



KANSAS BANKERS ASSOCIATION

Date: February 3, 2025

To: House Committee on Judiciary
Representative Susan Humphries, Chair

From: Kelly VanZwoll, Vice President Government Relations,
Kansas Bankers Association

Re: Written Proponent Testimony for HCR 5008

Madam Chair and committee members, I am Kelly VanZwoll on behalf of the Kansas Bankers Association (KBA). It is also my pleasure to introduce Alex Orel, Senior Vice President – Government Relations and J.W. Wells, KBA's Ag Bankers Division Coordinator & Government Relations Assistant. We look forward to being a resource for you and the committee as you consider financial service issues in the coming weeks and months. Thank you for the opportunity to submit testimony in support of HCR 5008.

Kansas Bankers Association Background Information:

The KBA, founded in 1887, is a voluntary, non-profit trade association governed by its membership. The KBA is headquartered in Topeka, Kansas, and is led by our 24-member board of directors. The KBA staff, which President/CEO Doug Wareham leads, includes 42 professionals, including 15 attorneys licensed in 5 states, that provide services to Kansas bankers ranging from legislative advocacy to educational training to insurance services to legal and regulatory compliance support. Our mission statement is:

"The Kansas Bankers Association strengthens and supports the Kansas banking industry by advocating for sound financial policies, promoting innovation, and fostering economic growth across the state to ensure a vibrant financial future for all Kansans."

KBA's membership includes 98% of the headquartered banks in Kansas. Our membership also includes 20 out-of-state commercial banks operating in Kansas. Our member banks employ more than 21,000 Kansans that provide financial services in every county across the state. While our member banks range in assets from the smallest in our state to the largest in our state, each member bank that belongs to the KBA has one vote on policy positions adopted by either our general membership or our Board of Directors. One member, one vote.

HCR 5008—Proponent Testimony

HCR 5008 is a proposed constitutional amendment that would give the Kansas Legislature stronger oversight of rules and regulations adopted by executive branch agencies and officials. In 2022, Kansas Bankers Association supported HCR 5014 which allowed the elected officials of the

Kansas Legislature to have the final say to repeal or suspend rules and regulations that have the force and effect of law implemented by non-elected officials. We believed that the proposal would put a check on the power of those non-elected officials that implement these rules and regulations to the benefit of Kansans across this state. In 2024, the Kansas Legislature passed the REINS Act requiring Kansas government agencies to provide an estimate of the cost of proposed regulations and to confirm the economic impact analysis with the budget director to increase accountability and ensure transparency for Kansas taxpayers. If the cost of the proposed regulation is over \$1 million, the Legislature must approve it.

We see HCR 5008 as the next step to address this situation. A constitutional amendment gives the people of Kansas the opportunity to voice their opinion on how Kansas rules and regulations should be enforced and overseen. It will restore balance by requiring more accountability for rules and regulations implemented on Kansans. As one of the most heavily regulated industries, we appreciate any effort to keep the rules and regulation process in check.

We sincerely appreciate your time and attention to this matter. When the Committee deliberates on HCR 5008, we respectfully urge favorable consideration for its passage. Thank you for the opportunity to provide proponent testimony and if you have questions or require additional information later, please get in touch with me at kvanzwoll@ksbankers.com or (785) 232-3444.