

**MINUTES OF THE STANDING COMMITTEE ON
BANKING AND FINANCIAL SERVICES**

Thursday, November 12, 2009 10:30 A.M. Room 327 House Office Building

Chairman Coulouris called the meeting to order.

MEMBERS PRESENT: Reps. Coulouris, Scripps, Clemente, Mayes, Nathan, Booher, Kowall, Marleau. (8/10)

MEMBERS ABSENT/EXCUSED: Reps. Johnson, Calley. (2/10)

Representative Clemente moved to approve the minutes from the November 5, 2009 meeting. There being no objection, the motion prevailed.

Representative Clemente moved to excuse absent members. There being no objection, the motion prevailed.

Charles Owens, representing the National Federation of Independent Business, testified before the committee on small business credit conditions.

Gary and Jim Barnard, representing Barnard Manufacturing, testified before the committee.

Jeff Van Winkle, representing Clark Hill PLC, testified before the committee on the availability of financing for small and mid-sized businesses.

Patty Campbell, representing Christian Financial Credit Union, testified before the committee.

Bill Beardsley, representing Michigan Business Connection, testified before the committee.

John Llewellyn, representing the Michigan Bankers Association, testified before the committee on the current economy and lending.

Robert Chapman, representing United Bank and Trust, testified before the committee on the current economy and lending.

Michael Kus, representing the Michigan Association of Community Bankers, turned in a testimony card wishing to speak but due to time constraints was unable.

There being no further business before the committee, the Chair declared the meeting adjourned, the time being **12:00 p.m.**

Representative Andy Coulouris, Chair

Eric Esch, Committee Clerk (517) 373-0070