

Shey, Chair
Bradley
Dix
Wise
Chiodo

HSB 51
COMMERCE AND REGULATION

HOUSE FILE SF/HF 222
BY (PROPOSED COMMITTEE ON
COMMERCE AND REGULATION BILL
BY CHAIRPERSON HANSEN)

Passed House, Date _____ Passed Senate, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act permitting state banks to establish additional bank
2 offices, and containing effective dates.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

1 Section 1. Section 524.1201, subsection 1, Code 2001, is
2 amended to read as follows:

3 ~~1. A bank shall not open or maintain a branch bank.~~ A
4 state bank may establish and operate any number of bank
5 offices at any location in this state subject to the approval
6 and regulation of the superintendent ~~and to the restrictions~~
7 ~~upon location and number imposed by section 524.1202.~~ A bank
8 office may furnish all banking services ordinarily furnished
9 to customers and depositors at the principal place of business
10 of the state bank which operates the office, and a bank office
11 manager or an officer of the bank shall be physically present
12 at each bank office during a majority of its business hours.
13 The central executive and official business and principal
14 recordkeeping functions of a state bank shall be exercised
15 only at its principal place of business or at another bank
16 office as authorized by the superintendent for these
17 functions.

18 Sec. 2. Section 524.1202, Code 2001, is amended by adding
19 the following new subsection:

20 NEW SUBSECTION. 4. Notwithstanding other restrictions in
21 this chapter to the contrary, a state bank may establish up to
22 three bank offices at any location in Iowa in addition to the
23 bank offices that may be established pursuant to other
24 provisions of this chapter, subject to the approval of the
25 superintendent.

26 Sec. 3. Section 524.1204, Code 2001, is amended to read as
27 follows:

28 524.1204 PRIVILEGES EXTENDED TO NATIONAL BANKS.

29 The privileges extended to state banks by section 524.1201
30 ~~524.1202~~ and 524.1212 and chapter 527 shall be available on
31 the same conditions to national banks to the extent they are
32 so authorized by federal law.

33 Sec. 4. Section 524.1205, Code 2001, is amended to read as
34 follows:

35 524.1205 ESTABLISHMENT OF BRANCH OR OFFICE IN OTHER STATE

1 -- SUPERINTENDENT'S AUTHORITY TO REGULATE.

2 1. Notwithstanding section 524.1201, subsection 1, and
3 section 524.1202, subsection 2, paragraph "b", upon
4 application to and approval by the superintendent, a state
5 bank may acquire in any manner, establish, maintain, operate,
6 retain, or relocate a branch or office in a state other than
7 this state. Subject to the approval of the superintendent,
8 such branch or office may engage in any activity authorized
9 for a branch or office of a bank organized under the laws of
10 that other state.

11 2. The superintendent shall supervise and regulate all
12 out-of-state branches and offices of a state bank.

13 3. Sections 524.1201 and 524.1203 apply to an out-of-state
14 branch or office of a state bank except as otherwise provided
15 by the laws of the state in which a branch or office is
16 located or by the superintendent pursuant to this section.

17 4. This section does not authorize or permit a state-
18 chartered bank located outside of this state or a national
19 bank located outside of this state to establish a de novo
20 branch or office in this state. ~~This section does not~~
21 ~~authorize or permit, before June 1, 1997, an interstate merger~~
22 ~~transaction within the meaning of 12 U.S.C. § 1831u(a).~~

23 Sec. 5. Section 524.1205, Code 2001, as amended by section
24 4 of this Act, is amended to read as follows:

25 524.1205 ESTABLISHMENT OF BRANCH OR OFFICE IN OTHER STATE
26 -- SUPERINTENDENT'S AUTHORITY TO REGULATE.

27 1. Notwithstanding section 524.1201, subsection 1, and
28 ~~section 524.1202, subsection 2, paragraph "b",~~ upon
29 application to and approval by the superintendent, a state
30 bank may acquire in any manner, establish, maintain, operate,
31 retain, or relocate a branch or office in a state other than
32 this state. Subject to the approval of the superintendent,
33 such branch or office may engage in any activity authorized
34 for a branch or office of a bank organized under the laws of
35 that other state.

1 2. The superintendent shall supervise and regulate all
2 out-of-state branches and offices of a state bank.

3 3. Sections 524.1201 and 524.1203 apply to an out-of-state
4 branch or office of a state bank except as otherwise provided
5 by the laws of the state in which a branch or office is
6 located or by the superintendent pursuant to this section.

7 4. This section does not authorize or permit a state-
8 chartered bank located outside of this state or a national
9 bank located outside of this state to establish a de novo
10 branch or office in this state.

11 Sec. 6. Section 524.1212, Code 2001, is amended to read as
12 follows:

13 524.1212 LOCATION OF SATELLITE TERMINALS.

14 Any state bank may utilize a satellite terminal, as defined
15 in section 527.2, when that satellite terminal is lawfully
16 being operated, at any location within this state. A

17 ~~satellite-terminal-which-complies-with-the-requirements-of~~
18 ~~chapter-527-is-not-a-branch-bank-or-an-office-of-a-bank-and-is~~
19 ~~not-subject-to-the-restrictions-on-location-or-number-set~~
20 ~~forth-in-section-524-1202.~~ Any transaction engaged in through
21 the use of a satellite terminal shall be deemed to take place
22 at the principal place of business of a bank whose accounts
23 and records are affected by the transaction.

24 Sec. 7. Section 524.1213, Code 2001, is amended by adding
25 the following new subsection:

26 NEW SUBSECTION. 8A. A bank that is converted to the
27 principal place of business or to a bank office of a united
28 community bank as a result of a merger or consolidation under
29 subsection 3 may establish any number of additional bank
30 offices that could have been established by the bank pursuant
31 to section 524.1202, subsection 4, prior to the merger or
32 consolidation.

33 Sec. 8. Section 524.1419, Code 2001, is amended to read as
34 follows:

35 524.1419 OFFICES OF A RESULTING STATE BANK.

1 If a merger or conversion results in a state bank subject
2 to the provisions of this chapter, the resulting state bank,
3 after the effective date of the merger or conversion, shall be
4 subject to the provisions of sections 524.1201~~7~~-524.1202~~7~~ and
5 524.1203 relating to the bank offices.

6 Sec. 9. Section 534.214, subsection 2, unnumbered
7 paragraph 2, Code 2001, is amended by striking the unnumbered
8 paragraph.

9 Sec. 10. Sections 524.1202 and 524.1213, Code 2001, are
10 repealed.

11 Sec. 11. FUTURE EFFECTIVE DATE. Sections 1, 3, 5, 6, 8,
12 9, and 10 of this Act take effect July 1, 2004.

13 Sec. 12. IMMEDIATE EFFECTIVE DATE. Except as provided in
14 section 10 of this Act, this Act, being deemed of immediate
15 importance, takes effect upon enactment.

16 EXPLANATION

17 This bill allows state banks to establish additional bank
18 offices, in two phases.

19 The first phase is effective upon enactment, and involves
20 an amendment to Code section 524.1202 to provide that,
21 notwithstanding other restrictions in the chapter to the
22 contrary and subject to approval by the superintendent, a
23 state bank can establish up to three bank offices at any
24 location in Iowa. In a related action, the bill amends Code
25 section 524.1213 to provide that a bank that changes to a
26 principal place of business or to a bank office of a united
27 community bank due to merger or consolidation may establish
28 the number of additional bank offices it would have been
29 entitled to establish under Code section 524.1202 prior to the
30 merger or consolidation.

31 The other Code section that is amended upon enactment is
32 Code section 524.1205. The bill divides the existing section
33 into subsections, and deletes an outdated reference
34 restricting interstate merger transactions under 12 U.S.C. §
35 1831(u) prior to June 1, 1997.

1 The second phase of the bill takes effect on July 1, 2004.
2 At that time, Code section 524.1201 is amended to provide that
3 a state bank may establish any number of bank offices at any
4 location in the state, subject to the approval and regulation
5 of the superintendent. In a related action, Code sections
6 524.1202 and 524.1213 are repealed at that time. Related
7 changes are made to Code sections 524.1204, 524.1205,
8 524.1212, and 524.1419 to delete references to the repealed
9 Code section 524.1202. Code section 534.214 deletes a
10 provision relating to the restrictions on the number of
11 offices a bank may establish.

12 Portions of the bill take effect upon enactment and will be
13 codified in the next edition of the Code. The provisions of
14 the bill that do not take effect until July 1, 2004, will not
15 be codified until that time. Prior to that time, references
16 to the session law will be contained in footnotes to the
17 appropriate Code sections.

18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35

Substitute for SF 126
2/14/01 (P. 33) FEB 8 2001

Place On Calendar

HOUSE FILE 222
BY COMMITTEE ON COMMERCE
AND REGULATION

(SUCCESSOR TO HSB 51)

Passed House, Date (P. 409) 2/14/01 Passed Senate, Date (P. 332) 2/14/01
Vote: Ayes 95 Nays 1 Vote: Ayes 48 Nays 0
Approved February 21, 2001

A BILL FOR

1 An Act permitting banks in Iowa to establish additional bank
2 offices, and containing effective dates.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22

HF 222

1 Section 1. Section 524.1201, subsection 1, Code 2001, is
2 amended to read as follows:

3 1. ~~A bank shall not open or maintain a branch bank.~~ A
4 state bank may establish and operate any number of bank
5 offices at any location in this state subject to the approval
6 and regulation of the superintendent ~~and to the restrictions~~
7 ~~upon location and number imposed by section 524.1202.~~ A bank
8 office may furnish all banking services ordinarily furnished
9 to customers and depositors at the principal place of business
10 of the state bank which operates the office, and a bank office
11 manager or an officer of the bank shall be physically present
12 at each bank office during a majority of its business hours.
13 The central executive and official business and principal
14 recordkeeping functions of a state bank shall be exercised
15 only at its principal place of business or at another bank
16 office as authorized by the superintendent for these
17 functions.

18 Sec. 2. Section 524.1202, Code 2001, is amended by adding
19 the following new subsections:

20 NEW SUBSECTION. 4. Notwithstanding other restrictions in
21 this chapter to the contrary, a state bank may, subject to the
22 approval of the superintendent, establish up to three bank
23 offices at any location in Iowa in addition to the bank
24 offices that may be established pursuant to other provisions
25 of this chapter.

26 NEW SUBSECTION. 5. Notwithstanding any other restrictions
27 in this chapter to the contrary, a branch of an out-of-state
28 national bank or a branch of an out-of-state state bank may
29 establish up to three bank offices at any location in Iowa in
30 addition to the bank offices that may be established pursuant
31 to other provisions of this chapter, provided that no more
32 than a total of three such bank offices may be established by
33 all branches collectively of an out-of-state national bank or
34 an out-of-state state bank.

35 Sec. 3. Section 524.1204, Code 2001, is amended to read as

1 follows:

2 524.1204 PRIVILEGES EXTENDED TO NATIONAL BANKS.

3 The privileges extended to state banks by section 524.1201,
4 ~~524.1202~~ and 524.1212 and chapter 527 shall be available on
5 the same conditions to national banks to the extent they are
6 so authorized by federal law.

7 Sec. 4. Section 524.1205, Code 2001, is amended to read as
8 follows:

9 524.1205 ESTABLISHMENT OF BRANCH OR OFFICE IN OTHER STATE
10 -- SUPERINTENDENT'S AUTHORITY TO REGULATE.

11 1. Notwithstanding section 524.1201, subsection 1, and
12 section 524.1202, subsection 2, paragraph "b", upon
13 application to and approval by the superintendent, a state
14 bank may acquire in any manner, establish, maintain, operate,
15 retain, or relocate a branch or office in a state other than
16 this state. Subject to the approval of the superintendent,
17 such branch or office may engage in any activity authorized
18 for a branch or office of a bank organized under the laws of
19 that other state.

20 2. The superintendent shall supervise and regulate all
21 out-of-state branches and offices of a state bank.

22 3. Sections 524.1201 and 524.1203 apply to an out-of-state
23 branch or office of a state bank except as otherwise provided
24 by the laws of the state in which a branch or office is
25 located or by the superintendent pursuant to this section.

26 4. This section does not authorize or permit a state-
27 chartered bank located outside of this state or a national
28 bank located outside of this state to establish a de novo
29 branch or office in this state. ~~This section does not~~
30 ~~authorize or permit, before June 17, 1997, an interstate merger~~
31 ~~transaction within the meaning of 12 U.S.C. § 1831u(a).~~

32 Sec. 5. Section 524.1205, Code 2001, as amended by section
33 4 of this Act, is amended to read as follows:

34 524.1205 ESTABLISHMENT OF BRANCH OR OFFICE IN OTHER STATE
35 -- SUPERINTENDENT'S AUTHORITY TO REGULATE.

1 1. Notwithstanding section 524.1201, subsection 1, and
2 ~~section-524-12027-subsection-27-paragraph-"b"~~, upon
3 application to and approval by the superintendent, a state
4 bank may acquire in any manner, establish, maintain, operate,
5 retain, or relocate a branch or office in a state other than
6 this state. Subject to the approval of the superintendent,
7 such branch or office may engage in any activity authorized
8 for a branch or office of a bank organized under the laws of
9 that other state.

10 2. The superintendent shall supervise and regulate all
11 out-of-state branches and offices of a state bank.

12 3. Sections 524.1201 and 524.1203 apply to an out-of-state
13 branch or office of a state bank except as otherwise provided
14 by the laws of the state in which a branch or office is
15 located or by the superintendent pursuant to this section.

16 4. This section does not authorize or permit a state-
17 chartered bank located outside of this state or a national
18 bank located outside of this state to establish a de novo
19 branch or office in this state.

20 Sec. 6. Section 524.1212, Code 2001, is amended to read as
21 follows:

22 524.1212 LOCATION OF SATELLITE TERMINALS.

23 Any state bank may utilize a satellite terminal, as defined
24 in section 527.2, when that satellite terminal is lawfully
25 being operated, at any location within this state. A
26 ~~satellite-terminal-which-complies-with-the-requirements-of~~
27 ~~chapter-527-is-not-a-branch-bank-or-an-office-of-a-bank-and-is~~
28 ~~not-subject-to-the-restrictions-on-location-or-number-set~~
29 ~~forth-in-section-524-1202.~~ Any transaction engaged in through
30 the use of a satellite terminal shall be deemed to take place
31 at the principal place of business of a bank whose accounts
32 and records are affected by the transaction.

33 Sec. 7. Section 524.1213, Code 2001, is amended by adding
34 the following new subsection:

35 NEW SUBSECTION. 8A. A bank that is converted to the

1 principal place of business or to a united community bank
2 office as a result of a merger or consolidation under
3 subsection 3 that occurs after January 1, 2001, may establish
4 any number of additional bank offices that could have been
5 established by the bank pursuant to section 524.1202,
6 subsection 4, prior to the merger or consolidation.

7 Sec. 8. Section 524.1419, Code 2001, is amended to read as
8 follows:

9 524.1419 OFFICES OF A RESULTING STATE BANK.

10 If a merger or conversion results in a state bank subject
11 to the provisions of this chapter, the resulting state bank,
12 after the effective date of the merger or conversion, shall be
13 subject to the provisions of sections 524.1201~~7~~-524.1202~~7~~ and
14 524.1203 relating to the bank offices.

15 Sec. 9. Section 534.214, subsection 2, unnumbered
16 paragraph 2, Code 2001, is amended by striking the unnumbered
17 paragraph.

18 Sec. 10. Sections 524.1202 and 524.1213, Code 2001, are
19 repealed.

20 Sec. 11. FUTURE EFFECTIVE DATE. Sections 1, 3, 5, 6, 8,
21 9, and 10 of this Act take effect July 1, 2004.

22 Sec. 12. IMMEDIATE EFFECTIVE DATE. Except as provided in
23 section 11 of this Act, this Act, being deemed of immediate
24 importance, takes effect upon enactment.

25 EXPLANATION

26 This bill allows banks in Iowa to establish additional bank
27 offices, in two phases.

28 The first phase is effective upon enactment, and involves
29 an amendment to Code section 524.1202 to provide that,
30 notwithstanding other restrictions in the chapter to the
31 contrary and subject to approval by the superintendent, a
32 state bank can establish up to three bank offices at any
33 location in Iowa in addition to the bank offices that can be
34 established pursuant to Code chapter 524. A branch of an out-
35 of-state national or state bank is also permitted to establish

1 up to three bank offices at any location in Iowa in addition
2 to the bank offices that may be established under Code chapter
3 524, provided that no more than a total of three such bank
4 offices may be established by all branches collectively, of an
5 out-of-state bank.

6 In a related action, the bill amends Code section 524.1213
7 to provide that a bank that changes to a principal place of
8 business or to a bank office of a united community bank due to
9 merger or consolidation after January 1, 2001, may establish
10 the number of additional bank offices it would have been
11 entitled to establish under Code section 524.1202 prior to the
12 merger or consolidation.

13 The other Code section that is amended upon enactment is
14 Code section 524.1205. The bill divides the existing section
15 into subsections, and deletes an outdated reference
16 restricting interstate merger transactions under 12 U.S.C. §
17 1831(u) prior to June 1, 1997.

18 The second phase of the bill takes effect on July 1, 2004.
19 At that time, Code section 524.1201 is amended to provide that
20 a state bank may establish any number of bank offices at any
21 location in the state, subject to the approval and regulation
22 of the superintendent. In a related action, Code sections
23 524.1202 and 524.1213 are repealed at that time. Related
24 changes are made to Code sections 524.1204, 524.1205,
25 524.1212, and 524.1419 to delete references to the repealed
26 Code section 524.1202. Code section 534.214 is amended to
27 delete a provision relating to the restrictions on the number
28 of offices a bank may establish.

29 Portions of the bill take effect upon enactment and will be
30 codified in the next edition of the Code. The provisions of
31 the bill that do not take effect until July 1, 2004, will not
32 be codified until that time. Prior to that time, references
33 to the session law will be contained in footnotes to the
34 appropriate Code sections.

35

HOUSE FILE 222

AN ACT
PERMITTING BANKS IN IOWA TO ESTABLISH ADDITIONAL BANK
OFFICES, AND CONTAINING EFFECTIVE DATES.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Section 1. Section 524.1201, subsection 1, Code 2001, is amended to read as follows:

1. ~~A bank shall not open or maintain a branch bank.~~ A state bank may establish and operate any number of bank offices at any location in this state subject to the approval and regulation of the superintendent ~~and to the restrictions upon location and number imposed by section 524.1202.~~ A bank office may furnish all banking services ordinarily furnished to customers and depositors at the principal place of business of the state bank which operates the office, and a bank office manager or an officer of the bank shall be physically present at each bank office during a majority of its business hours. The central executive and official business and principal recordkeeping functions of a state bank shall be exercised only at its principal place of business or at another bank office as authorized by the superintendent for these functions.

Sec. 2. Section 524.1202, Code 2001, is amended by adding the following new subsections:

NEW SUBSECTION. 4. Notwithstanding other restrictions in this chapter to the contrary, a state bank may, subject to the

approval of the superintendent, establish up to three bank offices at any location in Iowa in addition to the bank offices that may be established pursuant to other provisions of this chapter.

NEW SUBSECTION. 5. Notwithstanding any other restrictions in this chapter to the contrary, a branch of an out-of-state national bank or a branch of an out-of-state state bank may establish up to three bank offices at any location in Iowa in addition to the bank offices that may be established pursuant to other provisions of this chapter, provided that no more than a total of three such bank offices may be established by all branches collectively of an out-of-state national bank or an out-of-state state bank.

Sec. 3. Section 524.1204, Code 2001, is amended to read as follows:

524.1204 PRIVILEGES EXTENDED TO NATIONAL BANKS.

The privileges extended to state banks by section 524.1201, ~~524.1202~~ and 524.1212 and chapter 527 shall be available on the same conditions to national banks to the extent they are so authorized by federal law.

Sec. 4. Section 524.1205, Code 2001, is amended to read as follows:

524.1205 ESTABLISHMENT OF BRANCH OR OFFICE IN OTHER STATE
-- SUPERINTENDENT'S AUTHORITY TO REGULATE.

1. Notwithstanding section 524.1201, subsection 1, and section 524.1202, subsection 2, paragraph "b", upon application to and approval by the superintendent, a state bank may acquire in any manner, establish, maintain, operate, retain, or relocate a branch or office in a state other than this state. Subject to the approval of the superintendent, such branch or office may engage in any activity authorized for a branch or office of a bank organized under the laws of that other state.

2. The superintendent shall supervise and regulate all out-of-state branches and offices of a state bank.

3. Sections 524.1201 and 524.1203 apply to an out-of-state branch or office of a state bank except as otherwise provided by the laws of the state in which a branch or office is located or by the superintendent pursuant to this section.

4. This section does not authorize or permit a state-chartered bank located outside of this state or a national bank located outside of this state to establish a de novo branch or office in this state. ~~This section does not authorize or permit, before June 17, 1997, an interstate merger transaction within the meaning of 12 U.S.C. § 1831u(a).~~

Sec. 5. Section 524.1205, Code 2001, as amended by section 4 of this Act, is amended to read as follows:

524.1205 ESTABLISHMENT OF BRANCH OR OFFICE IN OTHER STATE -- SUPERINTENDENT'S AUTHORITY TO REGULATE.

1. Notwithstanding section 524.1201, subsection 1, and ~~section 524:1202: subsection 2: paragraph "b"~~, upon application to and approval by the superintendent, a state bank may acquire in any manner, establish, maintain, operate, retain, or relocate a branch or office in a state other than this state. Subject to the approval of the superintendent, such branch or office may engage in any activity authorized for a branch or office of a bank organized under the laws of that other state.

2. The superintendent shall supervise and regulate all out-of-state branches and offices of a state bank.

3. Sections 524.1201 and 524.1203 apply to an out-of-state branch or office of a state bank except as otherwise provided by the laws of the state in which a branch or office is located or by the superintendent pursuant to this section.

4. This section does not authorize or permit a state-chartered bank located outside of this state or a national bank located outside of this state to establish a de novo branch or office in this state.

Sec. 6. Section 524.1212, Code 2001, is amended to read as follows:

524.1212 LOCATION OF SATELLITE TERMINALS.

Any state bank may utilize a satellite terminal, as defined in section 527.2, when that satellite terminal is lawfully being operated, at any location within this state. ~~A satellite terminal which complies with the requirements of chapter 527 is not a branch bank or an office of a bank and is not subject to the restrictions on location or number set forth in section 524:1202.~~ Any transaction engaged in through the use of a satellite terminal shall be deemed to take place at the principal place of business of a bank whose accounts and records are affected by the transaction.

Sec. 7. Section 524.1213, Code 2001, is amended by adding the following new subsection:

NEW SUBSECTION. 8A. A bank that is converted to the principal place of business or to a united community bank office as a result of a merger or consolidation under subsection 3 that occurs after January 1, 2001, may establish any number of additional bank offices that could have been established by the bank pursuant to section 524.1202, subsection 4, prior to the merger or consolidation.

Sec. 8. Section 524.1419, Code 2001, is amended to read as follows:

524.1419 OFFICES OF A RESULTING STATE BANK.

If a merger or conversion results in a state bank subject to the provisions of this chapter, the resulting state bank, after the effective date of the merger or conversion, shall be subject to the provisions of sections 524.1201, ~~524:1202~~, and 524.1203 relating to the bank offices.

Sec. 9. Section 534.214, subsection 2, unnumbered paragraph 2, Code 2001, is amended by striking the unnumbered paragraph.

Sec. 10. Sections 524.1202 and 524.1213, Code 2001, are repealed.

Sec. 11. FUTURE EFFECTIVE DATE. Sections 1, 3, 5, 6, 8, 9, and 10 of this Act take effect July 1, 2004.

Sec. 12. IMMEDIATE EFFECTIVE DATE. Except as provided in section 11 of this Act, this Act, being deemed of immediate importance, takes effect upon enactment.

BRENT SIEGRIST
Speaker of the House

MARY E. KRAMER
President of the Senate

I hereby certify that this bill originated in the House and is known as House File 222, Seventy-ninth General Assembly.

MARGARET THOMSON
Chief Clerk of the House

Approved February 21, 2001

THOMAS J. VILSACK
Governor