

**FISCAL NOTE**  
**Requested by Legislative Council**  
**03/08/2019**

Amendment to: SB 2357

- 1 A. **State fiscal effect:** *Identify the state fiscal effect and the fiscal effect on agency appropriations compared to funding levels and appropriations anticipated under current law.*

	2017-2019 Biennium		2019-2021 Biennium		2021-2023 Biennium	
	General Fund	Other Funds	General Fund	Other Funds	General Fund	Other Funds
<b>Revenues</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Expenditures</b>	\$0	\$0	\$0	\$100,000	\$0	\$0
<b>Appropriations</b>	\$0	\$0	\$0	\$0	\$0	\$0

- 1 B. **County, city, school district and township fiscal effect:** *Identify the fiscal effect on the appropriate political subdivision.*

	2017-2019 Biennium	2019-2021 Biennium	2021-2023 Biennium
<b>Counties</b>	\$0	\$0	\$0
<b>Cities</b>	\$0	\$0	\$0
<b>School Districts</b>	\$0	\$0	\$0
<b>Townships</b>	\$0	\$0	\$0

- 2 A. **Bill and fiscal impact summary:** *Provide a brief summary of the measure, including description of the provisions having fiscal impact (limited to 300 characters).*

BND to guarantee personal loans during and for 30 days following a federal shutdown for current biennium and 2019-21 biennium made by ND Financial Institutions to ND residents employed by the federal government working without being paid wages or are on a salary furlough.

- B. **Fiscal impact sections:** *Identify and provide a brief description of the sections of the measure which have fiscal impact. Include any assumptions and comments relevant to the analysis.*

Approximate N.D. federal employees impacted is 2,000 and 25% could utilize program in 2019-21 with maximum loan per borrower of \$10,000. Loans estimated to have 2% default rate or a \$100,000 fiscal impact for each \$5 million in loans guaranteed. Fiscal impact: \$5 million x 2.0% = \$100,000. No fiscal impact in 2017-19 biennium as US Congress passed a continuing resolution in February, 2019 to fund fed. govt. through 9-30-2019.

3. **State fiscal effect detail:** *For information shown under state fiscal effect in 1A, please:*

- A. **Revenues:** *Explain the revenue amounts. Provide detail, when appropriate, for each revenue type and fund affected and any amounts included in the executive budget.*

N/A

- B. **Expenditures:** *Explain the expenditure amounts. Provide detail, when appropriate, for each agency, line item, and fund affected and the number of FTE positions affected.*

\$100,000. See 2B above.

- C. **Appropriations:** *Explain the appropriation amounts. Provide detail, when appropriate, for each agency and fund affected. Explain the relationship between the amounts shown for expenditures and appropriations. Indicate whether the appropriation or a part of the appropriation is included in the executive budget or relates to a continuing appropriation.*

N/A

**Name:** Eric Hardmeyer

**Agency:** Bank of North Dakota

**Telephone:** 701-328-5674

**Date Prepared:** 03/08/2019

**FISCAL NOTE**  
**Requested by Legislative Council**  
**01/28/2019**

Amendment to: Engrossed SB 2357

- 1 A. **State fiscal effect:** *Identify the state fiscal effect and the fiscal effect on agency appropriations compared to funding levels and appropriations anticipated under current law.*

	2017-2019 Biennium		2019-2021 Biennium		2021-2023 Biennium	
	General Fund	Other Funds	General Fund	Other Funds	General Fund	Other Funds
<b>Revenues</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Expenditures</b>	\$0	\$0	\$0	\$100,000	\$0	\$0
<b>Appropriations</b>	\$0	\$0	\$0	\$0	\$0	\$0

- 1 B. **County, city, school district and township fiscal effect:** *Identify the fiscal effect on the appropriate political subdivision.*

	2017-2019 Biennium	2019-2021 Biennium	2021-2023 Biennium
<b>Counties</b>	\$0	\$0	\$0
<b>Cities</b>	\$0	\$0	\$0
<b>School Districts</b>	\$0	\$0	\$0
<b>Townships</b>	\$0	\$0	\$0

- 2 A. **Bill and fiscal impact summary:** *Provide a brief summary of the measure, including description of the provisions having fiscal impact (limited to 300 characters).*

Provides BND to guarantee personal loans during and for 30 days following a federal shutdown in 2019-21 biennium made by ND Financial Institutions to ND residents employed by the federal government who are working without being paid wages or are on a salary furlough, regardless of credit history.

- B. **Fiscal impact sections:** *Identify and provide a brief description of the sections of the measure which have fiscal impact. Include any assumptions and comments relevant to the analysis.*

The approximate number of N.D. federal employees impacted is 2,000 and it is anticipated that 25% of this workforce could utilize this program in the 2019-21 biennium with a maximum loan per borrower of \$10,000. BND estimates these loans to have a 2% default rate resulting in a \$100,000 fiscal impact for each \$5 million in loans guaranteed to ND financial institutions. Fiscal impact: \$5 million x 2.0% = \$100,000.

3. **State fiscal effect detail:** *For information shown under state fiscal effect in 1A, please:*

- A. **Revenues:** *Explain the revenue amounts. Provide detail, when appropriate, for each revenue type and fund affected and any amounts included in the executive budget.*

N/A

- B. **Expenditures:** *Explain the expenditure amounts. Provide detail, when appropriate, for each agency, line item, and fund affected and the number of FTE positions affected.*

\$100,000. See 2B above.

- C. **Appropriations:** *Explain the appropriation amounts. Provide detail, when appropriate, for each agency and fund affected. Explain the relationship between the amounts shown for expenditures and appropriations. Indicate whether the appropriation or a part of the appropriation is included in the executive budget or relates to a continuing appropriation.*

N/A

**Name:** Eric Hardmeyer

**Agency:** Bank of North Dakota

**Telephone:** 701-328-5674

**Date Prepared:** 01/28/2019

**FISCAL NOTE**  
**Requested by Legislative Council**  
**01/21/2019**

Bill/Resolution No.: SB 2357

- 1 A. **State fiscal effect:** *Identify the state fiscal effect and the fiscal effect on agency appropriations compared to funding levels and appropriations anticipated under current law.*

	2017-2019 Biennium		2019-2021 Biennium		2021-2023 Biennium	
	General Fund	Other Funds	General Fund	Other Funds	General Fund	Other Funds
<b>Revenues</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Expenditures</b>	\$0	\$150,000	\$0	\$0	\$0	\$0
<b>Appropriations</b>	\$0	\$0	\$0	\$0	\$0	\$0

- 1 B. **County, city, school district and township fiscal effect:** *Identify the fiscal effect on the appropriate political subdivision.*

	2017-2019 Biennium	2019-2021 Biennium	2021-2023 Biennium
<b>Counties</b>	\$0	\$0	\$0
<b>Cities</b>	\$0	\$0	\$0
<b>School Districts</b>	\$0	\$0	\$0
<b>Townships</b>	\$0	\$0	\$0

- 2 A. **Bill and fiscal impact summary:** *Provide a brief summary of the measure, including description of the provisions having fiscal impact (limited to 300 characters).*

Provides the Bank of North Dakota (BND) to make interest free loans, regardless of credit history to federal employees who, due to federal shutdown, are working without being paid wages or are on a salary furlough. Fiscal Note presumes Federal Shutdown no longer than 6.30.2019.

- B. **Fiscal impact sections:** *Identify and provide a brief description of the sections of the measure which have fiscal impact. Include any assumptions and comments relevant to the analysis.*

To provide funds for loans BND's cost of funds is 2.5%. The est. cost of \$5,000,000 borrowed for 180 days is \$125,000. BND estimates loan adm. costs of .50% to establish this program or \$25,000 for each \$5,000,000 in lending. Fiscal expenditure is \$125,000 + \$25,000 = \$150,000. The approximate federal employees impacted is 2,000 in N.D. and it is anticipated that 25% of workforce to utilize this program with maximum loan per borrower of \$10,000.

3. **State fiscal effect detail:** *For information shown under state fiscal effect in 1A, please:*

- A. **Revenues:** *Explain the revenue amounts. Provide detail, when appropriate, for each revenue type and fund affected and any amounts included in the executive budget.*

N/A

- B. **Expenditures:** *Explain the expenditure amounts. Provide detail, when appropriate, for each agency, line item, and fund affected and the number of FTE positions affected.*

\$150,000. See 2A above.

- C. **Appropriations:** *Explain the appropriation amounts. Provide detail, when appropriate, for each agency and fund affected. Explain the relationship between the amounts shown for expenditures and appropriations. Indicate whether the appropriation or a part of the appropriation is included in the executive budget or relates to a continuing appropriation.*

N/A

**Name:** Eric Hardmeyer

**Agency:** Bank of North Dakota

**Telephone:** 701-328-5674

**Date Prepared:** 01/23/2019

**2019 SENATE GOVERNMENT AND VETERANS AFFAIRS**

**SB 2357**

# 2019 SENATE STANDING COMMITTEE MINUTES

## Government and Veterans Affairs Committee Sheyenne River Room, State Capitol

SB2357  
1/24/2019  
# 31424

- Subcommittee  
 Conference Committee

Committee Clerk Signature : Pam Dever

### Explanation or reason for introduction of bill/resolution:

To provide for Bank of North Dakota loans for federal workers affected by the federal shutdown; declare an emergency.

### Minutes:

Att #1 – Sen Heckaman; Att #2-Eric Hardmeyer; Att #3 and #4-Rick Clayburg; Att #5-Jack McDonald;

**Chairman Davison:** We will open the hearing on SB2357.

**Sen Joan Heckaman, Dist 23:** I am here to introduce SB2357. (see att #1) This is a bipartisan bill. This will help the federal worker affected by the government shutdown. We need to get the word out that there are banks to get help and not max out their credit cards. More people will come up and provide additional information. Any questions? (3.00-4.24)

**Chairman Davison:** Any more in support? Any agencies?

**Eric Hardmeyer, Pres - Bank of North Dakota:** I don't have written testimony but I do have a suggested amendment. (see att#2) BND is an entity that looks to be helpful. There are a couple of issues we have to work through. If we can get through the constitutional issue, then we would be helpful to make loans. I think there is another solution. Any questions.

**Vice Chair Meyer:** Thank you for your help. I too work in a lending institution. I look at line 7, and we will make loans regardless of credit history. That is a risk for you guys. Will these loans you originate be reported to credit bureaus? If the loans are not paid, would you have to put these loans into collections?

**Eric:** I would assume we would have to. There is issue with disclosure, truth in lending, etc. and they all have to be followed. (9.26)

**Chairman Davison:** Let's talk about your amendment.

**Eric:** I know the trade association is in favor. In working with the North Dakota Bankers Assoc., Independent Bankers, and Credit Union Association, one solution we came up with we don't have a loan platform. We could act as the guarantee rather than loan itself. Some banks are out there already that are stepping up. We want to work with our backing partners

is what we prefer. We don't want to compete with them but partner. There is a lot of detail behind this. We would have to adopt some policies and guidelines to administer the program. We would like the flexibility to do that. How much money is involved, the length of time, some limit on interest rates.

**Sen. Kristin Roers:** Once this is law, would this be in effect forever? Could you see a problem in the future if we only have a 3-day shutdown vs 35 day shutdown? Any thoughts?

**Eric:** It probably should be have a sun set clause to end after this session. We have never done 0% interest loans before. There is a constitutional issue. There is a precedence issue with that.

**Sen. Richard Marcellais:** (13.27) How will you verify these are federal employees? Will they bring in a SF50 personal form? You will have to verify somehow.

**Eric:** That is what we would like to do. Connecticut is already putting a program out there to deal with this exactly. It is similar to this. The other problem in original bill, is that it does not say that they have to be North Dakotans. (14.23) Wide open then. Please add a sunset.

**Chairman Davison:** Any against:

**Rick Clayburg, Pres North Dakota Bankers Assoc:** We stand opposed to the bill as written. We have worked with Eric today and find the amendments palatable to us. I want to bring up a few issues. (1) Our institutions are already providing these services to customers across North Dakota. Gate City Bank is providing 0%interest - 6 month loans up to \$5,000. We are concerned because BND is not a retail bank. They don't compete with our banks. This bill is putting them right in the middle. We solve the problems of our customers. (16.50) Some banks are extending their customers due dates. Some people are too proud to ask their bank for help. I am passing out some handouts to you. (see att# 3 and # 4)

**Sen. Kristin Roers:** Is there a way to work with the Job Service centers along with the media release, to get the message out?

**Rick:** We would be happy to do that. I believe the release went out to the farm groups today. This is so fresh that I bet some media here do not know about this.

**Chairman Davison:** If people do Quick-in-loans, etc. outside of North Dakota. Does it matter if they are a customer of the bank?

**Rick:** It is their mistake to go outside of North Dakota. Gate City, you don't have to be a member. (20.44)

**Vice Chair Meyer:** How many are not charging 0%? Will we be in competition with these loan of ½% or 1% loan?

**Rick:** We are still gathering information. Some banks are charging below market. A couple are charging 0%. Some federal institutions are charging .010%. There may be federal regulation that they can't charge 0%. I don't know. (22.24)

**Sen. Shawn Vedaa:** We talked about loan regardless of credit history. I assume the banks you represent would not be able to give a loan out with terrible credit history. Would this amendment help those individuals?

**Rick:** That is a safety and soundness issue. You have to be very careful. 1800 to 2000 employees in North Dakota are affected. Hopefully this ends soon.

**Sen. Kristin Roers:** Just thinking this goes longer and someone asks for a specific amount of money. Can you speak to what to do if this is long shutdown?

**Rick:** Some institutions are fluid on this. They would reevaluate after a time passes. We have already passed two pay checks. (25.01)

**Sen. Kristin Roers:** Contractor and other are not able to work. Would they qualify? Lots of people are not getting paid because of the federal shutdown. They may not be directly employed by the federal government.

**Rick:** That would more be a question to the bill sponsor and BND. I am 99% sure their bank would work with them.

**Jack McDonald, Independent Community Banks, North Dakota:** (see att #5) We oppose this bill as written. We agree with what Rick said. Let the local banks handle things like they already are. I believe they would like the guarantee of BND. (28.09) Any questions?

**Jeff Olson, Credit Associations of Dakotas:** (28.10-- ) We are more neutral on this. We started helping member right after the New Year. We sent out a press release about 10 days ago. Credit unions have been helping across the state. Today, there are 8 credit unions providing support, 0%, etc. Credit unions have a field of membership, which is unique. Some are restricted from joining. Railway Credit Union has a national credit based. It is not very often that credit unions and banks have a joint media release. The amendments have a good idea.

**Sen. Erin Oban:** It is a very North Dakota thing to not ask for help. (31.44) I appreciate the joint release. My credit union knows who my paycheck comes from. Can't the institutions be proactive and contact them first?

**Jeff:** Your credit union if using social media. There is lots of data in the credit unions. There is word of mouth, too. I think the Bismarck Tribune had an article awhile back telling what institutions were helping out.

**Sen. Erin Oban:** I wanted more than word of mouth. We have so many sources of information now.

**Jeff:** Can't answer that specifically.

**Cory Mock, Dist. 18, Grand Forks:** I helped draft this bill. Here in support. I research some other states. 18 families received aid from a food bank yesterday in Grand Forks. Tennessee is exploring what they need to do in SNAP program. Connecticut and Illinois have offered to

back private loans. State backed loans. Four times before, BND has extended loans or lines of credit in time of emergencies. Two for agriculture crisis and two during floods. (36.01) The amendment is OK. Colorado, Vermont, California have looked and changed their unemployment requirements to allow furloughed employees to be eligible for benefits. Thank you to all the financial people her today.

**Chairman Davison:** This hearing is closed. (37.37) Adjourned for the day.

# 2019 SENATE STANDING COMMITTEE MINUTES

## Government and Veterans Affairs Committee Sheyenne River Room, State Capitol

SB2357  
1/25/2019  
#31495

- Subcommittee  
 Conference Committee

Committee Clerk Signature : Pam Dever

### Explanation or reason for introduction of bill/resolution:

To provide for Bank of North Dakota loans for federal workers affected by the federal shutdown; declare an emergency.

### Minutes:

Att #1 – # 2 -Sen. Oban

**Chairman Davison:** Let's look at SB2357. We heard it yesterday. (2.12) I prefer what the bank brought forward as amendment. Any thoughts on section one.

**Vice Chair Meyer:** I like what they did here and would not be in competition with other banks. Addresses the residency issue, too.

**Chairman Davison:** (read the second line.) Are we OK with those words? The emergency. At first it was June 30; then at the end of biennium. I like the version that it expires 30 days after the shutdown ends. Thots on the version one and two.

**Sen. Erin Oban:** Are we looking at the .01001 or .01002? (see att # 1- #2) They technically say the same. The 001 creates a section 2 for the expiration day and 002 does not create a new section.

**Sen. Shawn Vedaa:** The version two, is that show downs or shutdowns? It could be a showdown. A typo.

**Sen. Erin Oban:** They say the same thing.

**Chairman Davison:** I like where it separates it out, too. Look at .01001. Does this look like we want it to look? What are the committee wishes? Let's go through line by line.

**Sen. Kristin Roers:** I have a question about the end of line 7, regardless of credit history. Since the BND is not really making the loan, do we need that statements? The loan would come from a different bank.

**Sen. Erin Oban:** I am not sure on this issue.

**Chairman Davison:** Since the BND brought it forward, I think we should leave it in there. Then I am covered. (15.55)

**Sen. Erin Oban:** Walked through the amendment 01001 version. (17.30—22.50)

**Chairman Davison:** What are the committee wishes?

**Sen. Erin Oban:** I move amendment 19.1153.01001. **Vice Chair Meyer:** I second.  
Roll: **YES - 7 NO -- 0 -0- absent. Amendment PASSED**

**Sen. Erin Oban:** I move a DO PASS on SB2357 as AMENDED. **Vice Chair Meyer:** I second.  
Roll: **YES -- 7 NO -- 0 -0- absent. Bill PASSED as AMENDED.**  
**Sen. Erin Oban will carry.**

Adjourned for the day. (23.24)

1/25/19  


PROPOSED AMENDMENTS TO SENATE BILL NO. 2357

Page 1, line 1, after the second "for" insert "a"

Page 1, line 1, replace "loans" with "loan guarantee program"

Page 1, line 4, replace "**LOANS TO**" with "**LOAN GUARANTEE PROGRAM FOR**"

Page 1, line 4, replace "The" with "During and for thirty days following a federal shutdown that takes place during the 2019-21 biennium, the"

Page 1, line 5, replace "make interest free loans to federal employees" with "implement a program to guarantee repayment of a loan made by a North Dakota financial institution to a North Dakota resident employed by the federal government"

Page 1, line 6, replace the first "are" with "is"

Page 1, line 6, replace the second "are" with "is"

Page 1, line 7, replace "these short-term loans and make the loans" with "the request and provide the loan guarantee"

Page 1, line 7, after the period insert "The Bank may adopt policies and establish guidelines to administer this loan guarantee program in accordance with the provisions of this section."

Renumber accordingly

1/25/19

Date:  
Roll Call Vote #: 1

2019 SENATE STANDING COMMITTEE  
ROLL CALL VOTES  
BILL/RESOLUTION NO. 2357

Senate Government and Veterans Affairs Committee

Subcommittee

Amendment LC# or Description: 19, 1153, 01001

Recommendation:  Adopt Amendment  
 Do Pass     Do Not Pass     Without Committee Recommendation  
 As Amended     Rerefer to Appropriations  
 Place on Consent Calendar

Other Actions:  Reconsider     \_\_\_\_\_

Motion Made By Sen Oban    Seconded By Sen Meyer

Senators	Yes	No	Senators	Yes	No
Chairman Davison	/		Senator Marcellais	/	
Vice Chairman Meyer	/		Senator Oban	/	
Senator Elkin	/				
Senator Roers	/				
Senator Vedaa	/				

Total (Yes) 7    No 0

Absent 0

Floor Assignment \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

11/25/19

Date:  
Roll Call Vote #:

2

2019 SENATE STANDING COMMITTEE  
ROLL CALL VOTES  
BILL/RESOLUTION NO. SB 2357

Senate Government and Veterans Affairs Committee

Subcommittee

Amendment LC# or Description: 19.1153.01001

- Recommendation:
- Adopt Amendment
  - Do Pass     Do Not Pass     Without Committee Recommendation
  - As Amended     Rerefer to Appropriations
  - Place on Consent Calendar
- Other Actions:     Reconsider     \_\_\_\_\_

Motion Made By Sen Oban    Seconded By Sen Meyer

Senators	Yes	No	Senators	Yes	No
Chairman Davison	/		Senator Marcellais	/	
Vice Chairman Meyer	/		Senator Oban	/	
Senator Elkin	/				
Senator Roers	/				
Senator Vedaa	/				

Total (Yes) 7    No 0

Absent -0-

Floor Assignment Sen Oban

If the vote is on an amendment, briefly indicate intent:

**REPORT OF STANDING COMMITTEE**

**SB 2357: Government and Veterans Affairs Committee (Sen. Davison, Chairman)** recommends **AMENDMENTS AS FOLLOWS** and when so amended, recommends **DO PASS** (7 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). SB 2357 was placed on the Sixth order on the calendar.

Page 1, line 1, after the second "for" insert "a"

Page 1, line 1, replace "loans" with "loan guarantee program"

Page 1, line 4, replace "**LOANS TO**" with "**LOAN GUARANTEE PROGRAM FOR**"

Page 1, line 4, replace "The" with "During and for thirty days following a federal shutdown that takes place during the 2019-21 biennium, the"

Page 1, line 5, replace "make interest free loans to federal employees" with "implement a program to guarantee repayment of a loan made by a North Dakota financial institution to a North Dakota resident employed by the federal government"

Page 1, line 6, replace the first "are" with "is"

Page 1, line 6, replace the second "are" with "is"

Page 1, line 7, replace "these short-term loans and make the loans" with "the request and provide the loan guarantee"

Page 1, line 7, after the period insert "The Bank may adopt policies and establish guidelines to administer this loan guarantee program in accordance with the provisions of this section."

Re-number accordingly

**2019 HOUSE GOVERNMENT AND VETERANS AFFAIRS**

**SB 2357**

# 2019 HOUSE STANDING COMMITTEE MINUTES

## Government and Veterans Affairs Committee Fort Union Room, State Capitol

SB 2357  
3/7/2019  
#33421

- Subcommittee  
 Conference Committee

Committee Clerk: Carmen Hart    -typed by Jeanette Cook

### Explanation or reason for introduction of bill/resolution:

Provide for a Bank of ND loan guarantee program for federal workers affected by the federal shutdown; and to declare an emergency

### Minutes:

Attachment #1

**Chairman Kasper:** opened the hearing on SB 2357.

**Senator Joan Heckaman:** appeared in support. Attachment 1. (1:13-5:00)

**Rep. B. Koppelman:** If workers received unemployment benefits during the government shutdown, and then after that they got back pay. How does it work after the fact?

**Senator Heckaman:** They have to pay the unemployment back.

**Rep. B. Koppelman:** In my community there were many banks that offered loans to their customers during the shutdown. Is it your belief that if we don't put the backing of the Bank of North Dakota in here, that banks won't do it the next time around?

**Senator Heckaman:** I don't know if they will or not. When we brought this forward as a piece of legislation, I think more banks stepped up to the plate. The guarantee in here is important because they are no-interest loans, and it doesn't matter what your credit history is. That is why the Bank of North Dakota is a backer on this and probably Mr. Clayburgh too.

**Rep. B. Koppelman:** If they are no interest loans, regardless of your credit history, is the taxpayer going to pay that back if the borrower doesn't?

**Senator Heckaman:** I can't answer that.

**Rep. Schauer:** Does the Federal worker pay the money back right away or can they negotiate 3 or 6 months?

**Senator Heckaman:** I'm not sure of the time frame on this, but there is a time frame to pay back Job Service. If they don't, there is interest that accrues. I can't speak for the banks.

**Rep. Schauer:** How do you feel about the state coming in and taking care of a federal issue? Does it bother you?

**Senator Heckaman:** It doesn't bother me. I think that we are sustaining families during a time when they don't have any control over what is happening. This is a short time fix; we hope it doesn't have to be used. Ideally, I would have put this into Century Code and taken the expiration date off of it because I think it should be available whenever we end up in this kind of situation. We put it in Session Law because Council thought that was where it belonged. It will evaporate at the end of 2021.

**Rep. Rohr:** How did the bill come about?

**Senator Heckaman:** Another legislator brought it forward. It was done at the last minute, and leadership signed on because they thought that it was important.

**Rep. Schneider:** From a nonpartisan standpoint, I would like to see a way to extend it and make it policy.

**Senator Heckaman:** It was not my intention to put in session law. I'm okay with the way that is now. If it happens again, we should revisit it.

There was no further support for SB 2357.  
There was no oppositional testimony on SB 2357.

**Rick Clayburgh, President and CEO of ND Bankers' Association,** appeared in a neutral position. When this bill was in the Senate, it was going to have the Bank of North Dakota originate the loans. The Bank of North Dakota is not a retail bank and would have to do changes in processing. We are also concerned any time the Bank steps strongly into an area that our banks are participating. We had a number of banks that were providing 0% or 1% loans for six months to a year for federal affected employees. It was brought in because this furlough lasted into three pay periods, and it started having an impact on federal employees. In the Senate we opposed it because it was the Bank of North Dakota providing the direct loans. The way that it is written now, the local bank would write the loan with terms to be determined at the local level, but the Bank would act as a backstop. It goes to the issue of no credit check required.

**Rep. B. Koppelman:** Do you believe the banks that participated would not do again if the Bank of ND would not back up?

**Mr. Clayburgh:** I believe our banks will continue to do what they do, which is serve their communities. In this situation a number of the banks had already stepped forward. Gate City Bank provided 6 month 0% interest loans. Our banks serve our communities.

**Rep. Schneider:** For the people who have bad credit or are not customers at a bank, would the backing by the Bank of North Dakota allow those folks to try to apply for the loans?

**Mr. Clayburgh:** Yes, I believe it would. I'm not suggesting that the people who work for the federal government aren't credit worthy. It is just harder to get a loan through a financial institution if you have poor credit.

**Rep. Schneider:** Some Individuals might not even go to a bank to apply if they had poor credit. I was just wondering if this would expand the pool of people who wouldn't be ashamed to apply for a loan.

**Mr. Clayburgh:** I do believe that people who are down on their luck might be hesitant to come in and apply for a loan.

**Rep. Johnston:** What is the state bank's policy on issuing loans on a regular basis? Do you think it good policy for the Bank of North Dakota to guarantee private banks on possibly questionable loans?

**Mr. Clayburgh:** I will step aside and let the President of the Bank of North Dakota answer that question.

**Eric Hardmeyer, President of Bank of ND,** appeared in a neutral position.

In regards to your question, this is a particular situation that needs assistance. Obviously, we rose to the occasion. When Minot was flooding we rose to the occasion there. It depends on what we are trying to solve as to whether it is good policy or not. I am neutral in this. We did step forward and say, "We need a fix to this." Initially, this was Bank of North Dakota making direct loans. We do not have systems in place to do consumer lending. We work with private banks. This probably would help in some cases.

**Rep. B. Koppelman:** The fiscal note now reads \$100,000 in the next biennium. We have been issued an amendment requesting that we also include the 17-19 biennium. What does that do to the fiscal note?

**Mr. Hardmeyer:** I think it went down because of the nature of lending versus guaranteeing. It is guesswork. I don't think it would change much.

**Rep. B. Koppelman:** I asked about those loans that would go bad on their debt. Would the taxpayers be eating those defaulted loans?

**Mr. Hardmeyer:** It would work no different than other guarantee programs that we administer. If they do go into default, we pay them out. The taxpayer does. It comes through the revenue that the bank generates. We do have the ability to set guidelines and policies. We have no thought about a guarantee fee of any sort.

**Rep. Schauer:** These guaranteed loans would be for individuals who already have a jobs. So, the risk factor wouldn't be that high. If you had to, you could garnish wages to pay it back. Is that correct?

**Mr. Hardmeyer:** That is the idea.

**Rep. Schneider:** What other types of guaranteed loan programs do you have?

**Mr. Hardmeyer:** We have what is called a beginning entrepreneur guaranteed program. We guarantee loans made by the private sector to entrepreneurs that are starting businesses. We have been doing that for 15-20 years.

**Rep. P. Anderson:** If we didn't have something like this, would some of our citizens be ending up at payday loan places with high interest?

**Mr. Hardmeyer:** I imagine that could happen.

The hearing was closed on SB 2357.

**Rep. Schauer moved the amendment. (19.1153.02001)**

**Vice Chair Steiner seconded the motion.**

**Voice vote. Motion carries.**

**Rep. Laning:** I personally don't think this is necessary. These people have jobs, and I can't imagine banks not giving a short term loan without the involvement of the state.

**Rep. B. Koppelman:** I have some of the same thoughts. This is a perfect of example of the government getting involved in something that the public sector is doing just fine. I'm not in favor of the bill, and hope we don't pass it.

**Rep. Rohr:** I am going to resist as well.

**Rep. Schneider:** I actually know people that were in bad shape because they had bad credit before they started working for the government. Some didn't think they could get a loan because they weren't customers of a certain bank. They loaded up their credit cards because they were in circumstances that were no fault of their own. I think this is a situation that we have an opportunity and availability of a state bank that can help out our neighbors and friends when they need it. We should allow this bill to be a bi-partisan vehicle to support these people. I would be in favor of a Do Pass motion.

**Rep. Schauer:** I would agree. We are quick to act in storm and tragedy situations to help people as much as possible. I think it is fine to have the Bank of North Dakota to be there with guaranteed assets of \$7 billion. I would support the bill.

**Rep. Schneider moved a DO PASS as amended on SB 2357 and rerefer to Appropriations.**

**Rep. P. Anderson seconded the motion.**

**Chairman Kasper:** I would like to point out that this is still a voluntary program by the community banks. They can still do this if they want to.

**Rep. B. Koppelman:** I appreciate that point of view, but this is the equivalent of taking a check blank, signing it with the amount and the "to" blank, and saying, "Give this to anyone, I trust you will give it back." It is not a program with a specific set of rules or guidelines. It is unguaranteed. It is bad policy for the state. It is not the fact that we are giving a low interest

loan or promoting a policy; it is the fact that we are doing it recklessly because we have no guideline for the money we are putting out there.

**Chairman Kasper:** Let's talk through that. I am a federal worker, and I am furloughed. My paycheck stops. I go to my bank in Fargo and apply for a loan. They will ask the purpose of the loan. I tell them I have lost my wages, so I want to replace my wages until I get my money back when the shutdown is done. So, from the first perspective it is a guarantee from the federal government to pay the loan back. Second, the banker is going to look at the income that you are losing and go along with income you are losing for a period of time, and I will put the terms in the loan that as soon as you get your check from the federal government you have to pay it back. The third thing is that the bank that has a loan to make will decide if they want to apply to the Bank of North Dakota for a loan guarantee, or if they are going to make the loan without the guarantee. The supposition that it is a blank check, will never happen. It is a wage replacement check for a period of time guaranteed by the federal government and then by the Bank of North Dakota. I question the fiscal note; I think it is way too high.

**Rep. P. Anderson:** There are a lot of people that have very good credit that live paycheck to paycheck. It is not just people that have poor credit that need these loans. It is a cash flow issue for many people. I think we should help them.

**Rep. B. Koppelman:** If this were a 30-day loan, or it needed to be paid back in ten days after receiving a paycheck, then it wouldn't be such a risk. We are not putting in parameters; we are letting the local bank decide.

**Chairman Kasper:** If I were a banker, I would put on the terms of the loan exactly like you said. The risk would be if the banker did not structure the loan properly, not our state.

**Rep. Laning:** There are other employees affected by government shutdowns. Are we going to start a program where any employees of a program that gets shut down can get government backing? I don't think we should do it.

**A roll call vote was taken: Yes 5 No 8 Absent 1  
The motion failed.**

**Rep. B. Koppelman moved a DO NOT PASS as amended on SB 2357.**

**Rep. Laning seconded the motion.**

**A roll call vote was taken: Yes 8 No 5 Absent 1**

**The motion carried.**

**Rep. B. Koppelman will carry SB 2357.**

19.1153.02001  
Title.03000

Prepared by the Legislative Council staff for  
Senator Heckaman

March 6, 2019

*DR 3/7/19*

PROPOSED AMENDMENTS TO ENGROSSED SENATE BILL NO. 2357

Page 1, line 6, after the first "the" insert "2017-19 or"

Re-number accordingly

Date: 3-7-19  
 Roll Call Vote #: 7

**2019 HOUSE STANDING COMMITTEE  
 ROLL CALL VOTES  
 BILL/RESOLUTION NO. 2357**

House Government and Veterans Affairs Committee

Subcommittee

Amendment LC# or Description: 19. 1153 - 02001

Recommendation:  Adopt Amendment  
 Do Pass     Do Not Pass     Without Committee Recommendation  
 As Amended     Rerefer to Appropriations  
 Place on Consent Calendar  
 Other Actions:     Reconsider     \_\_\_\_\_

Motion Made By Rep Schauer seconded By Rep Steiner

Representatives	Yes	No	Representatives	Yes	No
Chairman Jim Kasper			Rep. Pamela Anderson		
Vice Chair Vicky Steiner			Rep. Mary Schneider		
Rep. Jeff Hoverson					
Rep. Craig Johnson					
Rep. Daniel Johnston					
Rep. Karen Karls					
Rep. Ben Koppelman					
Rep. Vernon Laning					
Rep. Scott Louser					
Rep. Karen Rohr					
Rep. Austen Schauer					
Rep. Steve Vetter					

*Voice  
 Vote  
 motion  
 called*

Total (Yes) \_\_\_\_\_ No \_\_\_\_\_

Absent \_\_\_\_\_

Floor Assignment \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

Date: 3-7-19  
 Roll Call Vote #: 2

**2019 HOUSE STANDING COMMITTEE  
 ROLL CALL VOTES  
 BILL/RESOLUTION NO. 2357**

House Government and Veterans Affairs Committee

Subcommittee

Amendment LC# or Description: \_\_\_\_\_

Recommendation:  Adopt Amendment  
 Do Pass     Do Not Pass     Without Committee Recommendation  
 As Amended     Rerefer to Appropriations  
 Place on Consent Calendar  
 Other Actions:  Reconsider     \_\_\_\_\_

Motion Made By Rep. Schneider Seconded By Rep. Anderson

Representatives	Yes	No	Representatives	Yes	No
Chairman Jim Kasper	X		Rep. Pamela Anderson	X	
Vice Chair Vicky Steiner		X	Rep. Mary Schneider	X	
Rep. Jeff Hoverson		X			
Rep. Craig Johnson	X				
Rep. Daniel Johnston		X			
Rep. Karen Karls		X			
Rep. Ben Koppelman		X			
Rep. Vernon Laning		X			
Rep. Scott Louser		X			
Rep. Karen Rohr		X			
Rep. Austen Schauer	X				
Rep. Steve Vetter	A				

*Failed*

Total (Yes) 5 No 8

Absent 1

Floor Assignment \_\_\_\_\_

If the vote is on an amendment, briefly indicate intent:

Date: 3-7-19  
 Roll Call Vote #: 3

**2019 HOUSE STANDING COMMITTEE  
 ROLL CALL VOTES  
 BILL/RESOLUTION NO. 2357**

House Government and Veterans Affairs Committee

Subcommittee

Amendment LC# or Description: \_\_\_\_\_

Recommendation:  Adopt Amendment  
 Do Pass  Do Not Pass  Without Committee Recommendation  
 As Amended  Rerefer to Appropriations  
 Place on Consent Calendar  
 Other Actions:  Reconsider  \_\_\_\_\_

Motion Made By Rep. B. Koppelman Seconded By Rep. Laning

Representatives	Yes	No	Representatives	Yes	No
Chairman Jim Kasper		X	Rep. Pamela Anderson		X
Vice Chair Vicky Steiner	X		Rep. Mary Schneider		X
Rep. Jeff Hoverson	X				
Rep. Craig Johnson		X			
Rep. Daniel Johnston	X				
Rep. Karen Karls	X				
Rep. Ben Koppelman	X				
Rep. Vernon Laning	X				
Rep. Scott Louser	X				
Rep. Karen Rohr	X				
Rep. Austen Schauer		X			
Rep. Steve Vetter	A				

Total (Yes) 8 No 5

Absent \_\_\_\_\_

Floor Assignment Rep. B. Koppelman

If the vote is on an amendment, briefly indicate intent:

**REPORT OF STANDING COMMITTEE**

**SB 2357, as engrossed: Government and Veterans Affairs Committee (Rep. Kasper, Chairman) recommends AMENDMENTS AS FOLLOWS and when so amended, recommends DO NOT PASS (8 YEAS, 5 NAYS, 1 ABSENT AND NOT VOTING). Engrossed SB 2357 was placed on the Sixth order on the calendar.**

Page 1, line 6, after the first "the" insert "2017-19 or"

Renumber accordingly

**2019 TESTIMONY**

**SB 2357**

SENATE GOVERNMENT AND VETERAN AFFAIRS

SB 2357

SP 2357  
1-24-19  
AH #1  
pg 1

Chairman Davison and Members of the Senate Government and Veterans Affairs Committee:

I am Senator Joan Heckaman, D-23, and I am here to introduce SB 2357 to you this afternoon,

This bill is a joint effort from the leadership of both chambers of the ND Legislature. The bill will assist federal workers affected by the shutdown by providing interest free loans to those workers who are working without being paid or are on a salary furlough.

Today I had conversations with North Dakota Job Service and found the following data to assist in your decision making process.

There are 9400 federal workers in North Dakota. Of those, 1966 are impacted by the furlough. If those 1966, 291 have filed unemployment claims with Job Service. And of those 291, 39 cannot receive benefits because of the way federal law is written. If workers are furloughed and are not working they can file and receive benefits. If they are furloughed and are called back to work without pay, they cannot receive benefits. I would believe that the called back workers have higher debts because of possible child care and transportation.

Other states are providing these benefits. I believe we can also do something to ensure that workers and families are taken care of. This is a stressful time for them. Bills continue to come in. They are our neighbors, friends, and families.

Others will have additional information for you and some possible suggestions for amendments to make this proposal workable.

Thank you.

2357  
1-24-19  
AH #2  
PSI

by  
Eric  
Hardmeyer

**Proposed Amendment to Senate Bill 2357**

**SECTION 1. BANK OF NORTH DAKOTA LOANS TO FEDERAL WORKERS.** The Bank of North Dakota shall make interest free guarantee repayment of loans made by a North Dakota financial institution to a North Dakota resident employed by the Federal Government, who, due to the federal shutdown are working without being paid wages or are on a salary furlough. The Bank of North Dakota shall expedite the request and provide the guarantee regardless of credit history.

2. The Bank may adopt policies and establish guidelines to administer this loan program in accordance with the provisions of this section.

**SECTION 2. EMERGENCY.** This Act is declared to be an emergency measure.

original

Need copy

SB 2357  
1-24-19  
AH #3  
pg 1



**Media release**

**Date** January 24, 2019  
**Contacts** Rick Clayburgh, NDBA 223.5303  
Barry Haugen, ICBND 258.7121  
Jeff Olson, CUAD 220.9400

**For immediate release**

**Banking and credit union associations issue joint statement**

Bismarck – The North Dakota Bankers Association, Independent Community Banks of North Dakota and Credit Union Association of the Dakotas want to encourage federal employees affected by government shutdown to visit with their local financial institution about programs to assist them.

Many local financial institutions have already responded with low and no interest loan options along with other accommodations they will make for customers during this difficult time.

*make copy for mt.*

*originals*

SB2357  
1-24-19  
AH #4  
PSI



Rick C.

**Financial Institution Letter**  
**FIL-01-2019**  
**January 11, 2019**

**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

## Regulators Encourage Institutions to Work with Borrowers Affected by Government Shutdown

**Summary:** The FDIC, Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, National Credit Union Administration, and Consumer Financial Protection Bureau (the Agencies) encourage financial institutions to work with customers affected by the federal government shutdown. While the agencies realize that the effects of the federal government shutdown on individuals should be transitory, affected borrowers may face a temporary hardship in making payments on financial obligations such as mortgages, student loans, car loans, credit cards, and other debt.

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-supervised institutions.

**Distribution:**  
FDIC-Supervised Institutions

**Suggested Routing:**  
Chief Executive Officer  
Chief Credit Officer  
Chief Risk Officer

**Related Topics:**  
[FIL-35-2007, FDIC Encourages Institutions to Consider Workout Arrangements for Borrowers Unable to Make Mortgage Payments](#)

**Attachment:**  
[Regulators Encourage Institutions to Work with Borrowers Affected by Government Shutdown](#)

**Contact:**  
Beverlea S. Gardner, Senior Examination Specialist, at [Bgardner@fdic.gov](mailto:Bgardner@fdic.gov) or (202) 898-3640  
  
Simin Ho, Senior Policy Analyst, at [Sho@fdic.gov](mailto:Sho@fdic.gov) or (202) 898-6907  
  
FDIC Office of the Ombudsman, at (877) 275-3342 or [ombudsman@fdic.gov](mailto:ombudsman@fdic.gov)

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**Note:**  
FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at <https://www.fdic.gov/news/news/financial/index.html>  
  
To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.  
  
Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

- Highlights:**
- Borrowers affected by the government shutdown are encouraged to contact their lenders immediately should financial strain occur.
  - The FDIC encourages financial institutions to consider prudent workout arrangements that increase the potential for creditworthy borrowers to meet their obligations.
  - The FDIC recognizes that prudent workout arrangements that are consistent with safe-and-sound lending practices are generally in the long-term best interest of the financial institution, the borrower, and the economy.
  - When consistent with safe-and-sound banking practices, these efforts may include extending new credit, waiving fees, easing credit card limits, allowing customers to defer or skip payments, modify terms on existing loans, and delaying the submission of delinquency notices to credit bureaus.
  - Prudent efforts to meet such customers' financial needs should not be subject to examiner criticism.

Pam needs copy

original

January 24, 2019

SB 2357  
1-24-19  
AH #5  
pg 1

SENATE GOVERNMENT AND VETERANS AFFAIRS COMMITTEE  
SB 2357

My name is Jack McDonald. I'm here today representing the Independent Community Banks of North Dakota (ICBND). Our membership totals 60 independent community banks throughout our state. ICBND's president, Barry Haugen, is out of town today.

ICBND opposes SB 2357 and asks for a **DO NOT PASS**. We fully understand the hardships imposed on federal workers in North Dakota by the government shutdown. Our community bankers are empathetic to the plight of their friends and neighbors affected during this difficult time, and are already working wherever possible with those individuals and businesses. Relationship banking is at the core of what our community banks do day in and day out.

Additionally, federal regulators (FDIC, Fed, OCC, NCUA and CFPB) encouraged institutions to work with customers affected by the government shutdown in their Financial Institution Letter (FIL-01-2019) issued January 11, 2019. Highlights of that joint letter to the financial institutions highlighted:

- Borrowers affected by the government shutdown are encouraged to contact their lenders immediately should financial strain occur.
- The FDIC encouraged financial institutions to consider prudent workout arrangements that increase the potential for creditworthy borrowers to meet their obligations.
- The FDIC recognized that prudent workout arrangements that are consistent with safe-and-sound lending practices are generally in the long-term best interest of the financial institution, the borrower and the economy.
- When consistent with safe-and-sound banking practices, these efforts may include **extending new credit, waiving fees, easing credit card limits, allowing customers to defer or skip payments, modify terms on existing loans, and delaying the submission of delinquency notices to credit bureaus**. And;
- Prudent efforts to meet such customers' financial needs should not be subject to examiner criticism.

The business model of community banking, along with this direction from the federal regulators, is the right recipe for dealing with this challenging time. We don't believe SB 2357 is necessary. We respectfully request a **do not pass**.

**Thank you for your time and consideration. If you have any questions, I'd be glad to try to answer them.**

SB 2357

1-25-19

AH # 1

PS 1

19.1153.01001

Sixty-sixth  
Legislative Assembly  
of North Dakota

No. 2357

DUMMY BILL PREPARED BY  
INTERN 3

January 24, 2019

Introduced by

Senators Heckaman, Wardner

Representatives Boschee, Pollert

*this one.*

1 A BILL for an Act to provide for Bank of North Dakota loan guarantee for federal  
2 workers affected by the federal shutdown; to provide an expiration date; and to declare an  
3 emergency.

4 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

5 **SECTION 1. BANK OF NORTH DAKOTA LOAN GUARANTEE TO FEDERAL**  
6 **WORKERS.**

7 1. The Bank of North Dakota shall guarantee repayment of loans made by a North Dakota  
8 financial institution to a North Dakota resident employed by the federal government,  
9 who, due to the federal shutdown is working either without being paid wages or is on a  
10 salary furlough. The Bank shall expedite the request and provide the guarantee regardless  
11 of credit history.

12 2. The Bank may adopt policies and establish guidelines to administer this loan program  
13 in accordance with the provisions of this section.

14 **SECTION 2. EXPIRATION DATE.** This Act is effective for thirty days after the  
15 federal shutdown ends, and after that date is ineffective.

16 **SECTION 3. EMERGENCY.** This Act is declared to be an emergency measure.

SB 2357  
1-25-19

19.1153.01002

Sixty-sixth  
Legislative Assembly  
of North Dakota

No. 2357

DUMMY BILL PREPARED BY  
INTERN 3

January 24, 2019

AM Ag  
per

Introduced by

Senators Heckaman, Wardner

Representatives Boschee, Pollert

1 A BILL for an Act to create and enact a new section to chapter 6-09 of the North Dakota  
2 Century Code; to provide for Bank of North Dakota loan guarantee for federal workers  
3 affected by the federal shutdown; and to declare an emergency.

4 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

6 **SECTION 1.** A new section to chapter 6-09 of the North Dakota Century Code is created  
7 and enacted as follows:

8 Bank of North Dakota Loan Guarantee to Federal Workers.

9 1. The Bank of North Dakota shall guarantee repayment of loans made by a North Dakota  
10 financial institution to a North Dakota resident employed by the federal government,  
11 who, due to the federal shutdown is working either without being paid wages or is on a  
12 salary furlough, for a period of at least twenty days. The Bank shall expedite the request  
13 and provide the guarantee regardless of credit history.

14 2. The Bank may adopt policies and establish guidelines to administer this loan program  
15 in accordance with the provisions of this section.

16 3. The Bank of North Dakota shall guarantee loans under this section until thirty days  
17 after the shutdown ends.

18 **SECTION 2. EMERGENCY.** This Act is declared to be an emergency measure.

#1  
SB 2357  
3-7-19

HOUSE GOVERNMENT AND VETERANS AFFAIRS COMMITTEE

SB 2357

Chairman and Members of the Committee:

I am Senator Joan Heckaman, D-23, and I am here to introduce SB 2357 to you this afternoon.

This bill is a joint effort from the leadership of both chambers of the ND Legislature early in this session and I believe it is a bill still relevant today. The bill will assist federal workers affected by a Federal shutdown by providing interest free loans to those workers who are working without being paid or are on a salary furlough.

North Dakota Job Service provided the following data on the number of federal workers and how many were affected by the last shutdown.

There are 9400 federal workers in North Dakota. Of those, 1966 were impacted by the furlough. If those 1966, 291 filed unemployment claims with Job Service. And of those 291, 39 could not receive benefits because of the way federal law is written. If workers were furloughed and were not working they could file and receive benefits. If they were furloughed and are called back to work without pay, they could not receive benefits. I would believe that the called back workers have higher debts because of possible child care and transportation and therefore actually a higher need.

Other states are providing these benefits. I believe we can also do something to ensure that workers and families are taken care of. This is a stressful time for them. Bills continue to come in. They are our neighbors, friends, and families. While there is no shutdown at this time, another one could come at any time. I believe this bill is still pertinent to the hundreds of federal workers who put their jobs in the hands of someone else. The least we can do is to have this available in

#1  
SB 2357  
3-7-19

case it is needed. It does not cost us anything. The passage of this bill shows support for our workforce across North Dakota.

I would offer an amendment to include this biennium's dates since there is an emergency clause in the bill. That would make it effective for the remainder of this biennium and all next biennium. Since this is session law and not in Century Code, this piece of legislation would evaporate at the end of 2021.

Let's move forward with this piece of Session Law. It sends the message to our Federal workers that the ND legislature supports them and will be ready to help them and their families immediately in case of another shutdown.

Thank you.

#1  
SB 2357  
3-7-19

19.1153.02001  
Title.

Prepared by the Legislative Council staff for  
Senator Heckaman  
March 6, 2019

PROPOSED AMENDMENTS TO ENGROSSED SENATE BILL NO. 2357

Page 1, line 6, after the first "the" insert "2017-19 or"

Renumber accordingly