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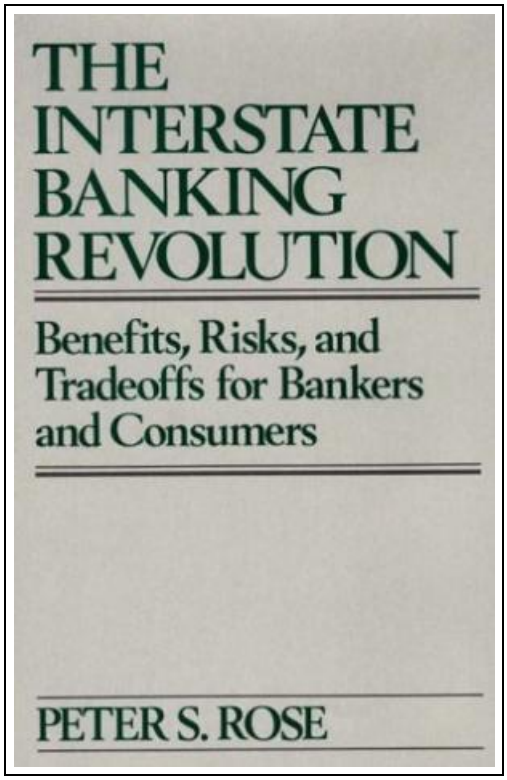

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THE INTERSTATE BANKING REVOLUTION: BENEFITS, RISKS, AND TRADEOFFS FOR BANKERS AND CONSUMERS (HARDBACK)

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ABC-CLIO, United States, 1989. Hardback. Condition: New. New. Language: English . Brand New Book ***** Print on Demand *****. Peter Rose focuses in this volume on a new and ongoing movement in banking--the rapid spread of banks and bank holding companies across state lines. As Rose notes at the outset, legislation to allow banks to cross state lines is now law in 46 states. While many analysts believe that full-service interstate banking will bring badly needed capital to struggling local economies and help stem the rising tide of savings and loan failures, there is growing concern in the regulatory community and among some bankers and consumer groups that this trend will only exacerbate current problems of excessive risk exposure in the banking industry. Rose evaluates these contending views exploring in detail interstate banking s potential benefits and costs and assessing the movement s future in an increasingly global society and volatile international economy. He concludes new federal and state policies that both protect the public interest and bring greater stability to the banking industry are necessary before interstate banking can fulfill the promises of its supporters. Among the critical issues Rose addresses are the ways in which leading banking organizations assess potential market areas, how these same organizations select particular banking institutions as targets for acquisition, and what changes in services and service pricing are likely in the wake of an interstate banking acquisition. He examines the special challenges and problems the interstate banking movement creates for federal and state regulatory authorities and considers what new federal and state legislation and regulation may be needed to deal with these problems. Arguing that for savings-investment channels to work well banks must benefit from full public confidence, Rose calls for the institution of measures such as frequent and thorough FDIC inspections, insurance...

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