

104. ILLINOIS BANKING STRUCTURE

We support a banking structure in Illinois that provides for:

1. An adequate supply of competitively priced credit for all credit worthy farmers.
2. Competent staff in local banks who understands agriculture and the unique risks with which farmers must deal.
3. Fair competition for banks of all sizes and in all locales.
4. Fair competition with other types of lenders.
5. Economic decision making that is not concentrated in the hands of a few large financial institutions.
6. Constant or a net inflow of capital into the area in which financial institutions are being acquired, merged or consolidated.
7. Greater scrutiny of and investigation into anti-trust ramifications and violations in relation to mergers and other acquisitions.