



CBA

Community Bankers  
Association of Kansas

*One Mission. Community Banks.®*

February 17, 2021

Written Testimony Regarding Opposition to SB 242

Senate Committee on Financial Institutions and Insurance

Chairman Longbine and Members of the Senate Committee on Financial Institutions and Insurance,

Community Bankers Association of Kansas (CBA) appreciates the opportunity to offer written testimony in opposition to SB 242, which would consolidate certain mortgage lending provisions, remove duplicate provisions from the UCCC, and incorporate such provisions into the KMBA.

My name is Shawn Mitchell, and I am the President and Chief Executive Officer of the CBA, a statewide association formed in 1978 of locally owned and operated banks bound together by the shared philosophy that a community bank can best serve its local community. CBA's membership is limited to community banks (in contrast to accepting the large regional and nationally based banks into membership) allowing our policy engagement to solely focus on and help community banks in Kansas.

Our member banks are always open to opportunities to streamline our processes and improve the customer experience. We do not however believe SB 242, in its current form, does that. Rather, this legislation would ultimately increase the costs to our member banks by requiring new training programs, form changes, and other issues that may arise. Further, we are not convinced the effort to change and consolidate these provisions will lead to any measurable improvement for our member banks, their staff, and most importantly the customers they serve.

We echo the concerns of the Kansas Bankers Association (KBA) and are fully supportive of the KBA's proposed language changes to SB 242. We urge that if any action is taken on this bill, the committee strongly consider adopting the KBA's proposed changes.

***Shawn P. Mitchell, President & CEO***  
*Community Bankers Association of Kansas*  
*5897 SW 29th Street*  
*Topeka, KS 66614*  
*(785) 271-1404*