



## 1995 ASSEMBLY BILL 554

September 12, 1995 - Introduced by Representatives HOVEN, LA FAVE, RILEY, BALDUS, VRAKAS, SILBAUGH, GREEN, JENSEN, KLUSMAN and JOHNSRUD, cosponsored by Senators DARLING, SHIBILSKI, BRESKE, PANZER, ROSENZWEIG and HUELSMAN. Referred to Committee on Financial Institutions.

1       **AN ACT to repeal** 220.02 (2) (e), 221.04 (1) (pm), 221.58, 221.59 (2) (e), 224.04 and  
2       701.107 to 701.109; **to amend** 215.13 (51), 220.04 (1) (b), 221.04 (1) (jm) 1.,  
3       221.04 (1) (k) 1., 221.04 (1) (p), 221.04 (4h), 221.08 (9), 221.56 (1), 221.59 (3) (a)  
4       (intro.), 221.59 (3) (b) (intro.), 221.59 (3) (b) 1., 221.59 (3) (c), 221.59 (4), 221.59  
5       (5), 221.59 (6) (intro.), 221.59 (6) (f), 221.59 (8) (a), 221.59 (8) (b), 221.59 (9) and  
6       221.59 (10); **to repeal and recreate** 215.13 (51), 220.04 (1) (b), 221.04 (1) (jm)  
7       1., 221.04 (1) (k) 1., 221.04 (1) (p), 221.04 (4h), 221.08 (9) and 221.56 (1); **to**  
8       **create** 221.59 of the statutes; and **to affect** 1995 Wisconsin Act 27, sections  
9       6179 to 6189, 1995 Wisconsin Act 27, sections 7050 to 7060, 1995 Wisconsin Act  
10       27, section 6102 and 1995 Wisconsin Act 27, section 9459 (7); **relating to:**  
11       acquisition of in-state banks and in-state bank holding companies, ability of  
12       banks to contract with depository institutions for financial products and  
13       services, customer bank communications terminals, control of limited service

- 1 banking institutions, meetings of bank boards of directors and committees,  
2 granting rule-making authority and providing penalties.
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*Analysis by the Legislative Reference Bureau*

**INTERSTATE BANKING**

Current law permits certain types of regional bank and bank holding company mergers and acquisitions. Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri and Ohio are the regional states covered by the current interstate banking law. Under current law, an in-state bank or in-state bank holding company may acquire direct or indirect ownership or control of voting shares of, an interest in or substantially all of the assets of one or more regional state banks or regional state bank holding companies and may merge with one or more regional state banks or regional state bank holding companies.

The current regional interstate banking law also permits a regional state bank holding company to acquire ownership or control of one or more in-state banks or in-state bank holding companies or to merge with one or more in-state bank holding companies, if the commissioner makes certain findings. The commissioner must find that the statutes of the regional state in which the regional state bank holding company has its principal place of business permit in-state bank holding companies both to acquire one or more regional state banks and to acquire and merge with one or more regional state bank holding companies in the regional state. Current law provides for public notice and hearing on the transaction, and payment by the regional state bank holding company of a \$5,000 application fee and the banking commissioner's actual costs related to the application. Current law contains provisions protecting an in-state bank from acquisition if the in-state bank has been in existence for less than 5 years. Under current law, the commissioner may disapprove the regional state bank holding company merger or acquisition if he or she makes any of certain specified findings. Acquisitions of up to 5% of the voting shares or any amount of nonvoting shares of one or more in-state banks are exempt under current law. Current law also contains provisions allowing a charitable trust to transfer stock in in-state bank holding companies to banks or bank holding companies in a nonreciprocal state, if certain requirements are met.

This bill repeals these regional interstate banking provisions and creates new provisions governing acquisitions of in-state banks and in-state bank holding companies, regardless of the home state or country of the acquiring company. Under the bill, except as expressly permitted by federal law, no company may acquire an in-state bank or in-state bank holding company, without commissioner approval. This approval is required for a company to merge or consolidate with an in-state bank holding company, to assume direct or indirect ownership of more than a specified percentage of any class of voting shares of an in-state bank holding company or an in-state bank, or take other action that results in the direct or indirect acquisition of control of an in-state bank holding company or an in-state bank. The specified percentage of voting shares that triggers approval requirements is 25% if

the acquiring company is not a bank holding company prior to the acquisition and 5% if the acquiring company is a bank holding company prior to the acquisition. An exemption from the approval requirements exists for certain transactions arranged to prevent the insolvency or closing of the acquired bank or in certain transactions where a bank forms its own bank holding company. In acquisitions that are exempt from the approval requirements, the parties must give the commissioner written notice of the transaction, generally at least 15 days before the effective date of the acquisition.

If approval is required, the acquiring company is required to file an application with the commissioner, to pay an application fee of \$5,000 and the commissioner's actual costs incurred in connection with the application, to publish a notice in the official state newspaper, and to provide proof of compliance with requirements applicable to foreign corporations transacting business in the state. Unless the commissioner finds that an emergency exists, the commissioner is required to hold a hearing on the transaction if at least 25 state residents of the state petition for a hearing, or if the commissioner calls for a hearing on his or her own motion, within 30 days of the newspaper notice.

The commissioner may disapprove the transaction if the commissioner determines that the transaction would be contrary to the best interests of the shareholders or customers of the in-state bank or in-state bank holding company or is detrimental to the safety and soundness of the applicant or the in-state bank or in-state bank holding company. The commissioner may also disapprove the transaction if the applicant or its officers, directors or principal shareholders lack an established record of sound performance, efficient management, financial responsibility and integrity, if the applicant has received ratings of "needs to improve record of meeting community credit needs" or "substantial noncompliance in meeting community credit needs" under the federal community reinvestment act, or if the applicant has failed to enter into an agreement to comply with state consumer credit charges and disclosures that are not preempted by federal law.

The bill retains provisions similar to those under the current regional banking law, which provide protections for banks which have not been in existence and in continuous operation for at least 5 years. Unlike current law, the bill provides that these protections do not apply to banks resulting from a merger of in-state banks, if the in-state banks would have been in existence and continuous operation for at least 5 years but for the in-state merger. The bill requires that a company controlling an in-state bank or in-state bank holding company file certain reports regarding its financial condition.

### **OTHER CHANGES**

In addition to the provisions regarding interstate banking, the bill modifies provisions relating to the ability of banks to enter into contracts with depository institutions for the provision of banking and financially related products services. Current law allows such contracts with other banks and with savings and loan associations; banks are required to inform the commissioner in writing of contracts with other banks. Under the bill, banks may also contract with depository institutions other than banks and savings and loan associations, but must provide

a written notice of intention to enter into a contract to the commissioner at least 30 days before the effective date of the contract, together with a description of the services to be provided and a copy of the contract. The bill explicitly prohibits a bank from conducting any activity as an agent that it would be prohibited from conducting as a principal. The bill also allows the commissioner to order a bank and certain other depository institutions to cease acting as an agent or principal under the contract if the commissioner finds that it is inconsistent with safe and sound banking practices.

Current law requires a bank's board of directors and loan committee to meet at least once each month. This bill changes these requirements to require only quarterly meetings. The bill also makes certain changes regarding customer bank communications terminals, such as automated teller machines (ATMs). Current law requires these terminals to be available for use, on a nondiscriminatory basis, to in-state banks, credit unions, savings banks and savings and loan associations. This bill eliminates the nondiscrimination requirement and requires that the terminals be made available to out-of-state institutions. Current law prohibits advertising with regard to a shared terminal that suggests or implies exclusive ownership or control of the shared terminal by any financial institution or group of financial institutions. This bill eliminates this prohibition. Lastly, the bill repeals provisions which prohibit a bank holding company from controlling banks that do not both accept demand deposits and make commercial loans.

The bill generally takes effect on September 29, 1995. Consistent with provisions in 1995 Wisconsin Act 27 (the budget act), the powers and duties of the commissioner of banking under the bill are transferred to the division of banking in the department of financial institutions, effective July 1, 1995.

For further information see the *state* fiscal estimate, which will be printed as an appendix to this bill.

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***The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:***

1           **SECTION 1.** 215.13 (51) of the statutes is amended to read:  
2           215.13 **(51)** CONTRACT FOR FINANCIAL SERVICES. Contract with a bank that is  
3 owned by a bank holding company which also owns the contracting association, to  
4 provide products or services under s. 221.04 (1) ~~(pm)~~ (p). The bank shall be subject  
5 to regulation and examination by the commissioner with regard to services  
6 performed under the contract to the same extent as if the services were being  
7 performed by the association itself on its own premises.

1           **SECTION 2.** 215.13 (51) of the statutes, as affected by 1995 Wisconsin Acts 27  
2 and .... (this act), is repealed and recreated to read:

3           215.13 **(51)** CONTRACT FOR FINANCIAL SERVICES. Contract with a bank that is  
4 owned by a bank holding company which also owns the contracting association, to  
5 provide products or services under s. 221.04 (1) (p). The bank shall be subject to  
6 regulation and examination by the division with regard to services performed under  
7 the contract to the same extent as if the services were being performed by the  
8 association itself on its own premises.

9           **SECTION 3.** 220.02 (2) (e) of the statutes is repealed.

10          **SECTION 4.** 220.04 (1) (b) of the statutes is amended to read:

11          220.04 **(1)** (b) In lieu of any examination required to be made by the  
12 commissioner, the commissioner may accept any examination that may have been  
13 made of any bank or trust company bank within a reasonable period by ~~the federal~~  
14 ~~deposit insurance corporation or a federal reserve bank~~ a bank supervisory agency,  
15 as defined in s. 221.59 (2) (d), provided a copy of the examination is furnished the  
16 commissioner.

17          **SECTION 5.** 220.04 (1) (b) of the statutes, as affected by 1995 Wisconsin Acts 27  
18 and .... (this act), is repealed and recreated to read:

19          220.04 **(1)** (b) In lieu of any examination required to be made by the division,  
20 the division may accept any examination that may have been made of any bank or  
21 trust company bank within a reasonable period by a bank supervisory agency, as  
22 defined in s. 221.59 (2) (d), if a copy of the examination is furnished to the division.

23          **SECTION 6.** 221.04 (1) (jm) 1. of the statutes is amended to read:

24          221.04 **(1)** (jm) 1. To establish and maintain a branch bank or joint branch bank  
25 with the approval of the commissioner.

1           **SECTION 7.** 221.04 (1) (jm) 1. of the statutes, as affected by 1995 Wisconsin Acts  
2 27 and .... (this act), is repealed and recreated to read:

3           221.04 (1) (jm) 1. To establish and maintain a branch bank or joint branch bank  
4 with the approval of the division.

5           **SECTION 8.** 221.04 (1) (k) 1. of the statutes is amended to read:

6           221.04 (1) (k) 1. Directly or indirectly, to acquire, place and operate, or  
7 participate in the acquisition, placement and operation of, at locations other than its  
8 main or branch offices, customer bank communications terminals, in accordance  
9 with rules established by the commissioner. The rules of the commissioner shall  
10 provide that any such customer bank communications terminal shall be available for  
11 use, ~~on a nondiscriminatory basis,~~ by any state or national bank which has its  
12 principal place of business in this state, by any other bank obtaining the consent of  
13 a state or national bank which has its principal place of business in this state and  
14 is using the terminal and by all customers designated by a bank using the terminal.  
15 This paragraph does not authorize a bank which has its principal place of business  
16 outside this state to conduct banking business in this state. The customer bank  
17 communications terminals also shall be available for use, ~~on a nondiscriminatory~~  
18 ~~basis,~~ by any credit union, savings and loan association or savings bank, whose home  
19 ~~office is located in this state,~~ if the credit union, savings and loan association or  
20 savings bank requests to share its use, subject to rules jointly established by the  
21 commissioner of banking, the commissioner of credit unions and the commissioner  
22 of savings and loan. ~~The rules of the commissioner and the joint rules shall each~~  
23 ~~prohibit any advertising with regard to a shared terminal which suggests or implies~~  
24 ~~exclusive ownership or control of the shared terminal by any financial institution or~~  
25 ~~group of financial institutions operating or participating in the operation of the~~

1 ~~terminal.~~ The commissioner by order may authorize the installation and operation  
2 of a customer bank communications terminal in a mobile facility, after notice and  
3 hearing upon the proposed service stops of the mobile facility.

4 **SECTION 9.** 221.04 (1) (k) 1. of the statutes, as affected by 1995 Wisconsin Acts  
5 27 and .... (this act), is repealed and recreated to read:

6 221.04 (1) (k) 1. Directly or indirectly, to acquire, place and operate, or  
7 participate in the acquisition, placement and operation of, at locations other than its  
8 main or branch offices, customer bank communications terminals, in accordance  
9 with rules established by the division. The rules of the division shall provide that  
10 any such customer bank communications terminal shall be available for use by any  
11 state or national bank which has its principal place of business in this state, by any  
12 other bank obtaining the consent of a state or national bank which has its principal  
13 place of business in this state and is using the terminal and by all customers  
14 designated by a bank using the terminal. This paragraph does not authorize a bank  
15 which has its principal place of business outside this state to conduct banking  
16 business in this state. The customer bank communications terminals also shall be  
17 available for use by any credit union, savings and loan association or savings bank,  
18 if the credit union, savings and loan association or savings bank requests to share  
19 its use, subject to rules jointly established by the division of banking, the office of  
20 credit unions and the division of savings and loan. The division by order may  
21 authorize the installation and operation of a customer bank communications  
22 terminal in a mobile facility, after notice and hearing upon the proposed service stops  
23 of the mobile facility.

24 **SECTION 10.** 221.04 (1) (p) of the statutes is amended to read:

1           221.04 (1) (p) To contract with one or more banks depository institutions to  
2 provide banking and financially related products or services on its behalf to its  
3 customers ~~or to establish a joint branch bank of the contracting banks.~~ The  
4 ~~contracting banks shall inform the commissioner in writing of any contract entered~~  
5 ~~into under this paragraph.~~ The establishment of a joint branch bank is subject to the  
6 ~~provisions for the establishment of a branch bank in par. (jm).~~ A bank that proposes  
7 to enter into a contract under this paragraph shall file with the commissioner, at  
8 least 30 days before the effective date of the contract, a notice of intention to enter  
9 into a contract with a depository institution, a description of the services proposed  
10 to be performed under the contract and a copy of the contract. A bank may not,  
11 pursuant to a contract under this paragraph, conduct any activity as an agent that  
12 it would be prohibited from conducting as a principal under applicable state or  
13 federal law, or have an agent conduct any activity that the bank as a principal would  
14 be prohibited from conducting under applicable state or federal law. The  
15 commissioner may order a bank or any other depository institution subject to the  
16 commissioner's enforcement powers to cease acting as an agent or principal under  
17 any contract that the commissioner finds to be inconsistent with safe and sound  
18 banking practices. A bank acting as an agent for a depository institution under a  
19 contract under this paragraph does not become a branch of the depository institution  
20 by entering into a contract under this paragraph.

21           **SECTION 11.** 221.04 (1) (p) of the statutes, as affected by 1995 Wisconsin Acts  
22 27 and .... (this act), is repealed and recreated to read:

23           221.04 (1) (p) To contract with one or more depository institutions to provide  
24 banking and financially related products or services on its behalf to its customers.  
25 A bank that proposes to enter into a contract under this paragraph shall file with the



1 division, at least 30 days before the effective date of the contract, a notice of intention  
2 to enter into a contract with a depository institution, a description of the services  
3 proposed to be performed under the contract and a copy of the contract. A bank may  
4 not, pursuant to a contract under this paragraph, conduct any activity as an agent  
5 that it would be prohibited from conducting as a principal under applicable state or  
6 federal law, or have an agent conduct any activity that the bank as a principal would  
7 be prohibited from conducting under applicable state or federal law. The division  
8 may order a bank or any other depository institution subject to the division's  
9 enforcement powers to cease acting as an agent or principal under any contract that  
10 the division finds to be inconsistent with safe and sound banking practices. A bank  
11 acting as an agent for a depository institution under a contract under this paragraph  
12 does not become a branch of the depository institution by entering into a contract  
13 under this paragraph.

14 **SECTION 12.** 221.04 (1) (pm) of the statutes is repealed.

15 **SECTION 13.** 221.04 (4h) of the statutes is amended to read:

16 221.04 **(4h)** STOCK IN BANK-OWNED BANKS. Any bank holding company, subject  
17 to the limitations in s. ~~221.58 (7)~~ 221.59, or any bank may, with the approval of the  
18 commissioner, acquire and hold stock in an aggregate amount not exceeding 10% of  
19 its capital and surplus, in one or more banks chartered under s. 221.57 or in one or  
20 more bank holding companies wholly owning a bank chartered under s. 221.57.

21 **SECTION 14.** 221.04 (4h) of the statutes, as affected by 1995 Wisconsin Acts 27  
22 and ... (this act), is repealed and recreated to read:

23 221.04 **(4h)** STOCK IN BANK-OWNED BANKS. Any bank holding company, subject  
24 to the limitations in s. 221.59, or any bank may, with the approval of the division,  
25 acquire and hold stock in an aggregate amount not exceeding 10% of its capital and

1 surplus, in one or more banks chartered under s. 221.57 or in one or more bank  
2 holding companies wholly owning a bank chartered under s. 221.57.

3 **SECTION 15.** 221.08 (9) of the statutes is amended to read:

4 221.08 (9) The board of directors shall meet at least once each ~~month~~ calendar  
5 quarter. At the ~~monthly~~ quarterly meeting they shall generally investigate the  
6 affairs of the bank and determine whether the assets are of the value at which they  
7 are carried on the books of the bank. The directors shall name a loan committee of  
8 3 or more of its members, a majority of whom shall be other than active executives,  
9 except in 1st or 2nd class cities, or except when a majority of the directors are actively  
10 engaged in the bank's management. The committee shall meet at least once each  
11 ~~month~~ calendar quarter and shall determine policies as to renewals and applications  
12 for new loans. Any director who is found to be lax in attendance may be removed by  
13 the commissioner and the vacancy shall be filled within a reasonable time as the  
14 commissioner may direct.

15 **SECTION 16.** 221.08 (9) of the statutes, as affected by 1995 Wisconsin Acts 27  
16 and ... (this act), is repealed and recreated to read:

17 221.08 (9) The board of directors shall meet at least once each calendar quarter.  
18 At the quarterly meeting they shall generally investigate the affairs of the bank and  
19 determine whether the assets are of the value at which they are carried on the books  
20 of the bank. The directors shall name a loan committee of 3 or more of its members,  
21 a majority of whom shall be other than active executives, except in 1st or 2nd class  
22 cities, or except when a majority of the directors are actively engaged in the bank's  
23 management. The committee shall meet at least once each calendar quarter and  
24 shall determine policies as to renewals and applications for new loans. Any director

1 who is found to be lax in attendance may be removed by the division and the vacancy  
2 shall be filled within a reasonable time as the division may direct.

3 **SECTION 17.** 221.56 (1) of the statutes is amended to read:

4 221.56 (1) Any domestic corporation, investment trust, or other form of trust  
5 or any regional-state ~~out-of-state~~ bank holding company which shall own, hold or  
6 in any manner control a majority of the stock in a state bank or trust company, ~~or a~~  
7 ~~bank or bank holding company which through a transaction under s. 701.108~~  
8 ~~acquires control of a majority of the stock in a state bank,~~ shall be deemed to be  
9 engaged in the business of banking and shall be subject to the supervision of the office  
10 of the commissioner of banking. It shall file reports of its financial condition or  
11 activities when called for by the commissioner of banking, and the commissioner may  
12 order an examination of its condition and solvency whenever in his or her opinion  
13 such examination is required, and the cost of such examination shall be paid by such  
14 corporation or association. Whenever in the opinion of the commissioner the  
15 condition of such corporation or association shall be such as to endanger the safety  
16 of the deposits in any bank or trust company which is owned or in any manner  
17 controlled by such corporation, or the operation of such corporation, association or  
18 trust shall be carried on in such manner as to endanger the safety of such bank or  
19 trust company or its depositors, the commissioner may order such corporation or  
20 trust to remedy such condition or policy within 90 days and if such order is not  
21 complied with, the commissioner shall have power to fully direct the operation of  
22 such banks or trust companies until such order is complied with, and may withhold  
23 all dividends from such corporation or trust during the period in which the  
24 commissioner may exercise such authority.

1           **SECTION 18.** 221.56 (1) of the statutes, as affected by 1995 Wisconsin Acts 27  
2 and .... (this act), is repealed and recreated to read:

3           **221.56 (1)** Any domestic corporation, investment trust, or other form of trust  
4 or any out-of-state bank holding company which shall own, hold or in any manner  
5 control a majority of the stock in a state bank or trust company shall be deemed to  
6 be engaged in the business of banking and shall be subject to the supervision of the  
7 division. It shall file reports of its financial condition or activities when called for by  
8 the division, and the division may order an examination of its condition and solvency  
9 whenever, the division's opinion such examination is required, and the cost of such  
10 examination shall be paid by such corporation or association. Whenever in the  
11 opinion of the division the condition of such corporation or association shall be such  
12 as to endanger the safety of the deposits in any bank or trust company which is owned  
13 or in any manner controlled by such corporation, or the operation of such corporation,  
14 association or trust shall be carried on in such manner as to endanger the safety of  
15 such bank or trust company or its depositors, the division may order such corporation  
16 or trust to remedy such condition or policy within 90 days and if such order is not  
17 complied with, the division shall have power to fully direct the operation of such  
18 banks or trust companies until such order is complied with, and may withhold all  
19 dividends from such corporation or trust during the period in which the division may  
20 exercise such authority.

21           **SECTION 19.** 221.58 of the statutes is repealed.

22           **SECTION 20.** 221.59 of the statutes is created to read:

23           **221.59 Acquisitions of banks and bank holding companies. (1)**

24           **APPLICABILITY.** This section applies to acquisitions of an in-state bank or an in-state  
25 bank holding company by any company.

1           **(2) DEFINITIONS.** In this section:

2           (a) “Affiliate” has the meaning set forth in 12 USC 1841 (k).

3           (b) “Bank” has the meaning set forth in 12 USC 1841 (c).

4           (c) “Bank holding company” has the meaning set forth in 12 USC 1841 (a), and  
5 unless the context otherwise requires, includes an in-state bank holding company,  
6 an out-of-state bank holding company and a foreign bank holding company.

7           (d) “Bank supervisory agency” means the office of the comptroller of the  
8 currency, the federal deposit insurance corporation, the board of governors of the  
9 federal reserve system, or any successor to these agencies, or any agency of another  
10 state with primary responsibility for chartering and supervising banks.

11           (e) “Comissioner” means the commissioner of banking.

12           (f) “Company” has the meaning set forth in 12 USC 1841 (b) and includes a bank  
13 holding company.

14           (g) “Control” shall be interpreted consistently with 12 USC 1841 (a).

15           (h) “Deposit” has the meaning set forth in 12 USC 1813 (l).

16           (i) “Depository institution” means any insured depository institution under 12  
17 USC 1813 (c) (2) and (3).

18           (j) “Foreign bank holding company” means a bank holding company that is  
19 organized under the laws of a country other than the United States or any territory  
20 or possession of the United States.

21           (k) “In-state bank” means a bank that is organized under this chapter, a trust  
22 company bank organized under ch. 223 or a bank organized under federal law and  
23 having its principal place of business in this state.

24           (L) “In-state bank holding company” means a bank holding company that has  
25 its principal place of business in this state or a company that has control of a trust

1 company bank organized under ch. 223 and is not controlled by a bank holding  
2 company other than an in-state bank holding company.

3 (m) "Out-of-state bank holding company" means a bank holding company that  
4 is not an in-state bank holding company and, unless the context requires otherwise,  
5 includes a foreign bank holding company.

6 (n) "Principal place of business" of a bank holding company means the state in  
7 which the total deposits of its bank subsidiaries are the greatest.

8 (p) "State" means any state, territory or other possession of the United States,  
9 including the District of Columbia.

10 (q) "Subsidiary" has the meaning set forth in 12 USC 1841 (d).

11 **(3) APPROVAL REQUIREMENTS.** (a) Except as otherwise expressly permitted by  
12 federal law or par. (b), no company may do any of the following without the prior  
13 approval of the commissioner:

14 1. Merge or consolidate with an in-state bank holding company.

15 2. Assume direct or indirect ownership or control of:

16 a. More than 25% of any class of voting shares of an in-state bank holding  
17 company or an in-state bank, if the acquiring company is not a bank holding  
18 company prior to the acquisition.

19 b. More than 5% of any class of voting shares of an in-state bank holding  
20 company or an in-state bank, if the acquiring company is a bank holding company  
21 prior to the acquisition.

22 c. All or substantially all of the assets of an in-state bank holding company or  
23 an in-state bank.

24 3. Take other action that results in the direct or indirect acquisition of control  
25 of an in-state bank holding company or an in-state bank.

1 (b) The approval of the commissioner is not needed under par. (a) in any of the  
2 following transactions:

3 1. A transaction arranged by the commissioner or a bank supervisory agency  
4 to prevent the insolvency or closing of the acquired bank.

5 2. A transaction in which a bank forms its own bank holding company, if the  
6 ownership rights of the former bank shareholders are substantially similar to those  
7 of the shareholders of the new bank holding company.

8 (c) In a transaction under par. (b) in which the commissioner's approval is not  
9 required, the parties shall give written notice to the commissioner at least 15 days  
10 before the effective date of the acquisition, unless a shorter period of notice is  
11 required under applicable federal law.

12 **(4) REQUIRED APPLICATION.** A company that requires the commissioner's  
13 approval under sub. (3) (a) shall do all of the following:

14 (a) File with the commissioner an application in the form that the  
15 commissioner requires.

16 (b) Pay to the commissioner an application fee of \$5,000.

17 (c) Reimburse the commissioner for all actual costs incurred by the  
18 commissioner in making an investigation related to the application under par. (a)  
19 and in holding any hearing on the application.

20 (d) Cause to be published a class 3 notice, under ch. 985, in the form prescribed  
21 by the commissioner, in the official state newspaper, of the application under par. (a)  
22 and of the opportunity for a hearing under sub. (5).

23 (e) File with the commissioner a proof of publication of the notice under par. (d),  
24 upon completion of the publication of the notice.

1 (f) If the applicant is an out-of-state bank holding company, submit to the  
2 commissioner, with the application, proof that the applicant has complied with or is  
3 exempted from the requirements of subch. XV of ch. 180.

4 **(5) HEARING.** (a) Except as provided in par. (b), the commissioner shall hold  
5 a hearing on the application under sub. (4) (a) if at least 25 residents of this state  
6 petition for a hearing within 30 days of the notice under sub. (4) (d) or if the  
7 commissioner on his or her own motion calls for a hearing within 30 days of the notice  
8 under sub. (4) (d).

9 (b) No hearing is required under this section if the commissioner finds that an  
10 emergency exists and that the proposed acquisition is necessary and appropriate to  
11 prevent the probable failure of an in-state bank.

12 **(6) STANDARDS FOR DISAPPROVAL.** The commissioner may disapprove a  
13 transaction under sub. (3) (a) if the commissioner finds any of the following:

14 (a) Considering the financial and managerial resources and future prospects  
15 of the applicant and of the in-state bank or in-state bank holding company, the  
16 transaction would be contrary to the best interests of the shareholders or customers  
17 of the in-state bank or in-state bank holding company.

18 (b) The action would be detrimental to the safety and soundness of the  
19 applicant or of the in-state bank or in-state bank holding company, or to the safety  
20 and soundness of a subsidiary or affiliate of the applicant, the in-state bank or the  
21 in-state bank holding company.

22 (c) Because the applicant or its executive officers, directors or principal  
23 shareholders have not established a record of sound performance, efficient  
24 management, financial responsibility and integrity, the action would be contrary to  
25 the best interests of the depositors, other customers, creditors or shareholders of the



1 applicant or of the in-state bank or in-state bank holding company or contrary to the  
2 best interests of the public.

3 (d) The applicant has received a rating of “needs to improve record of meeting  
4 community credit needs” under 12 USC 2906 (b) (2) (C) or “substantial  
5 noncompliance in meeting community credit needs” under 12 USC 2906 (b) (2) (D)  
6 by the bank supervisory agency.

7 (f) The applicant has failed to enter into an agreement prepared by the  
8 commissioner to comply with the laws and rules of this state regulating consumer  
9 credit finance charges and other charges and related disclosure requirements, except  
10 to the extent preempted by federal law or regulation.

11 (g) The applicant fails to meet any other standards established by rule of the  
12 commissioner.

13 **(8) AGE REQUIREMENT.** (a) Except as provided in pars. (b) and (c), the  
14 commissioner may not approve an application by an out-of-state bank holding  
15 company under sub. (3) (a) unless the in-state bank to be acquired, or all in-state  
16 bank subsidiaries of the in-state bank holding company to be acquired, have as of  
17 the proposed date of acquisition been in existence and in continuous operation for at  
18 least 5 years.

19 (b) The commissioner may approve an application for an acquisition of an  
20 in-state bank holding company that owns one or more in-state banks that have been  
21 in existence for less than 5 years, if the out-of-state bank holding company divests  
22 itself of those in-state banks within 2 years after the date of acquisition of the  
23 in-state bank holding company by the out-of-state bank holding company.

24 (c) Paragraphs (a) and (b) do not apply to an in-state bank that is the surviving  
25 bank of a merger with an in-state bank that had been in existence and continuous

1 operation for at least 5 years at the time of the merger or would have been in existence  
2 and in continuous operation for at least 5 years as of the proposed date of acquisition,  
3 it the merger had not taken place.

4 **(9) REPORTS.** Each bank holding company that controls an in-state bank or an  
5 in-state bank holding company shall submit to the commissioner reports under s.  
6 221.56.

7 **(10) PENALTIES.** The commissioner may enforce the provisions of this section  
8 pursuant to s. 220.04 (9).

9 **SECTION 21.** 221.59 (2) (e) of the statutes, as created by 1995 Wisconsin Act ....  
10 this act), is repealed.

11 **SECTION 22.** 221.59 (3) (a) (intro.) of the statutes, as created by 1995 Wisconsin  
12 Act .... (this act), is amended to read:

13 221.59 **(3)** (a) (intro.) Except as otherwise expressly permitted by federal law  
14 or par. (b), no company may do any of the following without the prior approval of the  
15 commissioner division:

16 **SECTION 23.** 221.59 (3) (b) (intro.) of the statutes, as created by 1995 Wisconsin  
17 Act .... (this act), is amended to read:

18 221.59 **(3)** (b) (intro.) The approval of the commissioner division is not needed  
19 under par. (a) in any of the following transactions:

20 **SECTION 24.** 221.59 (3) (b) 1. of the statutes, as created by 1995 Wisconsin Act  
21 .... (this act), is amended to read:

22 221.59 **(3)** (b) 1. A transaction arranged by the commissioner division or a bank  
23 supervisory agency to prevent the insolvency or closing of the acquired bank.

24 **SECTION 25.** 221.59 (3) (c) of the statutes, as created by 1995 Wisconsin Act ....  
25 (this act), is amended to read:

1           221.59 (3) (c) In a transaction under par. (b) in which the ~~commissioner's~~  
2 division's approval is not required, the parties shall give written notice to the  
3 ~~commissioner~~ division at least 15 days before the effective date of the acquisition,  
4 unless a shorter period of notice is required under applicable federal law.

5           **SECTION 26.** 221.59 (4) of the statutes, as created by 1995 Wisconsin Act .... (this  
6 act), is amended to read:

7           221.59 (4) REQUIRED APPLICATION. A company that requires the ~~commissioner's~~  
8 division's approval under sub. (3) (a) shall do all of the following:

9           (a) File with the ~~commissioner~~ division an application in the form that the  
10 ~~commissioner~~ division requires.

11           (b) Pay to the ~~commissioner~~ division an application fee of \$5,000.

12           (c) Reimburse the ~~commissioner~~ division for all actual costs incurred by the  
13 ~~commissioner~~ division in making an investigation related to the application under  
14 par. (a) and in holding any hearing on the application.

15           (d) Cause to be published a class 3 notice, under ch. 985, in the form prescribed  
16 by the ~~commissioner~~ division, in the official state newspaper, of the application under  
17 par. (a) and of the opportunity for a hearing under sub. (5).

18           (e) File with the ~~commissioner~~ division a proof of publication of the notice under  
19 par. (d), upon completion of the publication of the notice.

20           (f) If the applicant is an out-of-state bank holding company, submit to the  
21 ~~commissioner~~ division, with the application, proof that the applicant has complied  
22 with or is exempted from the requirements of subch. XV of ch. 180.

23           **SECTION 27.** 221.59 (5) of the statutes, as created by 1995 Wisconsin Act .... (this  
24 act), is amended to read:

1           221.59 (5) HEARING. (a) Except as provided in par. (b), the ~~commissioner~~  
2 division shall hold a hearing on the application under sub. (4) (a) if at least 25  
3 residents of this state petition for a hearing within 30 days of the notice under sub.  
4 (4) (d) or if the ~~commissioner~~ division on ~~his or her~~ its own motion calls for a hearing  
5 within 30 days of the notice under sub. (4) (d).

6           (b) No hearing is required under this section if the ~~commissioner~~ division finds  
7 that an emergency exists and that the proposed acquisition is necessary and  
8 appropriate to prevent the probable failure of an in-state bank.

9           **SECTION 28.** 221.59 (6) (intro.) of the statutes, as created by 1995 Wisconsin Act  
10 .... (this act), is amended to read:

11           221.59 (6) (intro.) The ~~commissioner~~ division may disapprove a transaction  
12 under sub. (3) (a) if the ~~commissioner~~ division finds any of the following:

13           **SECTION 29.** 221.59 (6) (f) of the statutes, as created by 1995 Wisconsin Act ....  
14 (this act), is amended to read:

15           21.59 (6) (f) The applicant has failed to enter into an agreement prepared by  
16 the ~~commissioner~~ division to comply with the laws and rules of this state regulating  
17 consumer credit finance charges and other charges and related disclosure  
18 requirements, except to the extent preempted by federal law or regulation.

19           221.59 (6) (g) The applicant fails to meet any other standards established by  
20 rule of the ~~commissioner~~ division.

21           **SECTION 30.** 221.59 (8) (a) of the statutes, as created by 1995 Wisconsin Act ....  
22 (this act), is amended to read:

23           221.59 (8) (a) Except as provided in pars (b) and (c), the ~~commissioner~~ division  
24 may not approve an application by an out-of-state bank holding company under sub.  
25 (3) (a) unless the in-state bank to be acquired, or all in-state bank subsidiaries of

1 the in-state bank holding company to be acquired, have as of the proposed date of  
2 acquisition been in existence and in continuous operation for at least 5 years.

3 **SECTION 31.** 221.59 (8) (b) of the statutes, as created by 1995 Wisconsin Act ....  
4 (this act), is amended to read:

5 221.59 (8) (b) The ~~commissioner~~ division may approve an application for an  
6 acquisition of an in-state bank holding company that owns one or more in-state  
7 banks that have been in existence for less than 5 years, if the out-of-state bank  
8 holding company divests itself of those in-state banks within 2 years after the date  
9 of acquisition of the in-state bank holding company by the out-of-state bank holding  
10 company.

11 **SECTION 32.** 221.59 (9) of the statutes, as created by 1995 Wisconsin Act .... (this  
12 act), is amended to read:

13 221.59 (9) REPORTS. Each bank holding company that controls an in-state bank  
14 or an in-state bank holding company shall submit to the ~~commissioner~~ division  
15 reports under s. 221.56.

16 **SECTION 33.** 221.59 (10) of the statutes, as created by 1995 Wisconsin Act ....  
17 (this act), is amended to read:

18 221.59 (10) PENALTIES. The ~~commissioner~~ division may enforce the provisions  
19 of this section pursuant to s. 220.04 (9).

20 **SECTION 34.** 224.04 of the statutes is repealed.

21 **SECTION 35.** 701.107 to 701.109 of the statutes are repealed.

22 **SECTION 36.** 1995 Wisconsin Act 27, sections 6179 to 6189 are repealed.

23 **SECTION 37.** 1995 Wisconsin Act 27, sections 7050 to 7060 are repealed.

24 **SECTION 38.** 1995 Wisconsin Act 27, section 6102 is repealed.

25 **SECTION 39.** 1995 Wisconsin Act 27, section 9459 (7) is amended to read:

1 [1995 Wisconsin Act 27] Section 9459 (7) DEPARTMENT OF FINANCIAL  
2 INSTITUTIONS. The repeal of sections 15.55, 15.555 (title), 15.595 (title), 15.82, 15.825  
3 (title), 15.85, 20.124 (intro.) and (1) (title), 20.124 (1) (g), 20.141 (intro.) and (1) (title),  
4 20.175, 20.185 (intro.) and (1) (title) and (g), 20.923 (4) (c) 5., 20.923 (4) (d) 3., 20.923  
5 (4) (d) 11., 186.01 (1), 186.012 (1), 186.119, 214.01 (1) (f), 215.01 (21), 215.02 (1), (2)  
6 and (3), 217.02 (6), 218.01 (1) (c), 218.01 (1) (d), 218.02 (1) (b), 218.05 (1) (a), 220.02  
7 (1), 220.02 (6), 230.08 (2) (L) 1., 230.08 (2) (L) 6. and 230.08 (2) (L) 7. of the statutes,  
8 the renumbering of sections 20.124 (1) (a), 20.124 (1) (u), 20.141 (1) (m) and 20.185  
9 (1) (h) of the statutes, the renumbering and amendment of sections 15.555 (1), 15.555  
10 (2), 15.59, 15.595 (1), 15.825 (1), 15.825 (2), 20.141 (title), 20.141 (1) (g), 138.09 (1)  
11 and 230.08 (2) (L) 3. of the statutes, the amendment of sections 15.01 (6), 15.02 (3)  
12 (c) 1., 15.06 (1) (b), 15.135 (5), 20.912 (4), 20.923 (4) (c) 3., 25.40 (1) (a) 2., 34.01 (2)  
13 (a), 34.03 (intro.), 34.03 (2), 34.03 (3), 34.03 (4), 34.08 (1), 34.08 (2), 34.08 (3), 34.09,  
14 34.10, 34.11, 35.86 (1), 66.412, 66.416 (2), 71.26 (1) (d), 112.07 (1), 138.052 (5) (am)  
15 2. a., 138.052 (5) (am) 2. b., 138.055 (4) (a), 138.055 (4) (b), 138.055 (4) (d), 138.056  
16 (1) (a) 4. a., 138.056 (1) (a) 4. b., 138.056 (1) (a) 4. d., 138.09 (2), 138.09 (3) (a), 138.09  
17 (3) (b), 138.09 (3) (c), 138.09 (3) (d), 138.09 (3) (e), 138.09 (3) (f), 138.09 (4) (intro.),  
18 138.09 (4) (a), 138.09 (4) (b), 138.09 (4a), 138.09 (6) (a), 138.09 (6) (b), 138.09 (7) (bn)  
19 4., 138.09 (11), 138.12 (1) (a), 138.12 (1) (c), 138.12 (2) (a), 138.12 (3) (b) (by SECTION  
20 4179), 138.12 (3) (c), 138.12 (4) (a) (by SECTION 4182), 138.12 (4) (am), 138.12 (4) (b)  
21 (intro.), 138.12 (5) (b), 138.12 (5) (c), 138.12 (6) (a), 138.12 (7), 177.30 (2), 186.012  
22 (title), 186.012 (2), 186.012 (3), 186.012 (4), 186.015 (1), 186.015 (2), 186.015 (3) (a),  
23 186.015 (3) (b), 186.015 (3) (c), 186.02 (1), 186.02 (3) (a), 186.02 (3) (b), 186.02 (4) (a),  
24 186.02 (4) (b), 186.03, 186.04 (1), 186.04 (2), 186.04 (5), 186.098 (7), 186.098 (8) (b),  
25 186.098 (10), 186.098 (12), 186.11 (1), 186.11 (2) (b), 186.112, 186.113 (1), 186.113

1 (1m) (a) 3., 186.113 (1m) (a) 4., 186.113 (2), 186.113 (15) (a), 186.113 (15) (c), 186.113  
2 (15) (d), 186.115 (1), 186.115 (2), 186.116, 186.16 (2), 186.17 (2), 186.18, 186.19 (1),  
3 186.19 (2), 186.19 (3), 186.19 (4) (a), 186.19 (4) (b), 186.19 (5), 186.21 (1), 186.21 (2),  
4 186.21 (3), 186.21 (4), 186.22 (1) (intro.), 186.22 (2) (intro.), 186.22 (3) (intro.), 186.22  
5 (3) (a), 186.22 (3) (b), 186.22 (4) (d), 186.22 (4) (g), 186.22 (5) (c), 186.22 (6), 186.22  
6 (10), 186.22 (11), 186.22 (15), 186.23, 186.24 (1), 186.24 (2), 186.24 (3), 186.25, 186.26  
7 (1) (a), 186.26 (1) (b), 186.26 (2), 186.27 (intro.), 186.27 (3) (intro.), 186.27 (3) (b),  
8 186.28 (title), 186.28 (1), 186.28 (2), 186.29 (title), 186.29 (1) (intro.), 186.29 (1) (h),  
9 186.29 (1m) (a), 186.29 (1m) (b), 186.29 (1p) (title), 186.29 (1p) (a), 186.29 (1p) (b),  
10 186.29 (2) (intro.), 186.29 (2) (a), 186.29 (2) (b), 186.29 (2) (c), 186.29 (2) (d), 186.29  
11 (3), 186.29 (4), 186.29 (5), 186.29 (6), 186.29 (7), 186.29 (8), 186.29 (9), 186.29 (10),  
12 186.29 (11) (intro.), 186.29 (11) (a), 186.29 (11) (b), 186.29 (11) (c), 186.29 (11) (d),  
13 186.29 (12), 186.29 (13) (a), 186.29 (13) (b), 186.29 (13) (c), 186.30 (1), 186.30 (2),  
14 186.30 (3), 186.30 (5), 186.30 (7), 186.30 (8), 186.30 (9), 186.30 (11), 186.31 (1), 186.31  
15 (2), 186.314 (2), 186.314 (3), 186.314 (4), 186.315, 186.33, 186.34 (2) (a), 186.34 (2)  
16 (b), 186.34 (3) (intro.), 186.34 (4), 186.35 (1), 186.35 (2) (b), 186.35 (3) (n), 186.35 (3m)  
17 (intro.), 186.35 (5) (d) 2., 186.35 (5) (f), 186.35 (7), 186.35 (8), 186.35 (9), 186.35 (11)  
18 (a), 186.35 (11) (b), 186.37, 186.38 (2), 186.38 (5) (c), 186.38 (7), 186.38 (9), 186.38 (10),  
19 186.38 (11), 186.41 (2) (b), 186.41 (4) (a), 186.41 (4) (b), 186.41 (4) (c), 186.41 (4) (d),  
20 186.41 (4) (e), 186.41 (5) (intro.), 186.41 (5) (ct), 186.41 (5) (e), 186.41 (6) (a), 186.41  
21 (8), 214.01 (1) (pm), 214.01 (1) (r), 214.015, 214.025, 214.03 (1), 214.03 (2), 214.035  
22 (1), 214.035 (2), 214.04 (4), 214.04 (8), 214.04 (9), 214.04 (12) (intro.), 214.04 (14),  
23 214.04 (17), 214.04 (18), 214.04 (20), 214.04 (21) (a), 214.04 (21) (b), 214.04 (21) (c),  
24 214.04 (21) (d), 214.04 (25), 214.04 (26), 214.04 (27), 214.045, 214.06 (1) (intro.),  
25 214.07, 214.08, 214.085 (1) (a), 214.085 (1) (b), 214.085 (1) (c), 214.085 (2), 214.09,

1 214.095 (3), 214.155 (2), 214.16 (2), 214.17 (1) (intro.), 214.17 (2), 214.17 (3), 214.17  
2 (4), 214.17 (5), 214.18 (intro.), 214.18 (6), 214.18 (8), 214.20, 214.24 (1), 214.24 (2),  
3 214.24 (3), 214.245 (intro.), 214.25 (1), 214.25 (2), 214.25 (3), 214.25 (5), 214.255 (1),  
4 214.255 (2), 214.255 (3), 214.26 (1), 214.26 (2) (a), 214.26 (2) (c), 214.26 (2) (d), 214.26  
5 (3) (a), 214.26 (3) (b), 214.26 (4) (intro.), 214.26 (4) (b), 214.26 (5), 214.26 (7) (intro.),  
6 214.26 (7) (c), 214.26 (8), 214.265 (1) (a), 214.265 (5), 214.265 (6), 214.265 (8), 214.265  
7 (9), 214.265 (10), 214.27 (1), 214.27 (2), 214.27 (3), 214.275, 214.305, 214.31 (1),  
8 214.34 (1), 214.34 (2), 214.345 (1), 214.345 (2), 214.345 (5) (intro.), 214.37 (4) (b),  
9 214.37 (5), 214.375, 214.40 (1), 214.40 (2), 214.42 (1), 214.42 (2), 214.43 (1), 214.435  
10 (3), 214.435 (4), 214.48 (3), 214.48 (5), 214.485 (intro.), 214.485 (8), 214.485 (12),  
11 214.485 (17), 214.49 (intro.), 214.49 (5) (intro.), 214.49 (15), 214.51 (1), 214.51 (2),  
12 214.52 (3), 214.525, 214.53 (3), 214.54 (1), 214.545, 214.58 (1), 214.585 (5), 214.592,  
13 214.62 (2) (e), 214.62 (3), 214.62 (4) (intro.), 214.62 (5), 214.625, 214.63, 214.64,  
14 214.645, 214.65 (2) (a), 214.65 (2) (b), 214.65 (3), 214.655 (2) (intro.), 214.66 (1),  
15 214.66 (5), 214.66 (7), 214.665 (1), 214.665 (2), 214.67 (1), 214.67 (2), 214.675 (1),  
16 214.675 (2), 214.675 (3), 214.675 (4), 214.675 (5), 214.68 (1) (b), 214.68 (1) (d), 214.68  
17 (1) (e), 214.68 (3), 214.685 (1), 214.685 (2), 214.685 (3) (intro.), 214.685 (3) (b), 214.685  
18 (4) (intro.), 214.685 (4) (c), 214.685 (5), 214.685 (8) (intro.), 214.685 (8) (j), 214.715  
19 (title), 214.715 (1) (intro.), 214.715 (1) (e), 214.715 (1) (f), 214.715 (1) (h), 214.715 (2),  
20 214.715 (3), 214.715 (4) (a), 214.715 (4) (b), 214.72 (1) (b), 214.72 (3), 214.725 (1),  
21 214.725 (2), 214.725 (3) (f), 214.725 (4), 214.725 (5), 214.725 (7), 214.735, 214.74  
22 (title), 214.74 (1), 214.74 (2), 214.74 (3), 214.74 (4), 214.745, 214.75 (1), 214.75 (2),  
23 214.75 (3), 214.75 (4), 214.75 (5) (a), 214.755 (1) (intro.), 214.76 (1), 214.76 (3), 214.76  
24 (4), 214.76 (5) (a) (intro.), 214.76 (5) (a) 3., 214.76 (5) (b), 214.765 (1), 214.765 (2),  
25 214.765 (3), 214.772 (4) (a) 5., 214.772 (4) (b) (intro.), 214.772 (4) (b) 1., 214.772 (4)



1 (c) (intro.), 214.772 (4) (c) 2., 214.772 (4) (c) 3., 214.772 (5), 214.772 (6), 214.772 (7),  
2 214.775 (intro.), 214.78 (1) (a), 214.78 (1) (b), 214.78 (1) (c), 214.78 (3), 214.785 (1),  
3 214.785 (2), 214.82 (title), 214.82 (1) (intro.), 214.82 (1) (a), 214.82 (1) (b), 214.82 (1)  
4 (e), 214.82 (1) (h), 214.82 (1) (j), 214.82 (2), 214.82 (3), 214.825, 214.83, 214.835  
5 (intro.), 214.835 (1), 214.835 (3), 214.84, 214.845, 214.85, 214.855, 214.90 (intro.),  
6 214.90 (1) (b), 214.90 (5), 214.90 (6), 214.905 (1) (intro.), 214.905 (1) (c), 214.905 (2),  
7 214.91 (1) (intro.), 214.91 (1) (a), 214.91 (2) (intro.), 214.915 (1), 214.92, 214.925 (1),  
8 214.93, 214.935 (intro.), 214.935 (1), 215.01 (6), 215.01 (19), 215.01 (20) (a), 215.01  
9 (20) (b), 215.02 (4), 215.02 (5), 215.02 (6) (a) (intro.), 215.02 (6) (a) 3., 215.02 (6) (a)  
10 4. (intro.), 215.02 (6) (a) 4. a., 215.02 (6) (a) 4. b., 215.02 (6) (a) 5., 215.02 (6) (a) 6.,  
11 215.02 (7) (title), 215.02 (7) (a), 215.02 (7) (c), 215.02 (7) (d), 215.02 (8), 215.02 (9),  
12 215.02 (10) (a) 1. (intro.), 215.02 (10) (a) 1. b., 215.02 (10) (a) 2., 215.02 (10) (a) 3.,  
13 215.02 (10) (b), 215.02 (11) (a), 215.02 (11) (b), 215.02 (12), 215.02 (14) (title), 215.02  
14 (14) (a), 215.02 (15) (a) 1. (intro.), 215.02 (15) (b), 215.02 (15) (c), 215.02 (15) (d),  
15 215.02 (16) (a), 215.02 (16) (b), 215.02 (16) (c) 1., 215.02 (16) (c) 2., 215.02 (16) (d),  
16 215.02 (17) (a), 215.02 (17) (b), 215.02 (18), 215.03 (1), 215.03 (2) (a), 215.03 (2) (b),  
17 215.03 (5) (title), 215.03 (5) (a), 215.03 (5) (b), 215.03 (6) (a) 1., 215.03 (6) (a) 2. c.,  
18 215.03 (6) (a) 3., 215.03 (6) (b), 215.03 (7) (a), 215.03 (7) (b), 215.03 (8) (a), 215.03 (8)  
19 (b), 215.03 (8) (c), 215.04 (1) (a), 215.04 (1) (b), 215.04 (1) (c), 215.04 (3) (b), 215.04 (4),  
20 215.04 (6), 215.11 (1), 215.11 (2), 215.11 (3), 215.11 (4) (a), 215.11 (4) (b), 215.11 (5),  
21 215.13 (21), 215.13 (22), 215.13 (26) (intro.), 215.13 (26) (f), 215.13 (27), 215.13 (28),  
22 215.13 (31), 215.13 (36), 215.13 (39), 215.13 (40), 215.13 (41), 215.13 (42), 215.13 (46)  
23 (a) 1., 215.13 (46) (a) 3., 215.13 (46) (a) 4., 215.13 (47), 215.13 (51), 215.135 (1),  
24 215.135 (2), 215.141, 215.15 (1), 215.15 (3) (a) (intro.), 215.15 (3) (b), 215.15 (3) (c),  
25 215.16 (intro.), 215.18 (3), 215.20 (2), 215.205 (intro.), 215.205 (4), 215.21 (1) (intro.),

1 215.21 (1) (c), 215.21 (5) (a), 215.21 (6) (a), 215.21 (7) (intro.), 215.21 (7) (c), 215.21  
2 (14), 215.21 (15), 215.21 (17) (b) (intro.), 215.21 (17) (b) 2., 215.21 (17) (d) 2., 215.21  
3 (28), 215.22 (2), 215.23 (intro.), 215.24, 215.25, 215.26 (3), 215.26 (4) (a), 215.26 (5),  
4 215.26 (8) (b) 1., 215.26 (8) (b) 3., 215.26 (9), 215.32 (title), 215.32 (1m) (intro.), 215.32  
5 (1m) (h), 215.32 (2) (intro.), 215.32 (2) (a), 215.32 (2) (b), 215.32 (3), 215.32 (4), 215.32  
6 (5), 215.32 (6) (title), 215.32 (6) (a), 215.32 (6) (b), 215.32 (6) (c), 215.32 (6) (d), 215.32  
7 (6) (e), 215.32 (6) (em) 1., 215.32 (6) (f), 215.32 (6) (g), 215.32 (6) (h), 215.32 (7) (a) 1.  
8 (intro.), 215.32 (7) (a) 1. a., 215.32 (7) (a) 2., 215.32 (7) (a) 3. (intro.), 215.32 (7) (c)  
9 (intro.), 215.32 (7) (d), 215.32 (8), 215.32 (9), 215.32 (10), 215.32 (11), 215.32 (13)  
10 (intro.), 215.32 (13) (a), 215.32 (13) (b), 215.32 (13) (c), 215.32 (13) (d), 215.32 (14),  
11 215.32 (15) (a), 215.32 (15) (b), 215.32 (15) (c), 215.33 (3) (a) 5., 215.33 (3) (b) (intro.),  
12 215.33 (3) (b) 1., 215.33 (3) (b) 2., 215.33 (3) (c) (intro.), 215.33 (3) (c) 2., 215.33 (3) (c)  
13 3., 215.33 (4), 215.33 (5), 215.33 (6), 215.35 (1) (intro.), 215.36 (2) (b), 215.36 (3) (b),  
14 215.36 (5) (a) (intro.), 215.36 (5) (b), 215.36 (5) (c), 215.36 (5) (d), 215.36 (5) (e), 215.36  
15 (7) (intro.), 215.36 (7) (ct), 215.36 (7) (e), 215.36 (9) (a), 215.36 (11), 215.40 (1) (c),  
16 215.40 (2) (intro.), 215.40 (2) (d), 215.40 (3), 215.40 (4) (e), 215.40 (5), 215.40 (6) (a),  
17 215.40 (6) (b), 215.40 (6) (d), 215.40 (6) (e), 215.40 (7) (a), 215.40 (7) (b) (intro.), 215.40  
18 (7) (b) 2., 215.40 (7) (b) 3., 215.40 (7) (c), 215.40 (8), 215.40 (11), 215.40 (13) (a) (intro.),  
19 215.40 (13) (a) 1., 215.40 (13) (a) 3., 215.40 (13) (a) 9., 215.40 (13) (b), 215.40 (14),  
20 215.40 (15), 215.40 (17), 215.40 (18), 215.41 (1), 215.41 (2), 215.41 (3), 215.41 (5),  
21 215.42 (1), 215.42 (2), 215.42 (3), 215.50 (1), 215.50 (6), 215.50 (7), 215.50 (10), 215.50  
22 (11) (a), 215.53 (1) (a) (intro.), 215.53 (1) (a) 4., 215.53 (3), 215.56 (1) (b) 1., 215.56 (2),  
23 215.56 (6), 215.56 (7) (a), 215.56 (7) (b) (intro.), 215.56 (7) (b) 3., 215.56 (8), 215.57  
24 (1) (b), 215.57 (1) (d) 1., 215.57 (1) (d) 2., 215.57 (4), 215.58 (1) (a), 215.58 (1) (b),  
25 215.58 (1) (c) (intro.), 215.58 (1) (c) 2., 215.58 (2) (intro.), 215.58 (2) (c), 215.58 (3),

1 215.58 (6) (intro.), 215.59 (1) (c), 215.59 (1) (d) 3., 215.59 (1) (e) 1., 215.59 (1) (e) 3.,  
2 215.59 (1) (f) (intro.), 215.59 (1) (f) 3., 215.59 (1) (g), 215.59 (3) (a) 10., 215.59 (3) (a)  
3 12., 215.59 (4), 215.60 (1) (c), 215.60 (2) (intro.), 215.60 (2) (c), 215.60 (3), 215.60 (4)  
4 (h), 215.60 (5), 215.60 (6), 215.60 (7), 215.60 (10), 215.60 (11) (a) (intro.), 215.60 (11)  
5 (a) 1., 215.60 (11) (a) 2., 215.60 (11) (a) 3., 215.60 (11) (a) 7., 215.60 (11) (b), 215.60  
6 (12), 215.60 (13), 215.60 (14), 215.60 (15), 215.61 (1), 215.61 (2), 215.61 (5), 215.62  
7 (1), 215.62 (2), 215.62 (3), 215.64 (1), 215.67, 215.70 (1), 215.70 (4), 215.73 (1) (a)  
8 (intro.), 215.73 (3), 215.76 (1) (b) 1., 215.76 (2), 215.76 (6), 215.76 (7) (a), 215.76 (7)  
9 (b) (intro.), 215.76 (7) (b) 3., 215.76 (8), 215.77 (1) (b), 215.77 (1) (d) 1., 215.77 (1) (d)  
10 2., 215.77 (4), 217.02 (3), 217.02 (10), 217.03 (1), 217.03 (2), 217.05 (intro.), 217.05 (5)  
11 (a), 217.05 (5) (c) (by SECTION 5803), 217.06 (intro.), 217.06 (2), 217.06 (3) (a), 217.06  
12 (3) (b), 217.07, 217.08 (2), 217.08 (3), 217.09 (1) (intro.), 217.09 (1) (c), 217.09 (2),  
13 217.09 (3), 217.09 (4), 217.09 (5), 217.09 (6), 217.10 (intro.), 217.10 (2), 217.12 (4),  
14 217.15, 217.17 (1), 217.17 (2), 217.18 (1), 217.18 (2), 217.18 (3), 217.19 (title), 217.19  
15 (1), 217.19 (2), 217.19 (4), 217.19 (5), 217.19 (6), 217.20, 217.21 (1), 217.21 (2), 218.01  
16 (1) (jm), 218.01 (1) (k), 218.01 (1a), 218.01 (2) (b) (by SECTION 5843), 218.01 (2) (bb),  
17 218.01 (2) (bc), 218.01 (2) (bd) 1. and 1g., 218.01 (2) (bd) 2., 218.01 (2) (bf), 218.01 (2)  
18 (bm) 1. a., 218.01 (2) (bm) 2. b., 218.01 (2) (cm) 2., 218.01 (2) (cm) 3., 218.01 (2) (cm)  
19 4., 218.01 (2) (cm) 5., 218.01 (2) (d) 1., 218.01 (2) (d) 8. a., 218.01 (2) (d) 8. b., 218.01  
20 (2) (dm) 1., 218.01 (2) (dm) 2., 218.01 (2) (h) 2., 218.01 (2) (i), 218.01 (2) (k) (intro.),  
21 218.01 (2a) (a), 218.01 (2a) (b), 218.01 (2a) (c), 218.01 (2w) (b), 218.01 (3) (a) 17.,  
22 218.01 (3) (a) 36. a., 218.01 (3) (a) 36. b., 218.01 (3) (bf) 1., 218.01 (3) (c) 3., 218.01 (3)  
23 (f) 1., 218.01 (3) (fm) 1., 218.01 (3) (g), 218.01 (3) (h), 218.01 (3a) (title), 218.01 (3a)  
24 (a), 218.01 (3a) (b), 218.01 (3a) (c), 218.01 (3c) (c), 218.01 (3c) (d), 218.01 (3x) (b) 1.,  
25 2. and 3., 218.01 (5) (b) 1., 218.01 (5) (b) 3., 218.01 (6) (b) (intro.), 218.01 (6) (em),

1 218.01 (7a) (a), 218.01 (7a) (b), 218.01 (7b), 218.02 (2) (a), 218.02 (2) (b) (by SECTION  
2 5898), 218.02 (2) (c), 218.02 (3) (intro.), 218.02 (4), 218.02 (5) (b), 218.02 (5) (c), 218.02  
3 (6) (intro.), 218.02 (6) (c), 218.02 (7) (intro.), 218.02 (7) (c), 218.02 (9) (a), 218.02 (9)  
4 (b), 218.02 (9) (c), 218.04 (1) (c), 218.04 (3) (a), 218.04 (3) (b) (by SECTION 5914), 218.04  
5 (3) (c) (by SECTION 5916), 218.04 (3) (d), 218.04 (4) (a), 218.04 (4) (b), 218.04 (5) (a)  
6 (intro.), 218.04 (5) (a) 1., 218.04 (5) (a) 2., 218.04 (5) (c), 218.04 (6) (a), 218.04 (6) (b),  
7 218.04 (6) (c) (intro.), 218.04 (7) (intro.), 218.04 (7) (b), 218.04 (7) (c), 218.04 (8),  
8 218.04 (9), 218.04 (9g) (b), 218.04 (9m) (title), 218.04 (9m) (a), 218.04 (9m) (b), 218.04  
9 (9m) (c), 218.04 (9m) (e), 218.04 (9m) (f), 218.04 (9m) (g), 218.04 (9m) (h), 218.04 (10)  
10 (a), 218.04 (10) (b), 218.04 (13), 218.05 (2), 218.05 (3) (a) (intro.), 218.05 (3) (a) 3.,  
11 218.05 (3) (b) (by SECTION 5950), 218.05 (3) (c), 218.05 (4), 218.05 (6), 218.05 (8),  
12 218.05 (10) (b), 218.05 (10) (c), 218.05 (11) (by SECTION 5958), 218.05 (12) (a) (intro.),  
13 218.05 (12) (a) 1., 218.05 (12) (a) 2., 218.05 (12) (a) 3., 218.05 (12) (b), 218.05 (12) (c),  
14 218.05 (12) (d), 218.05 (12) (e), 218.05 (13), 218.05 (14) (a), 218.05 (14) (b) 1., 218.05  
15 (14) (b) 2., 218.05 (14) (c) 1., 218.05 (14) (c) 2., 220.02 (title), 220.02 (2) (intro.), 220.02  
16 (3), 220.02 (5), 220.035 (1) (a), 220.035 (1) (b), 220.035 (1) (c), 220.035 (1) (d), 220.035  
17 (4), 220.037 (1), 220.037 (2), 220.04 (title), 220.04 (1) (a), 220.04 (1) (b), 220.04 (2),  
18 220.04 (3), 220.04 (4), 220.04 (5), 220.04 (6) (a), 220.04 (6) (d), 220.04 (7) (b) (intro.),  
19 220.04 (7) (b) 1., 220.04 (8), 220.04 (9) (a) 2., 220.04 (9) (b) (intro.), 220.04 (9) (b) 1.,  
20 220.04 (9) (b) 3., 220.04 (9) (d), 220.04 (9) (e) 1., 220.04 (9) (f) 1., 220.04 (9) (g) (intro.),  
21 220.04 (10), 220.05 (title), 220.05 (1), 220.05 (2), 220.05 (5), 220.05 (6), 220.06 (1),  
22 220.06 (1m), 220.06 (2), 220.06 (3) (a), 220.065, 220.07 (1), 220.07 (2), 220.075 (1),  
23 220.075 (3), 220.075 (4), 220.08 (title), 220.08 (1), 220.08 (2), 220.08 (2a), 220.08 (3),  
24 220.08 (3a), 220.08 (3b), 220.08 (4), 220.08 (5), 220.08 (6), 220.08 (7), 220.08 (8),  
25 220.08 (9), 220.08 (10), 220.08 (11), 220.08 (12), 220.08 (13), 220.08 (14), 220.08 (15),

1 220.08 (16), 220.08 (17), 220.08 (18), 220.08 (19) (intro.), 220.08 (19) (b), 220.08 (19)  
2 (c), 220.08 (19) (d), 220.08 (20), 220.08 (20a), 220.081 (1), 220.081 (4), 220.086,  
3 220.09, 220.10, 220.12, 220.13, 220.14 (intro.), 220.14 (1), 220.14 (7), 220.28, 220.285  
4 (1), 221.01 (1), 221.01 (2) (e), 221.01 (3), 221.01 (4), 221.01 (5), 221.01 (6), 221.01 (10),  
5 221.01 (11), 221.01 (12) (b), 221.01 (12) (c), 221.01 (12) (d) 1., 221.01 (12) (d) 2., 221.01  
6 (13), 221.03 (1), 221.03 (2) (a) 2., 221.03 (3), 221.03 (4), 221.03 (5), 221.03 (6), 221.04  
7 (1) (intro.), 221.04 (1) (jm) 1., 221.04 (1) (jm) 3., 221.04 (1) (jm) 4., 221.04 (1) (jm) 5.,  
8 221.04 (1) (jm) 6., 221.04 (1) (jm) 8., 221.04 (1) (jm) 9., 221.04 (1) (k) 1., 221.04 (1) (k)  
9 3., 221.04 (1) (k) 4., 221.04 (1) (n) 1. (intro.), 221.04 (1) (n) 3m. (intro.), 221.04 (1) (n)  
10 4., 221.04 (1) (p), ~~221.04 (1) (pm)~~, 221.04 (3e) (a), 221.04 (3e) (b), 221.04 (4) (a), 221.04  
11 (4) (b), 221.04 (4h), 221.04 (4m), 221.04 (5), 221.04 (6), 221.04 (6m), 221.04 (7),  
12 221.041 (5), 221.045 (1), 221.046 (1), 221.046 (2), 221.047 (title), 221.047 (1), 221.047  
13 (4), 221.05, 221.06 (intro.), 221.06 (1), 221.06 (2), 221.07, 221.08 (3), 221.08 (9),  
14 221.09 (1) (intro.), 221.09 (5), 221.12, 221.14 (1), 221.14 (4s), 221.14 (5), 221.14 (6),  
15 221.15 (1), 221.15 (3), 221.15 (4), 221.15 (6), 221.15 (7), 221.16, 221.18, 221.19,  
16 221.205, 221.21, 221.22, 221.23, 221.24 (1), 221.245, 221.25 (1), 221.25 (3), 221.25 (4),  
17 221.26, 221.27 (2), 221.27 (3) (g), 221.28, 221.29 (1) (f), 221.295 (1), 221.295 (2),  
18 221.295 (3), 221.295 (4), 221.295 (6), 221.296 (1), 221.296 (2), 221.297 (1), 221.297 (2),  
19 221.33 (1), 221.37 (1), 221.38 (1) (b), 221.38 (2), 221.41, 221.43, 221.47, 221.50,  
20 221.51, 221.52, 221.53, 221.56 (1), 221.57, ~~221.58 (2) (b)~~, ~~221.58 (4) (a)~~, ~~221.58 (4) (b)~~,  
21 ~~221.58 (4) (c)~~, ~~221.58 (4) (d)~~, ~~221.58 (4) (e)~~, ~~221.58 (6) (intro.)~~, ~~221.58 (6) (em)~~, ~~221.58~~  
22 ~~(6) (g)~~, ~~221.58 (8) (a)~~, ~~221.58 (10)~~, 223.02 (1), 223.02 (2), 223.025, 223.03 (10), 223.03  
23 (14), 223.07 (1), 223.07 (3), 223.105 (2) (a), 223.105 (3) (a), 223.105 (4), 223.105 (5),  
24 223.105 (6), 223.12 (1), 224.06 (1), 224.06 (3), 224.06 (4), 224.06 (5), 224.075, 227.52,  
25 227.53 (1) (b) 2., 227.53 (1) (b) 3., 227.53 (1) (b) 4., 227.53 (1) (b) 5., 422.505 (1) (e),

1 426.103, 426.104 (2) (intro.), 426.203, 551.02 (3) (h), 551.02 (4), 551.02 (7) (f), 551.02  
2 (12), 551.22 (1) (a), 551.22 (1) (b) (intro.), 551.22 (7), 551.22 (8), 551.22 (9), 551.22 (10),  
3 551.22 (14), 551.22 (17), 551.23 (2), 551.23 (3) (c), 551.23 (3) (d), 551.23 (8) (f), 551.23  
4 (8) (g), 551.23 (9), 551.23 (10), 551.23 (11) (b), 551.23 (12), 551.23 (15) (intro.), 551.23  
5 (15) (a), 551.23 (18), 551.23 (19) (c) 2. a., 551.23 (19) (c) 2. b., 551.23 (19) (d), 551.23  
6 (19) (f), 551.235 (intro.), 551.235 (6) (a) (intro.), 551.235 (6) (a) 5., 551.235 (6) (b),  
7 551.24 (1), 551.24 (2), 551.24 (4) (intro.), 551.24 (6), 551.25 (2) (b), 551.25 (2) (c),  
8 551.25 (2) (d), 551.25 (3) (a) 2., 551.25 (3) (a) 3., 551.25 (3) (b), 551.26 (2), 551.26 (3),  
9 551.26 (4), 551.27 (1), 551.27 (4), 551.27 (5), 551.27 (7), 551.27 (8), 551.27 (9), 551.27  
10 (10), 551.27 (11), 551.27 (12), 551.27 (14), 551.27 (15), 551.28 (1) (intro.), 551.28 (1)  
11 (c), 551.28 (1) (g), 551.28 (2), 551.28 (3), 551.28 (4), 551.28 (6), 551.28 (7), 551.31 (2)  
12 (b) 2., 551.31 (2) (c), 551.31 (2) (d), 551.31 (4), 551.31 (5), 551.31 (7) (b), 551.32 (1) (a),  
13 551.32 (1) (b), 551.32 (1) (c) (intro.), 551.32 (1) (c) 2., 551.32 (1) (c) 4., 551.32 (1) (d),  
14 551.32 (2), 551.32 (4), 551.32 (5), 551.32 (6), 551.32 (7), 551.33 (1), 551.33 (2), 551.33  
15 (3), 551.33 (4), 551.33 (5), 551.33 (6), 551.34 (1) (intro.), 551.34 (1) (e), 551.34 (1) (f),  
16 551.34 (1) (k), 551.34 (1) (m), 551.34 (2), 551.34 (3), 551.34 (4), 551.34 (5), 551.34 (6),  
17 551.43, 551.44, 551.51 (1), 551.51 (2), 551.52 (1) (b) (intro.), 551.52 (3), 551.52 (4),  
18 551.53 (1) (b), 551.53 (2), 551.54, 551.55, 551.56 (1) (intro.), 551.56 (1) (b), 551.56 (2),  
19 551.56 (3) (a), 551.57, 551.58 (2), 551.59 (6) (a), 551.59 (6) (c), 551.60 (title), 551.60  
20 (1), 551.60 (2) (a), 551.60 (2) (b), 551.60 (2) (c), 551.60 (3), 551.60 (4), 551.60 (5),  
21 551.605 (1) (a) (intro.), 551.605 (1) (a) 1., 551.605 (1) (c), 551.605 (1) (d), 551.605 (2),  
22 551.61 (1), 551.61 (2), 551.61 (3), 551.61 (5), 551.62 (1), 551.62 (2), 551.63 (1), 551.63  
23 (2), 551.63 (3), 551.63 (4), 551.64 (1), 551.64 (2), 551.64 (3), 551.64 (4), 551.64 (5),  
24 551.65 (1), 551.65 (2), 551.65 (3), 552.01 (1), 552.01 (2), 552.03 (1) (intro.), 552.03 (3),  
25 552.03 (4), 552.03 (5), 552.03 (6), 552.05 (1), 552.05 (2) (intro.), 552.05 (3), 552.05 (4),

1 552.05 (5), 552.05 (6), 552.07 (1), 552.07 (2), 552.08, 552.09 (5), 552.11 (2), 552.11 (5),  
2 552.11 (6), 552.13 (1), 552.13 (2), 552.13 (3), 552.13 (4), 552.15 (1), 552.15 (3), 552.17,  
3 552.19 (2), 552.23 (1), 553.03 (3), 553.03 (5m) (a), 553.03 (5m) (d), 553.03 (9), 553.22  
4 (1) (intro.), 553.22 (1) (c), 553.22 (1) (d), 553.22 (2), 553.22 (3) (intro.), 553.22 (3) (a),  
5 553.22 (3) (d), 553.235 (2) (b), 553.24 (1), 553.24 (2), 553.24 (4) (intro.), 553.24 (6),  
6 553.25, 553.26 (intro.), 553.26 (4), 553.26 (7) (intro.), 553.26 (18), 553.26 (20), 553.27  
7 (2), 553.27 (3), 553.27 (4), 553.27 (6), 553.27 (7), 553.27 (8), 553.27 (9), 553.27 (10),  
8 553.27 (11) (a), 553.27 (11) (b), 553.28 (1) (intro.), 553.28 (1) (a), 553.28 (1) (e), 553.28  
9 (2), 553.28 (3), 553.29 (1) (a), 553.29 (1) (b), 553.29 (2), 553.29 (3), 553.30 (1), 553.30  
10 (2), 553.31 (1), 553.31 (2), 553.41 (1), 553.41 (2), 553.41 (5), 553.51 (4), 553.53 (1),  
11 553.53 (2), 553.54 (1), 553.54 (3), 553.54 (4), 553.55 (1), 553.55 (2), 553.55 (3) (a),  
12 553.56 (1), 553.56 (2), 553.56 (3), 553.56 (5), 553.57, 553.58 (1), 553.58 (2), 553.58 (3),  
13 553.58 (4), 553.58 (5), 553.60, 553.605 (1) (a) (intro.), 553.605 (1) (a) 1., 553.605 (1)  
14 (c), 553.605 (1) (d), 553.605 (2), 553.71 (1), 553.71 (2), 553.72 (intro.), 553.72 (2),  
15 553.72 (3), 553.73, 553.74 (1), 553.74 (2), 553.75 (1), 553.75 (2), 553.75 (3), 553.75 (4),  
16 553.75 (5), 553.78, 601.415 (9), 611.76 (11), 616.74 (1) (c), ~~701.107 (4), 701.108 (1) (b),~~  
17 ~~701.108 (1) (c), 701.108 (1) (d), 701.108 (1) (e), 701.108 (2) (intro.), 701.108 (2) (f)~~  
18 ~~(intro.), 701.108 (2) (i), 701.108 (3) (b) 2., 701.108 (3m) (b), 766.565 (7) and 813.16 (7)~~  
19 of the statutes, the repeal and recreation of sections 215.02 (title) and 218.01 (2) (bd)  
20 1g. of the statutes, the creation of sections 15.18, 15.183, 15.185 (title), 15.185 (7)  
21 (title), 20.144 (intro.), 20.144 (1) (title), 20.144 (1) (g), 20.923 (4) (f) 3f., 138.09 (1d),  
22 214.01 (1) (im), 214.72 (1) (am), 217.02 (2m), 218.02 (1) (d), 218.05 (1) (d), 220.01 (1m),  
23 and 230.08 (2) (e) 4f. and 701.107 (3m) of the statutes and SECTIONS 9106 (1), 9115  
24 (1), 9149 (1), 9151 (1), 9206 (1), 9249 (1) and (2) and 9251 (1) and (2) of this act take  
25 effect on July 1, 1996.

