



OUR MISSION

- Protect and maintain public confidence through the fair, efficient, and experienced supervision of the state-regulated financial services industries
- Assist the public in their dealings with those entities
- Assist those whom we regulate in a manner which allows them to remain competitive, yet maintain their soundness in compliance with the law
- Fulfill our statutory responsibilities with regard to all licensees and registrants
- Investigate violations of the laws and cooperate with other agencies in seeking a timely resolution of problems and questions

Resources

Call the following entities with questions about their areas of focus:

Fraud of any kind, including identity theft:
Nebraska Attorney General
 Consumer Protection Division
 (800) 727-6432

Information on national banks:
Office of the Comptroller of the Currency
 Consumer Assistance Hotline
 (800) 613-6743

Federal savings banks:
Office of Thrift Supervision
 Consumer Affairs Hotline
 (800) 842-6929

Federal credit unions:
National Credit Union Administration
 Consumer Assistance Hotline
 (800) 755-1030



NEBRASKA DEPARTMENT
OF BANKING AND FINANCE

1230 "O" Street, Suite 400
 Lincoln, NE 68508-1402
 Consumer Hotline:
 (877) 471-3445 (toll-free)
 (402) 471-2171 (Lincoln)
www.ndbf.org

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Your Advocates... The Nebraska Department of Banking and Finance



We are your regulators and advocates in banking and finance. Call us when you need us.



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OUR HISTORY

The supervision and regulation of financial institutions in Nebraska has gradually evolved over more than one hundred years.

The Banking Act of Nebraska was adopted in 1895 creating a State Banking Board. For the first time, the state had laws that gave an organized department supervision over its banks. In 1939, the Department was given jurisdiction over the state's securities laws.

Today, field staff examines state-chartered financial institutions, delayed deposit service businesses and other financial industries to ensure sound operations and compliance with state laws. Agency staff regulates securities offered in Nebraska, investment advisers and broker-dealers. The agency also investigates violations of law and consumer complaints against state-chartered or licensed entities.

photo courtesy of the
Nebraska State Historical Society



First National Bank, Wakefield, NE (1900)



Who We Are...

The Nebraska Department of Banking and Finance is a state agency under the direct supervision of the Governor. The agency draws no funds from the general fund of Nebraska; it is entirely funded by the industries it regulates. There are two regulatory divisions - Financial Institutions and the Bureau of Securities.

Financial Institutions Division

The Financial Institutions Division is responsible for the regulation of various financial entities which hold state charters, or are registered or licensed in Nebraska.

The Department examines financial institutions, holds hearings on applications and violations, and enforces statutes related to financial industries. It also investigates consumer complaints regarding financial entities.

Who we regulate:

- Banks
- Savings & Loans
- Credit Unions
- Trust companies
- Small loan companies
- Sales finance companies
- Sale of check companies
- Funds transmission companies
- Mortgage broker/bankers
- Delayed Deposit Service companies (also known as payday lenders)

The Department does not regulate all financial institutions doing business in Nebraska. Some institutions are regulated by the Federal Government .

Bureau of Securities

The Bureau of Securities has jurisdiction over all securities offered and sold in Nebraska or to Nebraska residents. Under the Securities Act of Nebraska the Department licenses and regulates:

- Broker-dealers
- Broker-dealer agents
- Investment advisers
- Investment adviser representatives
- Companies which offer and sell securities

Bureau staff:

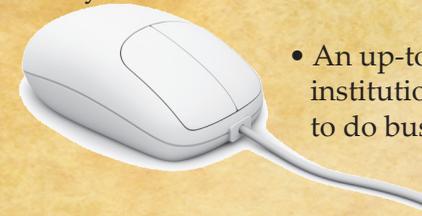
- Reviews and registers securities offerings
- License entities that either sell or give investment advice
- Investigate potential cases of fraud
- Answer consumer complaints
- Monitor classified ads inviting Nebraskans to purchase securities or offering investment opportunities

The Bureau also enforces the:

- Nebraska Seller Assisted Marketing Plan Act (business opportunities)
- Consumer Rental Purchase Agreement Act (rent to own)
- Nebraska Commodity Code
- Loan Broker Act

Visit Our Web site - www.ndbf.org

There you will find:



- An up-to-date, searchable registry of state-chartered financial institutions and other financial entities registered or licensed to do business in Nebraska. ([Click on the Searches link.](#))
- Access to the laws and rules governing the business practices of banking and finance companies. ([Click on the Regulated Industries link.](#))
- Step-by-step assistance on how to file a complaint. ([Click on the File A Complaint link.](#))



**Have a Question or Concern?
Call the Consumer Hotline: (877) 471-3445**

Call the [Securities Bureau](#) with questions or concerns about:

- Investments and possible fraud
- Broker-dealer firms
- Investment advisers
- Securities and stock registrations
- Business opportunities and franchises
- Private offerings and other exemptions
- Registered securities agents and investment adviser representatives
- Central registration depository

Call the [Financial Institutions Division](#) with questions or concerns about:

- State-chartered financial institutions
- Mortgage brokers and bankers
- Sale of check companies
- Money transmitters
- Banking regulation
- Loan companies
- Delayed Deposit Services

You can check the professional background of a securities firm and an agent at: www.finra.org. [Click on the BrokerCheck link.](#)