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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

H.O.

| | | |
|---|---|----------------------------------|
| 1. Registrant Name America's Community Bankers ID No. 30327000 | | |
| 2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 900 19th Street, NW, Suite 400 City Washington State/Zip (or Country) DC 20006 United States | | |
| 3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____ | | |
| 4. Contact Name Robert R. Davis | Telephone 202-857-5088 E-mail (optional) rdavis@acbankers.org | 5. Senate ID # 3845-24 |
| 7. Client Name <input checked="" type="checkbox"/> Self | 6. House ID # 30327000 | |

TYPE OF REPORT 8. Year 1999 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report >> Termination Date _____ 11. No Lobbying Activity

| INCOME OR EXPENSES - Complete Either Line 12 OR Line 13 | |
|---|---|
| 12. Lobbying Firms INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> >> \$ _____ Income (nearest \$20,000) Provide a good faith estimate, rounded to the nearest \$20,000 of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client). | 13. Organizations EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> >> \$ \$990,000.00 Expenses (nearest \$20,000) 14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code <input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code |

Signature *C. Dawa Causey* Date 8/11/99

Printed Name and Title C. Dawa Causey - General Counsel & Corp. Sec'y Page 1 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific Lobbying issues

H.R.10, Financial Services Act of 1999,
H.R.1435, Small Business Banking Regulatory Relief Act of 1999,
H.R.1585, Depository Institution Regulatory Streamlining Act of 1999,
H.R.173, Community Reinvestment Improvement Act of 1999,
H.R.665, Financial Services Modernization Act,
H.R.775, Y2K Act,
H.R.822, Federal Home Loan Bank System Modernization Act of 1999,
S.349, Small Business Banking Act of 1999,
S.377, To eliminate the special reserve funds created for the Savings Association Insurance Fund and the Deposit Insurance Fund, and for other purposes.

17. House(s) of Congress and Federal agencies contacted Check if None

Department of Housing & Urban Development
Department of Treasury
FDIC
Federal Reserve
FHFB
Internal Revenue Service

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|-----------------------|--|-----|
| Bahin, Charlotte M. | | No |
| Causey, C. Dawn | | No |
| Cohen, Arnold D. | | No |
| Davis, Robert R. | | No |
| Elder, III, Albert L. | | No |
| Gilbert, Gary G. | | No |
| Hong, Peter | Press Secretary for Senator Rod Grams R-MN | No |

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature

Date 8/11/99

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y

Page 2 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

| Item | Description | Data |
|------|----------------------------|--|
| 16 | Lobbying Issues | S.459, Federal Home Loan Bank System Modernization Act of 1999, |
| 16 | Lobbying Issues | S.461, Year 2000 Fairness and Responsibility Act , |
| 16 | Lobbying Issues | S.900, Financial Services Modernization Act of 1999. |
| 16 | Lobbying Issues | S.96, Y2K Act , |
| 16 | Lobbying Issues | Regulatory Burden Relief; legislative proposals Electronic Benefit Transfer; legislative proposals FDIC Examination Fees: Administration budget proposal |
| 17a | House of Congress/Agencies | National Credit Union Administration |
| 17a | House of Congress/Agencies | OCC |
| 17a | House of Congress/Agencies | OTS |
| 17a | House of Congress/Agencies | Securities & Exchange Commission |
| 17a | House of Congress/Agencies | U.S. House of Representatives |
| 17a | House of Congress/Agencies | U.S. Senate |
| 17a | House of Congress/Agencies | White House |
| 18a | Lobbyist Name | Mundres, Eric M. |
| 18b | Covered Official Position | TDPOB, Dir. Cong. Affairs |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | O'Connor, James E. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Schosberg, Paul A. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Smith, Brian P. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Verdier, Stephen J. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific lobbying issues
H.R.833, Bankruptcy Reform Act of 1999 ,
H.R.900, Consumer Credit Card Protection Amendments of 1999,
S.625, Bankruptcy Reform Act of 1999 ,
S.641, Consumer Credit Act of 1999,

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Justice
U.S. House of Representatives
U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|------------------------------|---|-----------|
| <u>Davis, Robert R.</u> | | <u>No</u> |
| <u>Elder, III, Albert L.</u> | | <u>No</u> |
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 4 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

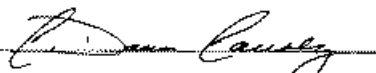
15. General issue area code BUD (one per page)
16. Specific Lobbying issues

17. House(s) of Congress and Federal agencies contacted Check if None
FDIC
Federal Reserve
FFEB
OCC
OTS
U.S. House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|-----------------------|---|-----|
| Babin, Charlotte M. | | No |
| Cohen, Arnold D. | | No |
| Davis, Robert R. | | No |
| Elder, III, Albert L. | | No |
| Mondres, Eric M. | TDPOB, Dir. Cong. Affairs | No |
| Schosberg, Paul A. | | No |
| Smith, Brian P. | | No |

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 5 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

| Item | Description | Data |
|------|----------------------------|---------------------|
| 17a | House of Congress/Agencies | U.S. Senate |
| 17a | House of Congress/Agencies | White House |
| 18a | Lobbyist Name | Verdier, Stephen J. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

- 15. General issue area code DIS (one per page)
- 16. Specific Lobbying issues
H.R.21, Homeowners' Insurance Availability Act of 1999,

- 17. House(s) of Congress and Federal agencies contacted Check if None
 - Department of Housing & Urban Development
 - Department of Treasury
 - U.S. House of Representatives
 - U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|------------------------------|---|-----------|
| <u>Davis, Robert R.</u> | | <u>No</u> |
| <u>Elder, III, Albert L.</u> | | <u>No</u> |
| <u>Mondres, Eric M.</u> | <u>TDPOB, Dir. Cong. Affairs</u> | <u>No</u> |
| <u>Smith, Brian P.</u> | | <u>No</u> |
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- 19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99
Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 7 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

- 15. General issue area code EDU (one per page)
- 16. Specific Lobbying issues

17. House(s) of Congress and Federal agencies contacted Check if None
- Department of Education
 - Department of Treasury
 - U.S. House of Representatives
 - U.S. Senate
 - White House

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|-------------------------|---|-----------|
| <u>Cohen, Arnold D.</u> | | <u>No</u> |
| <u>Davis, Robert R.</u> | | <u>No</u> |
| <u>Mundres, Eric M.</u> | <u>TDPOB, Dir. Cong. Affairs</u> | <u>No</u> |
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 8 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: FIN (one per page)

16. Specific Lobbying issues

**Government Sponsored Enterprises -- Legislative proposals related to housing issues, agency consolidations
Federal Housing Finance Board; actions related to the establishment of pilot programs within individual FHL Banks.**

17. House(s) of Congress and Federal agencies contacted Check if None

**Department of Housing & Urban Development
Department of Treasury
FDIC
Federal Reserve
FHFB
OCC**

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|-----------------------|---|-----|
| Bahin, Charlotte M. | | No |
| Causey, C. Dawn | | No |
| Cohen, Arnold D. | | No |
| Davis, Robert R. | | No |
| Elder, III, Albert L. | | No |
| Gilbert, Gary G. | | No |
| Mandres, Eric M. | TDPOB, Dir. Cong. Affairs | No |

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 9 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

| Item | Description | Data |
|------|----------------------------|-------------------------------|
| 17a | House of Congress/Agencies | OFHEO |
| 17a | House of Congress/Agencies | OTS |
| 17a | House of Congress/Agencies | U.S. House of Representatives |
| 17a | House of Congress/Agencies | U.S. Senate |
| 17a | House of Congress/Agencies | White House |
| 18a | Lobbyist Name | O'Connor, James E. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Schosberg, Paul A. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Smith, Brian P. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Verdier, Stephen J. |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code HOU (one per page)

16. Specific Lobbying issues

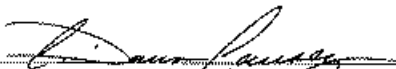
**H.R.175, Affordable Housing Opportunity Act of 1999,
H.R.1776, American Homeownership and Economic Opportunity Act of 1999,
Department of the Treasury; actions related to issuance of proposed regulations for Financial Asset Securitization Investment Trusts.**

17. House(s) of Congress and Federal agencies contacted Check if None
**U.S. House of Representatives
U.S. Senate**

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|----------------------------|---|-----|
| Bahin, Charlotte M. | | No |
| Cohen, Arnold D. | | No |
| Davis, Robert R. | | No |
| Mondres, Eric M. | TDPOB, Dir. Cong. Affairs | No |
| O'Connor, James E. | | No |
| | | |
| | | |

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99

Printed Name and Title C. Dawn Cansey - General Counsel & Corp. Sec'y Page 11 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code SMB (one per page)
16. Specific Lobbying issues
Small Business Administration; 7(a) program reauthorization

17. House(s) of Congress and Federal agencies contacted Check if None
U.S. House of Representatives
U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (If applicable) | New |
|-------------------------|---|-----------|
| <u>Cohen, Arnold D.</u> | | <u>No</u> |
| <u>Davis, Robert R.</u> | | <u>No</u> |
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 12 of 13

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TAX (one per page)

16. Specific Lobbying issues

Taxability of Credit Unions legislative proposal

Low income housing tax credit

Pension reform (including expansion of and technical corrections to Roth IRA)

17. House(s) of Congress and Federal agencies contacted Check if None

IRS

Treasury

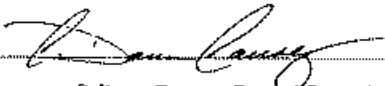
U.S. House of Representatives

U.S. Senate

18. Name of each individual who acted as a lobbyist in this issue area

| Name | Covered Official Position (if applicable) | New |
|--------------------|---|-----|
| Davis, Robert R. | | No |
| Mundres, Eric M. | TDPOB, Dir. Cong. Affairs | No |
| O'Connor, James E. | | No |
| Smith, Brian P. | | No |
| | | |
| | | |
| | | |

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature  Date 8/11/99

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 13 of 13