



# KANSAS BANKERS ASSOCIATION

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**Date:** February 15, 2022

**To:** House Committee on Commerce, Labor and Economic Development  
Representative Sean Tarwater, Chairman

**From:** Alex Orel, Senior Vice President – Government Relations  
Kansas Bankers Association

**Re:** Verbal Proponent Testimony – HB 2680

Mr. Chairman and committee members, I am Alex Orel providing proponent testimony on behalf of the Kansas Bankers Association (KBA). The KBA was organized in 1887, and our membership includes 99% of the 220 banks and savings & loans headquartered in Kansas. Our membership also includes 20 out-of-state commercial banks operating in Kansas. The Kansas banking industry employs more than 22,000 Kansans that provide financial services in every county across the state. Our organizational mission statement is:

*"Together, we support our member banks and bankers with leadership, advocacy, and education to benefit the communities and customers they serve."*

Thank you for the opportunity to provide proponent testimony today in support of HB 2680, which would create the Kansas Employee Emergency Savings Account (KEESA) Program. This bill would allow any employer and individual to open an account with a financial institution and designate that account as a KEESA to be used for emergencies to increase financial security and encourage financial literacy.

The KBA has historically supported initiatives that have created similar programs, such as the Achieving a Better Life Experience (ABLE) savings accounts and the First Time Home Buyer Savings Accounts. Any legislation that promotes and incentivizes saving we believe is in the best interest of the long term of Kansans.

We view this bill as another way to encourage individuals to save and teach them about financial literacy while allowing their employers to play a significant part in creating a collaborative effort for the betterment of the employee and the organization.

Again, Mr. Chairman, thank you for the opportunity to provide testimony today. If you or the committee have questions or require additional information, don't hesitate to contact me at [aorel@ksbankers.com](mailto:aorel@ksbankers.com) or (785) 232-3444.