

## **HEARING PROCEDURE 12-15-99**

- 1. Call to Order** “The Senate Committee on Privacy, Electronic Commerce and Financial Institutions will come to order,. Will members please take your seats.”
- 2. Call the roll:** “ We will dispense with the calling of the roll and the clerk will note attendance of Senators as they arrive.” Julie will fill in roll sheet as Senators arrive.
- 3. Welcome and Announce Purpose of Hearing**

“Welcome members of the public, legislators, and staff.”

“The purpose of this hearing is to hold a public hearing. We will hear testimony on Senate Bill 274 – there WILL NOT be an EXECUTIVE SESSION today on this bill.”
- 4. Operation of the Hearing** “If you wish to testify to the Committee, please fill out a hearing slip and return it to the Senate messenger.” Point out messenger “If you wish to simply to register fill out the slip and give it to the messenger as well.” PLEASE LIMIT ALL TESTIMONY TO FIVE MINUTES OR LESS – THERE ARE LOTS OF FOLKS WHO WANT TO SPEAK TODAY AND WE WOULD LIKE TO FINISH BEFORE 1PM.”
- 5. Order of speakers** “To the extent possible I will alternate between speakers with different points of view on the subjects before us.”
- 6. Begin the hearing:**
  - a. Julie will sort slips by topic,
  - b. Jon calls the first speaker, call Legislators first
  - c. When speaker is through ask if committee members have questions
  - d. When last slip is given, let everyone know this is the last slip, anyone who wishes to speak on the bill should fill out a slip right now.

12-15-99

# Roll Call

	<u>Present</u>	<u>Absent</u>
Sen Erpenbach	✓	
Sen Fitzgerald	X	
Sen Jauch		
Sen Plache	✓	
Sen Rude		

*WOW*

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT CU Bill

Stevor Ependach  
(NAME)  
3580 Willow Green Dr  
(Street Address or Route Number)  
New Berlin, WI 53151  
(City and Zip Code)  
Journal Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OF  
SUBJECT \_\_\_\_\_

Quinn E. Brassey  
(NAME)  
3580 Willow Green Dr  
(Street Address or Route Number)  
New Berlin, WI 53151  
(City and Zip Code)  
Journal Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OF  
SUBJECT Credit Union  
Consumer Choice Act

Ron Halvorsen  
(NAME)  
N25 W2331 Paul Rd.  
(Street Address or Route Number)  
Pewaukee, WI 53072  
(City and Zip Code)  
Wis. Credit Union League  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

Robin Mardn  
(NAME)  
2592 Kug Dr  
(Street Address or Route Number)  
Cottage Grove WI 53703  
(City and Zip Code)  
CREDIT UNIONS  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union

Thomas C. Pinnow  
(NAME)  
410 E Ogden St  
(Street Address or Route Number)  
Jefferson WI 53549  
(City and Zip Code)  
self / WCUW  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union

Chris Butler  
(NAME)  
625 Main St.  
(Street Address or Route Number)  
Oudaska WI  
(City and Zip Code)  
Self Community CU  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union Bill

Rick Hagopian  
(NAME)  
13525 W. Marquette Dr.  
(Street Address or Route Number)  
New Berlin WI 53151  
(City and Zip Code)  
Self / Wis. Credit Union Shared Service  
(Representing) Centers, Inc

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union Bill

Bill Miller  
(NAME)  
2602 Fielding Ln #201  
(Street Address or Route Number)  
Waukegan, WI 53188  
(City and Zip Code)  
Self / Alliance Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT CREDIT UNION BILL

GORDON SPONHOLTZ  
(NAME)  
2066 S. 71 ST.  
(Street Address or Route Number)  
MILWA WI. 53219  
(City and Zip Code)  
SELF / LIFE TIME  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT Credit Union Bill

Nancy Lou Spohnholtz  
(NAME)  
2566 S. 71 St.  
(Street Address or Route Number)  
Milwaukee, Wis 53219  
(City and Zip Code)  
LifeTime Credit  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT \_\_\_\_\_

Ed Brooks  
(NAME)  
54286 Grote Hill  
(Street Address or Route Number)  
Reedsburg, WI 53959  
(City and Zip Code)  
Wis Federation of Co-op  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT \_\_\_\_\_

Ruthann Nelson  
(NAME)  
30 W. MIEFLIN, SUITE  
(Street Address or Route Number) 461  
MADISON WI 53703  
(City and Zip Code)  
WIS FEDERATION OF  
(Representing) CO-OPS

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT Credit Union Bill

Lynn Marie Hopfensperger  
(NAME)  
306 W. Washington St  
(Street Address or Route Number)  
Appleton WI 54911  
(City and Zip Code)  
Wisconsin's Media Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT Credit Union Bill

Erika Bakke  
(NAME)  
717 S. Mason St.  
(Street Address or Route Number)  
Appleton WI 54914  
(City and Zip Code)  
Self  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT \_\_\_\_\_

Greg Hilbert  
(NAME)  
41 Kensington Ct.  
(Street Address or Route Number)  
Appleton WI 54915  
(City and Zip Code)  
Fox Communities Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

Kenneth Beine  
(NAME)  
1624 Hwy 147 W  
(Street Address or Route Number)  
Mishicot, WI 54228  
(City and Zip Code)  
Shoreline Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT CU Bill

John C. Engel  
(NAME)  
2359 S. 78  
(Street Address or Route Number)  
West Allis 53219  
(City and Zip Code)  
Wis CU beagle  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT REOBT

Dave Christenson  
(NAME)  
114 Rainbow Ln  
(Street Address or Route Number)  
Wausau 54401  
(City and Zip Code)  
Wausau Lysant  
(Representing) EMPLOYER CU

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT Consumer Finance Charge

Randy Beck  
(NAME)  
1102 Rainetta Dr.  
(Street Address or Route Number)

East Claire  
(City and Zip Code)  
Myself + Royal Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
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Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OF  
SUBJECT Credit Union

Exemption from WI 93-100.  
MERRY FRANK RYON  
(NAME)  
2111 Agriculture Dr.  
(Street Address or Route Number)

Madison, WI ONLY Sec. 1  
(City and Zip Code)  
WI DATCP (As Trader)  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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P.O. Box 7882  
Madison, WI 53707-7882

10:04

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OF  
SUBJECT \_\_\_\_\_

E. David Locke  
(NAME)  
5911 MAIN ST.  
(Street Address or Route Number)

M'FARLAND, WI 53558  
(City and Zip Code)  
M'FARLAND STATE BANK  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

8:45

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

Credit Unions  
Charles A. Petzelow  
(NAME)  
2230 Le Chateau Dr  
(Street Address or Route Number)  
Brookfield, WI 53045  
(City and Zip Code)  
The Equitable Bank SSB  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

MICHAEL R. VAUGHAN  
(NAME)  
P.O. BOX 2038  
(Street Address or Route Number)  
MADISON, WI 53761  
(City and Zip Code)  
WISCONSIN BANKERS ASSOCIATION  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. 274  
OR  
SUBJECT Bill 274

Michael Kassy  
(NAME)  
339 S. Monroe St  
(Street Address or Route Number)  
Monticello, Wt 53070  
(City and Zip Code)  
CBW / Bank of Monticello  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
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**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB 274  
OF

SUBJECT \_\_\_\_\_

Darryll Lund  
(NAME)

7818 Big Sky Dr. Ste. 104  
(Street Address or Route Number)

Medison 53719  
(City and Zip Code)

Community Bankers of WI  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

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**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. 274  
OF

SUBJECT \_\_\_\_\_

William A. Kelly Jr  
(NAME)

222 Dnasm St  
(Street Address or Route Number)

Madison WI 53705  
(City and Zip Code)

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
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**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB 568 274  
OF

SUBJECT \_\_\_\_\_

Linger Larson  
(NAME)

345 W. Washington Ave.  
(Street Address or Route Number)

Madison WI 53703  
(City and Zip Code)

Office of Credit Unions  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 16 DECEMBER 1999

BILL NO. SENATE BILL #874

OR  
SUBJECT \_\_\_\_\_

(NAME)  
PAUL T. EPSTEIN

(Street Address or Route Number)

3809 PATRICK HENRY WAY

(City and Zip Code)

MIDDLETON WI 53562

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB 274

OR  
SUBJECT Credit Union

power

(NAME)  
John Dickert

(Street Address or Route Number)

2400 Kinzie Ave

(City and Zip Code)

Racine WI 53405

(Representing)

Catholic Community Credit Union

Bureau

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB 274

OR  
SUBJECT Credit Union (B,1)

(NAME)  
Grant Huber

(Street Address or Route Number)

Madison, WI

(City and Zip Code)

Self

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12.15.99

BILL NO. SB 274

OR  
SUBJECT Credit Union

Consumer Choice

Georgia Maxwell

(NAME)

1420 Sappires Way

(Street Address or Route Number)

Sun Prairie, WI 53590

(City and Zip Code)

WCUU

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB 274

OR  
SUBJECT Credit Union Bill

MARK WADJON

(NAME)

P.O. Box 8952

(Street Address or Route Number)

MADISON WI 53708-8952

(City and Zip Code)

Representative FRANK LASEE

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

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**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB 274

OR  
SUBJECT Credit Union

Consumer Choice Bill

Chris Olson

(NAME)

8453 W Mitchell St

(Street Address or Route Number)

West Allis 53214

(City and Zip Code)

Self - WCUU

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

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**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB 274

OR  
SUBJECT Credit Union Bill

(NAME)  
Don Gillespie

(Street Address or Route Number)  
6530-4th AVE

(City and Zip Code)  
Kenosha, WI 53142

(Representing)  
SE/ST/AMCCU

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

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DATE: 12-15-99

BILL NO. SB 274

OR  
SUBJECT CREDIT UNION  
Bill

(NAME)  
MICHAEL DEGRAND

(Street Address or Route Number)  
2888 MAIN ST.

(City and Zip/Code)  
GREEN BAY 54311

(Representing)  
SELF/HARBOR CREDIT UNION

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

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Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB 274

OR  
SUBJECT CREDIT  
UNIONS Bill

(NAME)  
CARL BRUGGER

(Street Address or Route Number)  
131-wind DRIVE

(City and Zip Code)  
Keweenaw WI 53402

(Representing)  
SELF & DECA

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

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P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union Bill

Jason Brintas  
(NAME)  
449 Hawthorne  
(Street Address or Route Number)  
DuPont 53105  
(City and Zip Code) Co-op. C.U.  
(Representing) (self)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union bill

Gon Vogel  
(NAME)  
602 Zappke St  
(Street Address or Route Number)  
Ft Atkinson WI 53538  
(City and Zip Code)  
Fort Atkinson Community CU  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

Jim Simdon  
(NAME)  
1116 Madison Ave  
(Street Address or Route Number)  
Fort Atkinson  
(City and Zip Code)  
Fort Community Credit Union  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OF  
SUBJECT \_\_\_\_\_

(NAME) \_\_\_\_\_  
Eldon Radant  
(Street Address or Route Number)  
412 First Ave N  
(City and Zip Code)  
Warsaw Wisconsin  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT Credit Union Bill

(NAME) \_\_\_\_\_  
Jeddy Thompson  
(Street Address or Route Number)  
2794 Allover Ave  
(City and Zip Code)  
Green Bay WI 54311  
(Representing)  
Self / Harbor Credit Union

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT Credit Union B; 11

(NAME) \_\_\_\_\_  
Ron Eide  
(Street Address or Route Number)  
2824 N. 81  
(City and Zip Code)  
Milwaukee, WI  
(Representing)  
Self/Enterprise

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882



**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union Bill

Sharon Tunriff  
(NAME)  
903 Laurel Lane  
(Street Address or Route Number)  
Kaukauna, WI 54130  
(City and Zip Code)  
Self  
(Representing) Fox Communities

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please-Print Plainly)

DATE: 12-15-99  
BILL NO. SB-274  
OR  
SUBJECT Credit Union Bill

Gerry Dieck  
(NAME)  
W11676 Single Rd.  
(Street Address or Route Number)  
Manion, WI, 54950  
(City and Zip Code)  
For Communities C.2  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12.15.99  
BILL NO. SB 274  
OR  
SUBJECT CREDIT UNION BILL

RON KASE  
(NAME)  
W304 N236Z N WESTWIND DR  
(Street Address or Route Number) #C  
PEWAUKEE, WI, 53072  
(City and Zip Code)

(Representing)  
Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB274  
OF

SUBJECT Credit Union  
Bill

Nancy Bamberk  
(NAME)

2103 West St.  
(Street Address or Route Number)

Wausau WI 54401  
(City and Zip Code)

Wausau Insurance Employees  
(Representing) CU

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99

BILL NO. SP274  
OF

SUBJECT Cr Un Bill

Yerna Haback  
(NAME)

107 Hewitt St  
(Street Address or Route Number)

Rothschild WI 54474  
(City and Zip Code)

How Ins Emper UN  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB 274  
OF

SUBJECT Credit Union Bill

David Powers  
(NAME)

798 Legend Creek Ct  
(Street Address or Route Number)

Franklin, WI 53132  
(City and Zip Code)

Landmark Credit Union  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:  
but not speaking:

Registering Against:  
but not speaking:

Speaking for information  
only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT CU BILL

STEPHANIE HOPPER  
(NAME)  
115 C EAST SUTTON PL  
(Street Address or Route Number)  
WAWKESHA WI 53188  
(City and Zip Code)  
LANDMARK  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OF  
SUBJECT CREDIT UNION  
CONSUMER CHOICE

PATRICIA K. RANSOM  
(NAME)  
103 B EAST SUTTON PL  
(Street Address or Route Number)  
WAWKESHA WI 53188  
(City and Zip Code)  
LANDMARK CREDIT UNION  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OF  
SUBJECT CU BILL

EVAN G. BANE  
(NAME)  
2329 W. GREEN TREERD  
(Street Address or Route Number)  
GLENDALE 53209  
(City and Zip Code)  
Self / WCUK  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: December 15, 1999  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

William Aust  
(NAME)  
702 So. 9th Ave  
(Street Address or Route Number)  
Wausau, WI 54401  
(City and Zip Code)  
(Representing) \_\_\_\_\_

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger **PROMPTLY**.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT CREDIT UNION BILL

RAY LEPPER  
(NAME)  
13025 W. NORTH LAKE  
(Street Address or Route Number)  
NEW BERLIN, WI 53151  
(City and Zip Code)  
SELF/EMSBLA C.U.  
(Representing) \_\_\_\_\_

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger **PROMPTLY**.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union

Rob Stodd  
(NAME)  
705 FINEST AVE.  
(Street Address or Route Number)  
Kellinsville WI 52115  
(City and Zip Code)  
Rob Stodd Sheridan Cd  
(Representing) \_\_\_\_\_

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger **PROMPTLY**.  
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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB 274

OR  
SUBJECT Shoreline Credit Union  
Bill

Karen Bauknecht  
(NAME)

2812 43rd  
(Street Address or Route Number)

Two Rivers, WI 54241  
(City and Zip Code)

Karen Shoreline Credit Union  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:   
but not speaking:

Registering Against:   
but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB 274

OR  
SUBJECT CREDIT UNION  
BILL

TED JAROSH  
(NAME)

2814 E WHITAKER  
(Street Address or Route Number)

ST FRANCIS, WI 53235  
(City and Zip Code)

Self / Kyle Central Credit Union  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:   
but not speaking:

Registering Against:   
but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99

BILL NO. SB 274

OR  
SUBJECT Credit Union  
Bill

Tim Sibarski  
(NAME)

808 Mill Pond Lane  
(Street Address or Route Number)

Abensh 54950  
(City and Zip Code)

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:   
but not speaking:

Registering Against:   
but not speaking:

Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

Chip Coenen  
(NAME)  
11 Springbrook Circle  
(Street Address or Route Number)  
Appleton WI 54914  
(City and Zip Code)  
Self/WCUL  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
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Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union Bill

Rick Sense  
(NAME)  
606 S. Mueller St.  
(Street Address or Route Number)  
Appleton, WI 54914  
(City and Zip Code)  
Self  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

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State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT CREDIT UNION  
Bill

THOMAS KNABEL  
(NAME)  
540 W 26250 DAK GROVE LANE  
(Street Address or Route Number)  
WAUKESHA 53189-6538  
(City and Zip Code)  
Wis. CREDIT UNION LEAGUE  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

10:02

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union Bill

Douglas A Grabow  
(NAME)  
1462 So Green Bay Rd  
(Street Address or Route Number)  
Racine, WI 53006  
(City and Zip Code)  
M. C. A. Fin Ctr C. U  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

10:01

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT \_\_\_\_\_

MAX J. MICHAELSON, JR  
(NAME)  
W11504 Spaulding Rd  
(Street Address or Route Number)  
Black River Falls 54615  
(City and Zip Code)  
Self / Co-op Credit Union Members  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
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State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/99  
BILL NO. SB 274  
OR  
SUBJECT Credit Union Bill

Dorcy Westcott Harner  
(NAME)  
6200 McIndoe St.  
(Street Address or Route Number)  
WAUSAU, WI 54903  
(City and Zip Code)  
SELF/WIEU  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O.Box 7882  
Madison, WI 53707-7882



**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: Dec 15 / 1999

BILL NO. 1999 Senate Bill 274

OR

SUBJECT

Harold Sabel  
(NAME)

(Street Address or Route Number)

66 Tabbert

(City and Zip Code)

Ripon 5497

(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: December 15, 1999

BILL NO. 1999 Senate Bill 274

OR

SUBJECT

William E. Updegraff  
(NAME)

958 S. Grove Street  
(Street Address or Route Number)

Ripon 54971  
(City and Zip Code)

Ripon Community Credit Union  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB 274

OR

SUBJECT

CREDIT UNION

MEMBERSHIP  
Terry Taylor  
(NAME)

406 Science Drive  
(Street Address or Route Number)

Maunsel WI 5374  
(City and Zip Code)

First Business Bank  
(Representing)

Speaking in Favor:

Speaking Against:

Registering in Favor:

but not speaking:

Registering Against:

but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.

Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882



**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12-15-99 -10:00AM

BILL NO. S.B. 274

OF

SUBJECT FINANCIAL INSTITUTIONS

(NAME) JOHN R TOPCZEWSKI

(Street Address or Route Number) 706 HALEAH DR

(City and Zip Code) RACINE, WI 53402

(Representing) JOHNSON BANK

Speaking in Favor:

Speaking Against:

Registering in Favor:  but not speaking:

Registering Against:  but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY

Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

10:03

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB 274

OF

SUBJECT

(NAME) Robert A Reichert

(Street Address or Route Number) 2606 Starbuck St

(City and Zip Code) Madison WI 53714

(Representing) Park Bank

Speaking in Favor:

Speaking Against:

Registering in Favor:  but not speaking:

Registering Against:  but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY

Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**

(Please Print Plainly)

DATE: 12/15/99

BILL NO. SB274

OF

SUBJECT

(NAME) James E. Hough

(Street Address or Route Number) 10 E. Doty St. #500

(City and Zip Code) Madison 53703

(Representing) WI Mortgage Bankers Assn.

Speaking in Favor:

Speaking Against:

Registering in Favor:  but not speaking:

Registering Against:  but not speaking:

Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY

Senate-Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: \_\_\_\_\_  
BILL NO. \_\_\_\_\_  
OF \_\_\_\_\_  
SUBJECT \_\_\_\_\_

Bob Schlicht  
(NAME)  
3333 35 XS Ogden Way  
(Street Address or Route Number)  
Middleton, WI 53512  
(City and Zip Code)  
M + D Bank  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12/15/97  
BILL NO. SB 274  
OF \_\_\_\_\_  
SUBJECT \_\_\_\_\_

Tim Elverman  
(NAME)  
111 E Kilbourn Ave.  
(Street Address or Route Number)  
Milwaukee, WI 53202  
(City and Zip Code)  
Bank One, Wisconsin  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

**SENATE HEARING SLIP**  
(Please Print Plainly)

DATE: 12-15-99  
BILL NO. 274  
OF \_\_\_\_\_  
SUBJECT \_\_\_\_\_

Chuck Thieme  
(NAME)  
3545 Richie Rd  
(Street Address or Route Number)  
Verona, WI 53593  
(City and Zip Code)  
Middleton Community BK  
(Representing)

Speaking in Favor:   
Speaking Against:   
Registering in Favor:   
but not speaking:  
Registering Against:   
but not speaking:  
Speaking for information only; Neither for nor against:

Please return this slip to a messenger PROMPTLY.  
Senate Sergeant-At-Arms  
State Capitol - B35 South  
P.O. Box 7882  
Madison, WI 53707-7882

# Co-op Principles

- **Voluntary and open membership**
- **Democratic member control**
- **Limited returns on equity capital**
- **Education and training**
- **Cooperation among cooperatives**
- **Return of surplus to members**

**Wisconsin Federation of Cooperatives  
30 West Mifflin Street, Suite 401  
Madison, Wisconsin 53703  
608-258-4400**



December 14, 1999

The Honorable Jon Erpenbach  
State Senator  
State Capitol  
Madison, WI 53707

RE: SB 274

Dear Senator Erpenbach:

We understand that the Senate Privacy, Electronic Commerce and Financial Institutions Committee is scheduled to review SB 274, which greatly expands both the membership reach and powers of state-chartered credit unions, on December 15. We urge you to oppose this bill.

If enacted, SB 274 will make credit unions just like taxpaying financial institutions but without the taxpaying part. The tax disparity between banks and credit unions cannot be over emphasized. It equals a roughly 40% pricing advantage for the credit unions. That isn't fair to our customers or shareholders. It also isn't fair to the taxpayers of this state that subsidize credit union services. By contrast, Wisconsin's bank and thrift institutions paid more than \$420 million in state and federal taxes last year alone.

The fact is credit unions have significant tax and regulatory advantages over financial institutions like ours. It is also a fact that credit unions are aggressive and savvy competitors.

In our view, the most socially responsible option for tax-exempt credit unions that want more authorities is to become a taxpaying financial institution. After all, with privileges should come tax and community responsibilities.

Please see the attached list of individuals who oppose bill SB 274.

Sincerely,

A handwritten signature in cursive script that reads 'C.A. Thieme' followed by a horizontal line.

C.A. Thieme  
3545 Richie Road  
Verona, WI 53593  
Phone: 833-2755



3207 WEST BELTLINE HIGHWAY  
P.O. BOX 620407  
MIDDLETON, WISCONSIN 53562-1670  
(608) 831-3207 ■ FAX (608) 831-3738



Carol Gammon Maki  
7131 Hickory Run  
Waunakee, WI 53597  
Phone: 831-3547

*Carol Maki*

Karla Homan  
507 Seventh St.  
Waunakee, WI 53597  
Phone: 849-4933

*Karla D Homan*

Amy Gile-Enge  
602 Worthington Way  
Waunakee, WI 53597  
Phone: 849-7919

*Amy R Gile-Enge*

Susan Ziegler  
6501 Elmwood Avenue  
Middleton, WI 53562  
Phone: 836-4417

*Susan Ziegler*

Doug Adler  
100 S. Division Street #104  
Waunakee, WI 53597  
Phone: 849-3963

*Douglas J. Adler*

Lisa Allen  
102 Ruste Road  
Barneveld, WI 53507  
Phone: 924-1063

*Lisa Allen*

Carmen Kruschek  
109 Simon Crestway  
Waunakee, WI 53597  
Phone: 849-4501

*Carmen Kruschek*

Kris McDermott  
6100 Scotch Pine Way  
Madison, WI 53719  
Phone: 273-4749

*Kris McDermott*

Kari Hellenbrand  
5311 S. Ridge Way #211  
Middleton, WI 53562  
Phone: 833-4636

*Kari Hellenbrand*

Janel Adler  
1110 Sausalito Dr.  
Waunakee, WI 53597  
Phone: 849-4782

*Janel Adler*

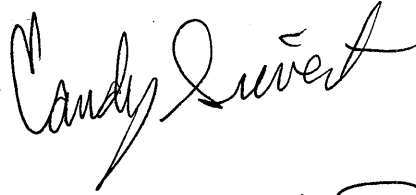
Mary Jilek  
32 Trillium Court  
Madison, WI 53719  
Phone: 833-1364

*Mary Jilek*

Kathy Pond  
1405 Arrowood Drive  
Madison, WI 53704  
Phone: 244-3161

*Kathy Pond*

Candy Sievert  
1001 Bristol Dr.  
Waunakee, WI 53597  
Phone: 849-7186



Tammy Sullivan  
25 Maple Grove Ct.  
Madison, WI 53719  
Phone: 277-9636



Paul Anderson  
44 Hidden Hollow Trail  
Madison, WI 53717  
Phone: 831-4936



Sue Pulvermacher  
5979 Hwy K  
Waunakee, WI 53597  
Phone: 849-5157



Testimony of Ronald G. Halvorsen  
President & CEO, Wisconsin Credit Union League

Senate Committee on Privacy, Electronic Commerce and Financial  
Institutions - December 15, 1999.

Senators Jon Erpenbach (C), Robert Jauch, Kimberly Plache, Brian  
Rude and Scott Fitzgerald.

Re: Public Hearing on SB 274

Good morning, Chairman Erpenbach and members of the committee.

My name is Ron Halvorsen and I'm the President & CEO of the  
Wisconsin Credit Union League. I want to thank the committee for  
the opportunity to address this matter which is of great  
significance to the citizens of our state.

The Credit Unions in Wisconsin are an integral part of Wisconsin's  
financial services industry. It is a thriving industry, but one  
which is experiencing a great deal of change in this day of quantum  
leaps in technology, mergers and acquisitions and a revolution in  
the way people conduct their personal financial affairs.

Thus, I would like to begin by talking a little bit about the  
credit union landscape in Wisconsin. In doing so, I will make some  
references to the banking industry even though the legislation we

are discussing today has nothing to do with banks and will have little, if any, effect on the banking industry. Unfortunately, as you know, the banking lobby has chosen to interject itself into this discussion in a very negative way.

There are 350 credit unions in our state. The value of our combined assets is slightly more than \$8.6 billion, which is the blue area on this chart (Chart I). By comparison all of the banks in Wisconsin hold \$81.7 billion in assets as shown in red, or ten times more than all the credit unions in the State of Wisconsin.

Put in another perspective, (Chart II) the three largest banks in Wisconsin, M & I, Bank One and Firststar, hold assets of \$10 billion, \$9.3 Billion and \$9.1 billion respectively. That means the assets of just one of these banks are larger than the assets of all of Wisconsin's credit unions combined. Hence, one could easily relate our two industries to the biblical "David and Goliath."

Our credit unions made a modest \$86 million in net income in 1998 again shown in blue (Chart III). The banks continue to enjoy stellar income growth, topping \$871 million in 1998 shown in red, again more than 10 times more income than credit unions.

Of the 350 credit unions in the State of Wisconsin, half have assets under \$5 million (Chart IV), a mere pittance when compared to the banks. It is not uncommon for these credit unions to



operate out of a single room adjacent to its sponsoring organization with three or fewer employees.

Now turning to the bill itself, this really is a very simple piece of legislation; but it does two very important things. First, it allows the consumers of Wisconsin more opportunities to join a credit union. Second, it allows us to offer Wisconsin consumers greater convenience.

As you heard from our chairman, Quirin Braam, credit unions are unique among financial institutions in the way they are organized, operated and in the way they deliver services. We felt that knowing how credit unions differ from other financial institutions will not only help you understand how the provisions of this bill work, it will also help you judge whether criticism of this bill is fair, justified and accurate.

The proposed changes to the statutes fall into three categories. First, enhanced choice by making credit union membership available to more Wisconsin consumers. Second, greater member convenience by modernizing outdated language that restricts a credit union's ability to establish branches. And third, member service enhancement through Credit Union Service Organizations, or CUSO's as we call them. All of these changes are designed to improve opportunities for consumers in this state. They are designed to meet the changing needs of consumers and to fill a void that has

been created by the rapidly changing nature of the primary provider of financial services, Wisconsin's banks.

The Wisconsin Credit Union League has in the past six months conducted research that shows people are very concerned about the delivery of financial services in this state.

Our research shows that consumers want friendly, personal and affordable service. They feel strongly that banks in Wisconsin, due to growth and mergers, have blurred the lines between financial services and other types of services, all of which have come at a cost in the form of increased fees and, often, a decrease in local control and decision making. Consider if you will the following:

- Despite increased profitability, the number of locally owned banks in this state is decreasing. In 1990, there were 481 banks in Wisconsin: by last year there were 351.

- Bank fee income now exceeds income from loans.

- Profit and marketing models now determine who banks deem worthy of serving.

- There are counties of this state that are underserved by any financial institution.

- Meanwhile, banks' bottom line profits continue to grow geometrically, setting new records year after year.

Now, no one is suggesting that profits are evil or that banks are not entitled to conduct business as they please within the context of appropriate regulation. What we are suggesting is that it simply makes good sense to offer consumers who may not have access to a credit union, the opportunity to join one if they so please. That's our "bottom line."

The fact of the matter is that not everyone in the state of Wisconsin has the opportunity to join a credit union. That's because current statutes place all sorts of arbitrary physical limitations and outdated constraints on who is eligible for membership and who is not. For instance:

- There are eleven counties where people do not have access to a community-chartered credit union (Chart V). Nine of these counties have no credit unions or branches located in them at all. Half the counties in the state have 3 or fewer credit unions.

- It is possible that a person living on one side of the street is eligible for membership in a credit union while a person living on the other side of that same street is not.

- It is possible for a stepchild to be eligible for membership, but not a foster child.

- It is possible for a resident of county A to be a member of a credit union in County B. Yet, another resident of County B who may actually live nearer to a credit union in County C may not be eligible for membership in the credit union in County C.

This bill will eliminate these arbitrary situations and constraints on who may and may not be eligible for credit union membership.

It will do so by:

- Repealing an outdated definition relating to a term not used any more, namely: "vicinal industries." This will make it more simple for the state regulator, the Office of Credit Unions, by not having to define neighborhoods.

It will do so by:

- Allowing the board of directors to define which members of an immediate family will be eligible for membership.

It will do so by:

- Allowing organizations to be eligible for membership if a majority of the organization's directors are eligible.

It will do so by:

- Codifying the already existing practice of allowing credit unions to serve multi-county regions.

It will do so by:

- Allowing credit unions to branch outside of state beyond the current arbitrary 25 mile limit.

And, while it will retain the requirement that credit unions with closed charters serve neighborhoods or communities, it repeals the requirement that they be "well defined" such as by arbitrary municipal boundaries or roads & highways.

That's what the field of membership and branching provisions do. Other supporters of the bill will elaborate further on these and other provisions. Now let me tell you what this bill will not do.

This bill will not create an "unleveled playing field" between banks and credit unions. Are you as tired of hearing that term "level playing field" as we are (refer to chart comparing industries). If the playing field is unlevel, I ask you, who has the advantage?

Let me say just a few words about taxation; again, only because the bankers keep bringing it up. This bill has nothing to do with taxation. Yet, the bankers remain obsessed with the concept that

non-profit organizations should pay more taxes and they use "Ducks" to support their argument.

Well, if they really think that credit unions should pay more taxes, they should seek such legislation and then make their case for it in that forum. For all the complaining they do, we have yet to see them advocate opening up the tax code, probably because they don't want to highlight the tremendous tax breaks that they themselves enjoy.

Frankly, when it comes to taxes, we think credit unions are "Just Ducky" just the way they are!

However, as we head into the 21st century, it is vital that we recognize the changing nature of consumer demands for service while still remaining true to our roots. This bill accomplishes that.

Meanwhile, rest assured that:

- Our service will always be personal and friendly, because we will always be locally owned. It can be no other way because we serve a membership.

- Credit unions will always serve hard-working Americans who are trying to build a better future. We will always work with those who have been turned away from other financial service

providers.

- And even those who are not members of credit unions will nevertheless continue to benefit from the existence of credit unions. You may be interested to know that according to a recent study by the Filene Research Institute, loan rates offered by other financial institutions are lower in areas where there is also a credit union.

In conclusion, I want to thank you for your indulgence in allowing me to make these points which I hope will allow you to act favorably on SB 274, and I sincerely thank you for all the courtesies you have extended to us on this very important day. I would be happy to try and answer any questions you may have.

January 12, 1998

Mr. J. Stephen Hamilton  
State Bank of La Crosse  
PO Box 159  
La Crosse, WI 54602-0159

Dear Mr. Hamilton:

I am writing to you today to tell you about something that happened to me recently and maybe you can explain why.

About six weeks before you made a car loan to me, I made a similar application to the Community Credit Union for the same loan. I was turned down on that loan because of my previous credit history. Realizing that my past credit history would make it difficult to get a loan on my own, I approached the State Bank of La Crosse for the loan, but with a qualified co-signer. I recently received a letter from The Community Credit Union offering to refinance my loan at State Bank of La Crosse and offering to lower my rate by one half of one percent, and pay me an additional \$50.00 for doing so. They are not requiring my co-signer.

I am concerned with how the credit union got this confidential information about my loan at State Bank and why they have had a change of heart about making me a loan. I would appreciate hearing from you on these two issues.

Sincerely,







# STATE BANK OF LA CROSSE

RESPONSIVE • PROGRESSIVE • INVOLVED

January 19, 1998

[REDACTED]

Re: Community Credit Union

Dear [REDACTED]

I am in receipt of your letter concerning your recent automobile loan and the letter you received from the Community Credit Union.

First, let me assure you that our records are confidential. We do not give out information concerning your relationship with the bank to other financial institutions, or any other vendor that might try to use that information to sell you something. It is the case, however, that when we make a loan secured by an automobile that there are certain recording requirements with the State of Wisconsin for our lien to be valid. The recordings are public record. It appears that the Community Credit Union is using those public records as a database for soliciting new business. Each month we lose a number of new loans because our customers have taken the credit union's offer.

It also appears that the stance of the credit unions is that if a loan passed the credit underwriting criteria of a bank, that the credit unions are willing to accept those loans without doing any independent underwriting of their own. In your case, the public record only shows that your car has a lien on it for a specific amount with the State Bank of La Crosse. That public information does not include that fact that you have a guarantor on your loan; therefore, without additional underwriting, the credit union is not aware of your previous credit history and the need for the guarantor.

I want you to know that I appreciate your business and I understand the concerns that you voiced in your letter. I hope I have satisfactorily answered your questions and that you will maintain your loan at State Bank of La Crosse. If you have any additional questions, please feel free to call me at 791-4214.

Sincerely,

J. Stephen Hamilton  
President and CEO

**Shelby**  
5501 Mormon Coulee Rd.  
La Crosse, WI 54601  
(608) 788-0400  
Fax (608) 788-0414

**Downtown**  
401 Main Street  
P.O. Box 159  
La Crosse, WI 54602-0159  
(608) 784-4600  
Fax (608) 791-4205

**Onalaska**  
1836 E. Main Street  
Onalaska, WI 54650  
(608) 781-1836  
Fax (608) 781-6716

Switch

&

Save

COMMUNITY CREDIT UNION



Dear [REDACTED]

I am writing to extend you an offer to save money and receive up to **\$100 cash!** It may seem too good to be true, but every day we are helping many Coulee Region residents with our Switch & Save program.

If you transfer your vehicle loan from First Bank Of Sparta to Community Credit Union, we'll give you up to \$100 cash **AND** reduce your interest rate 1/2%, as low as 7% a.p.r. (current terms apply). You'll save money with the lower rate and the cash proves your time is valuable! For loans over \$5,000, we'll pay you \$50 and for loans over \$10,000 you'll receive \$100...cash!

Please call to schedule an appointment to transfer your loan so you can begin saving immediately! Bring this letter in with you to verify this special, limited time offer.

We look forward to doing business with you!

Chris Butler  
President

**Testimony of Ed Brooks on SB-274  
Senate Financial Institutions Committee  
December 15, 1999  
Board Chairman, Wisconsin Federation of Cooperative  
Board Chairman, Foremost Farms, Inc.**

GOOD MORNING MR. CHAIRMAN AND MEMBERS OF THE COMMITTEE. THANK YOU FOR THE OPPORTUNITY TO TESTIFY TODAY IN SUPPORT OF SENATE BILL 274.

MY NAME IS ED BROOKS AND I AM HERE TODAY IN MY CAPACITY AS CHAIRMAN OF THE BOARD OF DIRECTORS OF THE WISCONSIN FEDERATION OF COOPERATIVES. WFC REPRESENTS OVER 700 COOPERATIVE BUSINESSES WHO EITHER DO BUSINESS OR HAVE MEMBERS IN THIS STATE, OR BOTH. SOME OF THOSE CO-OP BUSINESSES ARE MULTI-STATE, MULTI-MILLION DOLLAR OPERATIONS, SUCH AS FOREMOST FARMS, A DAIRY COOPERATIVE OF WHICH I ALSO CURRENTLY SERVE AS CHAIRMAN OF THE BOARD.

OF THE 700 CO-OPS THAT BELONG TO THE FEDERATION, SOME ARE LARGE, SOME ARE VERY SMALL, AND SOME ARE MEDIUM-SIZED. THE CREDIT UNIONS, WHICH ARE FINANCIAL INSTITUTION CO-OPS, ALSO HAVE THAT SAME SIZE DIFFERENTIAL. SOME CREDIT UNIONS IN WISCONSIN ARE CLOSED-CHARTER AND VERY TINY, SOME ARE MEDIUM-SIZED, AND SOME HAVE ASSETS OVER \$100 MILLION. HOWEVER, AS WITH ANY KIND OF COOPERATIVE, IT IS NOT SIZE THAT IMPARTS THE CO-OP DISTINCTION, BUT RATHER THE ORGANIZATIONAL STRUCTURE, THAT OF A NON-PROFIT, MEMBER-OWNED, MEMBER-CONTROLLED BUSINESS.

THE BANKING INDUSTRY IN THIS STATE HAS LONG TRIED TO LEAD LEGISLATORS TO BELIEVE THAT CREDIT UNIONS WERE MEANT TO ALL REMAIN SMALL AND LOCAL AND, THEREFORE, THOSE THAT GREW LARGER AND PROVIDED FINANCIAL SERVICES COMMUNITY-WIDE, WERE NO LONGER REALLY A CO-OP. THAT TYPE OF ARGUMENT IS SPECIOUS. AS A METHOD OF COMPARISON AND AS

A MEANS OF SHOWING WHY SUCH AN ARGUMENT IS ASININE, LET ME TELL YOU ABOUT THE OPERATIONS AND PERFORMANCE OF FOREMOST FARMS, INC.

MY WIFE AND I HAVE BEEN FARMING FOR OVER 25 YEARS AND DURING THAT TIME, WE HAVE BELONGED TO FOREMOST FARMS, U.S.A. AND ITS PREDECESSORS, WHERE OUR MILK IS PROCESSED INTO WORLD CLASS CHEESE. SOME IS BOTTLED AND SOLD UNDER THE MORNING GLORY AND GOLDEN GUERNSEY LABELS, SOME IS MADE INTO BUTTER AND POWDER AND THE WHEY IS CONVERTED INTO WHEY PROTEIN AND LACTOSE. FOREMOST FARMS U.S.A. IS OWNED BY THE MEMBERS WHO ARE THE PRODUCERS OF MILK. WE COMPETE WITH DEAN'S AND SUIZA WHO ARE THE FASTEST GROWING FOR-PROFIT COMPANIES. THEY RUN THEIR BUSINESSES AND WE RUN OURS WITHOUT CONCERN ABOUT "FIELD OF MEMBERSHIP." THE MARKET DRIVES ALL OF US. FOREMOST FARMS U.S.A. LAST YEAR HAD PATRONAGE EARNINGS OF \$25 MILLION WHICH IS PAID TO AND ALLOCATED TO THE PRODUCER-OWNERS. MOST OF THE SERVICES WE NEED TO RUN OUR DAIRY FARM ARE AVAILABLE FROM EITHER COOPERATIVE PROVIDERS OR "FOR-PROFIT" BUSINESSES. NONE OF THESE WORRY ABOUT "FIELD OF MEMBERSHIP"; THEY COMPETE FOR SALES ON THE BASIS OF SERVICE, PRODUCT AND PRICES.

I HAVE COME HERE TODAY TO TESTIFY IN SUPPORT OF SB-274 BECAUSE IT IS AN IMPORTANT PIECE OF LEGISLATION. CREDIT UNIONS, BEING OWNED AND CONTROLLED BY THE INDIVIDUALS THEY SERVE, PROVIDE A VERY IMPORTANT ALTERNATIVE TO FOR-PROFIT BANKS. EVERY SINGLE CONSTITUENT OF YOURS IN EVERY, SINGLE SENATE DISTRICT IN THIS STATE SHOULD HAVE THE OPPORTUNITY TO JOIN A CREDIT UNION. THIS BILL WILL HELP MAKE THAT HAPPEN.

I URGE YOU TO GIVE SB-274 YOUR SUPPORT AND VOTE IT OUT OF COMMITTEE SO THAT CREDIT UNION MEMBERSHIP CAN BECOME AVAILABLE TO ANYONE WHO WANTS IT. THANK YOU AND I'D BE PLEASED TO ANSWER ANY QUESTIONS YOU MAY HAVE.