who will emphasize how to structure and manage the sales function in a bank. The second component will be a customer service program, "Service Sells," featuring Kateri Schmerler of Arrow 'S' Associates, between May 9-19 at six locations. Another component will be special sales training consultations available to banks for in-house training. Other components will be developed as the need arises.

* * *

The Minnesota Bankers Association will sponsor a program in April on the Roles and Responsibilities of Bank Directors which is designed to be attended by entire bank boards. The program features speakers from the Comptroller of the Currency, FDIC, and the Minnesota Commerce Department. The program runs from 2:30 to 5:00 p.m. at the following locations: 25th—Bemidji, 26th—St. Cloud, 27th—Bloomington, 28th—Mankato. For more information, contact the MBA.

MINNEAPOLIS: Kristi Rollag Wangstad has been promoted to vice president and head of corporate



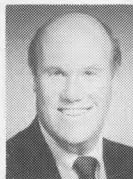
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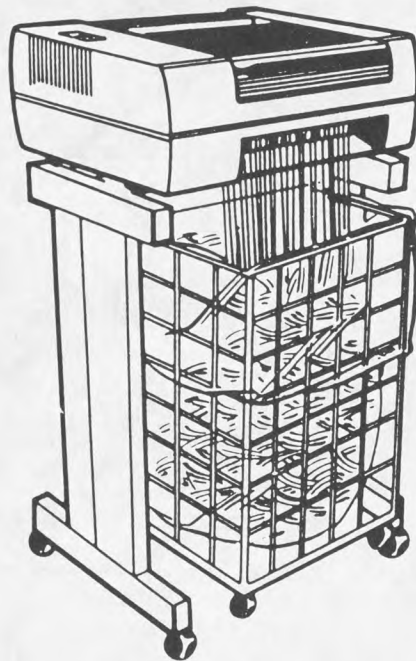
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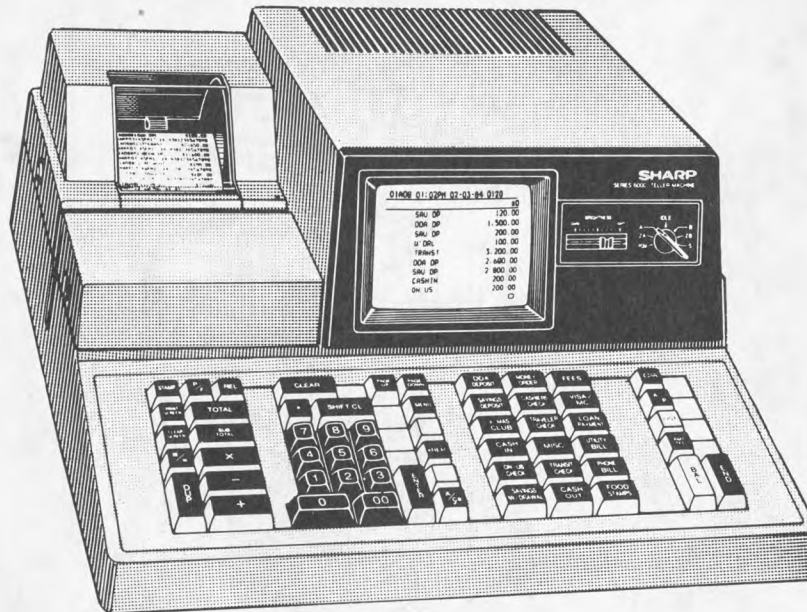
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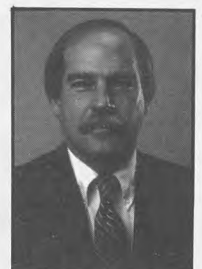
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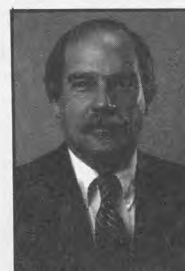
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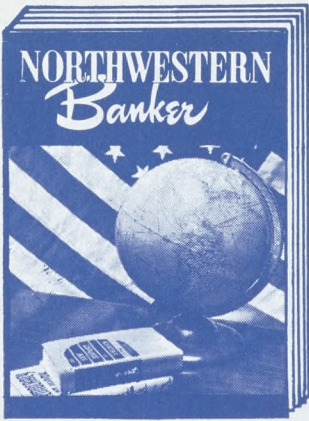


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SEEKS CHANGES... (Continued from page 1)

extremely concerned" about the notice-requirements proposed for institutions that choose to give next-day availability and to place holds on a case-by-case basis.

ABA said this aspect of the Fed's proposal "is too impractical to be useful and will discourage next-day availability policies."

Some of the other comments offered by ABA included:

- In addition to the example proposed by the Fed, ABA recommends adding a second example for the "expeditious" return of dishonored items that would allow "return of checks in any fashion so long as the check would ordinarily reach the depository bank within . . . two days for local checks and three days for non-local checks . . ."
- Deleting the option that banks send a notice rather than the actual check for return-items of less than \$2,500.
- Asking the Fed to develop centralized directories to help banks determine where to route returned checks and notices of non-payment.
- Changing the definition of when night-depository deposits are received to "when they are removed by the depository bank."
- Simplifying the definition of new accounts and repeatedly over-

drawn accounts.

- Allowing banks to mail one single notice when funds are delayed for repeated overdrafts or large deposits. □

ABA Pres. Charles Pistor Resigns Dallas Bank Job

Charles Pistor, president of the American Bankers Association, has resigned as vice chairman of First RepublicBank Corp., effective April 15. Mr. Pistor, 57, will continue as ABA president so long as he remains in banking.

The board of directors of FDIC announced March 17 it is advancing \$1 billion to subsidiary banks of First RepublicBank Corp. "to provide stability to the First Republic system while a solution to its problems is developed." FDIC said "The advance is in the form of a six-month subordinated note, bearing interest at the six-month Treasury bill rate, plus 50 basis points. The note is guaranteed by First RepublicBank Corp. and collateralized by a pledge of certain assets of the holding company." It was stated that "the Comptroller of the Currency, the primary regulator, supports this transaction."

Following announcement of Mr. Pistor's plan to leave First RepublicBank, the FDIC said it did not ask for Mr. Pistor's resignation and is not planning any management

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changes as it seeks a buyer for the bank. Mr. Pistor had indicated many months ago his desire to take early retirement from the bank.

RepublicBank Corp. in 1987 bought InterFirst Corp. of Dallas to form the First RepublicBank Corp. Continuing loan problems that have plagued the area made the loan assistance mandatory to the subsidiary banks.

Nebraska News

Under a provision in LB 996, Nebraska state banks will be authorized to own stock in the Federal Agricultural Mortgage Corporation ("Farmer Mac"), the new secondary market for ag real estate loans, up to five percent of capital and surplus, undivided profits and unencumbered reserves. This bill amends Section 8-148 of the Revised Nebraska Statutes and has been passed and signed by Governor Orr. Congress is expected to authorize such investment by national banks in technical corrections legislation in the near future.

LINCOLN: Among recent promotions at FirstTier Bank Lincoln was the naming of Donna M. Dudney to vice president/public finance in the municipal and government bonds division and Robert D. Tredway to vice president/trust investments in the trust division. Ms. Dudney joined the bank in 1985 and previously was assistant vice president/public finance. Mr. Tredway joined FirstTier in 1981 and was serving as assistant vice president/trust investment officer.

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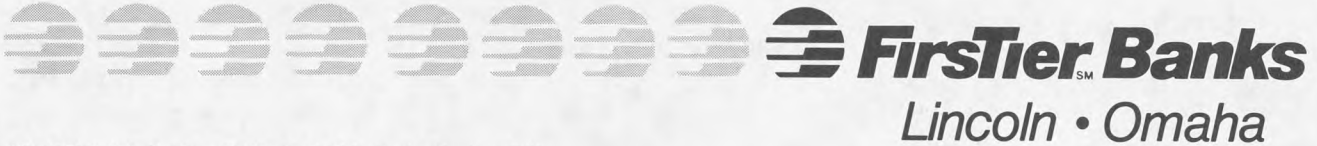
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NBA Nominees for '88-'89 Announced

THE Nebraska Bankers Association Nominating Committee, chaired by Past President Kelly Holthus, has nominated James F. Nissen, chairman and chief executive officer of Vistar Bank, Lincoln, as NBA President-Elect for 1988-89.

Bankers were also nominated to fill upcoming vacancies on the Executive Council. They are:

Group 1—Rodney P. Vandeberg, president of First National Bank & Trust Co., Falls City (nominated for a full term, having served a partial term).

Group 3—Gary R. Condon, president of the Pender State Bank, Pender (to succeed Eldon Fox).

Group 4—Don A. Brockmeier, executive vice president of Farmers State Bank, Eustis (nominated for a full term, served a partial term).

Group 5—Dale E. Pohlmann, president of The Ravenna Bank, Ravenna (to succeed Homer Pierce).

Group 6—Frank L. Tolstedt, president of the Guardian State Bank & Trust Co., Alliance (nominated for a full term, having served a partial term).

Group 7—J. William Henry, executive vice president of First National Bank of Omaha (to succeed Dennis O'Neal).

Group 8—Ross E. Hecht, president of Lincoln State Bank (to succeed Alice Dittman).

Group 8—Dale L. Young, executive vice president of FirstTier Bank Lincoln (to succeed Orrin Wilson).

The slate will be submitted to the NBA membership for election during the 1988 annual meeting May 20 in Omaha.

controller and manager of the accounting division. The two joined National City Bank in 1977 and 1974, respectively.

Illinois News

CHICAGO: At Affiliated Bank/North Shore National, Gerrie M. Smith has been promoted to senior vice president and cashier, and Leon K. Goldstein has been advanced to vice president/business development and assistant to the president. Ms. Smith previously served as vice president and cashier. Mr. Goldstein was assistant vice president/business development.

FRANKLIN PARK: At Affiliated Bank/Franklin Park, Ronald G. Zement has been promoted to vice president/business development and Gregory F. Sirotzke has been advanced to vice president/operations. Both previously served as assistant vice presidents.

Colorado News

ENGLEWOOD: At First Interstate Bank of Englewood, Karen Lind has been appointed vice president. She has been with the bank since 1980.

communications for First Bank System, Inc. She has been with FBS since 1983 and most recently served as assistant vice president and acting head of public relations.

MINNEAPOLIS: Norwest Corporation has promoted Sara J. Grady to vice president, human resources development. She was director of training and development and joined Norwest Bank Minneapolis in 1978, transferring to the corporate office in 1984.

MINNEAPOLIS: Among recent promotions at National City Bank was the naming of Paul J. Brewer to vice president and manager of pension and profit sharing division, and Donald E. Ferroni to vice president,



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REAL ESTATE LOAN - single family residential and secondary market experience required. Proximity of major metro area. \$40K

LOAN REVIEW - large bank experienced required. Both junior and senior level positions available. \$28-\$40K

COMMERCIAL LENDING - V.P. positions in urban and large suburban banks. Personal portfolios from \$20MM to \$50MM. \$40K

BRANCH MANAGER - handle small business and consumer credits. Med-size community affiliate of multibank holding company. \$24K

Additional listings for commercial lending and trust officers. Resume requested.

TOM HAGAN & ASSOCIATES

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"Serving the Banking Industry Since 1970"