



# KANSAS BANKERS ASSOCIATION

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**Date:** February 8, 2021

**To:** House Committee on Financial Institutions and Rural Development  
Representative Jim Kelly, Chairman

**From:** Kelly VanZwoll—Staff Attorney & Government Relations  
Kansas Bankers Association

**Re:** Support for HB 2187—Enacting the First-Time Home Buyer Savings Account Act

Dear Chairman Kelly and Members of the Committee:

I am Kelly VanZwoll appearing on behalf of the Kansas Bankers Association (KBA), organized in 1887 and whose membership includes 98% of the 220 banks and savings & loans headquartered in Kansas. Our membership also includes 19 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 testify today in support of HB 2187. This bill would allow an individual to open an account with a financial institution and designate the account as a first-time home buyer savings account to be used to pay or reimburse a designated beneficiary's eligible expenses for the purchase or construction of a primary residence in this state. Many of our surrounding states have already enacted similar legislation to allow consumers to establish a First-Time Home Buyer Savings Account.

The KBA has historically supported initiatives that have the potential to spur economic activity across Kansas. We believe that incentivizing Kansans to buy his or her first home in our great state will do just that.

As an industry with locations in every county in Kansas, we look forward to participating in this endeavor with our customers.

Thank you for your time and attention to this very important matter. We respectfully request that when the Committee considers action on HB 2187, it act favorably on it.