

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
---	--

SECRETAR
05 FEB 2

LOBBYING REPORT

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

1. Registrant name American Bankers Association			
2. Address <input type="checkbox"/> Check if different than previously reported 1120 Connecticut Ave., NW Washington DC 20036 USA			
3. Principal place of business (if different than line 2) City: _____ State/Zip or Country: _____			
4a. Contact Name Ms. C. Dawn Causey	b. Telephone number 202-663-5434	c. E-mail dcausey@aba.com	5. Senate ID # 1785-12
7. Client Name <input checked="" type="checkbox"/> Self American Bankers Association			6. House ID # 30468000

TYPE OF REPORT 8. Year 2005 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

<p>12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇔ \$ _____</p> <p>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).</p>	<p>13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇔ \$ <u>3,100,000</u></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of option</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Revenue Code</p>
--	--

Senate Password

Signature C. Dawn Causey *Digitally signed by C. Dawn Causey
DN: cn = C. Dawn Causey, c = US, o = DST ACES Business Representative, ou = ACES TrustID Business Certificate
Date: 2006.02.14 19:33:22 -0600* Date 2/14/2006

Printed Name and Title C. Dawn Causey, General Counsel

000110169

Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code AGR - Agriculture (one per page)

16. Specific lobbying issues

H.R. 399, Rural Economic Investment Act of 2005
To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

H.R. 1638, Commodity Exchange Improvements Act of 2005 To give CFTC authorization to regulate future swaps of hybrid instruments involving natural gas

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

Senate, House of Representatives, CFTC, Federal Reserve

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
William Boger	
James Clark	
Kenneth Clayton	
Kerry Early	
Donna Fisher	
Sarah Miller	
Fran Mordi	

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

Signature _____

Date 2/14/2006

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area AGR

16. Specific lobbying issues (continued from previous page)

H.R. 2744, the Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act of 2006 (Farm Credit System urban housing provision)

H.R. 4473, CFTC Reauthorization Act of 2005
Draft legislation to reauthorize the Commodity Futures Trading Commission

121010000

Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

S. RES 88
Designating April 2005 as 'Financial Literacy Month'
S. 12, Targeting Terrorists More Effectively Act of 2005
Sets forth provisions to detect terrorist financing.

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

Senate, House of Representatives, Federal Reserve Board, SEC, OCC, FDIC, Treasury

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
James Ballentine	
Peter Blocklin	
William Boger	
John Byrne	
Dawn Causey	
James Chesson	
James Clark	

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

000110173

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16. Specific lobbying issues (continued from previous page)

S. RES 88

Designating April 2005 as 'Financial Literacy Month'

S. 12, Targeting Terrorists More Effectively Act of 2005

Sets forth provisions to detect terrorist financing.

S. 98, the Community Choice in Real Estate Act (all provisions) To amend the Bank Holding Company Act of 1956 and the Revised Statutes of the United States to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes.

S. 393, Credit Card Minimum Payment Warning Act of 2005

To require enhanced disclosure to consumers regarding the consequences of making only minimum required payments in the repayment of credit card debt, and for other purposes.

S. 499, Credit Card Accountability Responsibility and Disclosure Act of 2005

To amend the consumer Credit Protection Act to ban abusive credit practices, enhance consumer disclosures protect underage consumers, and for other purposes.

S. 1037, Mutual Fund Transparency Act of 2005

To require disclosure of financial relationships between brokers and mutual fund companies and of certain brokerage commissions paid by mutual fund companies.

S. 1040, Credit Card Minimum Payment Notification Act

To amend the Truth in Lending Act to provide for enhanced disclosure under an open end credit plan. All Provisions.

S. 1332, Personal Data Privacy and Security Act of 2005

A bill to prevent and mitigate identity theft, to ensure privacy, and to enhance criminal penalties, law enforcement assistance and other protections against security breaches, fraudulent access and misuse of personally identifiable information.

S. 1408, Identity Theft Protection Act

A bill to strengthen data protection and safeguards, require data breach notification and further prevent identity theft.

S. 1037, Mutual Fund Transparency Act of 2005

To require disclosure of financial relationships between brokers and mutual fund companies and of certain brokerage commissions paid by mutual fund companies.

S. 1040, Credit Card Minimum Payment Notification Act

To amend the Truth in Lending Act to provide for enhanced disclosure under an open end credit plan. All Provisions.

S. 1332, Personal Data Privacy and Security Act of 2005

A bill to prevent and mitigate identity theft, to ensure privacy, and to enhance criminal penalties, law enforcement assistance and other protections against security breaches, fraudulent access and misuse of personally identifiable information.

S. 1408, Identity Theft Protection Act

A bill to strengthen data protection and safeguards, require data breach notification and further prevent identity theft.

S. 1461, Consumer Identity Protection and Security Act To establish procedures for the protection of consume from misuse of, and unauthorized access to, sensitive personal information contained in private information file maintained by commercial entities engaged in, or affecting, interstate commerce, provide for enforcement of th procedures by the Federal Trade Commission, and for other purposes.

S. 1562, Safe and Fair Deposit Insurance Act of 2005

All provisions.

S. 1586, the Interest on Business Checking Act of 2005

9000110174

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16. Specific lobbying issues (continued from previous page)

- H.Con. Res. 257
Expressing the sense of the Congress with regard to a moratorium on the payment of principal or interest on certain mortgage loans, small business loans, and consumer loans for residents
- H. RES. 369
Providing for consideration of the bill H.R. 3199 to extend and modify authorities needed to combat terrorism and for other purposes.
- H.R. 6 Energy Policy Act of 2005
Repeal PUHCA and transfer jurisdiction over public utility holding companies from SEC, to FERC (Title XII, Support F)
- H.R. 458, Military Personnel Financial Services Protection Act
To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel. All Provisions.
- H.R. 461, Military Personnel Financial Services Protection Act – To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel. All provisions.
- H.R. 749, the Expanded Access to Financial Services Act
To amend the Federal Credit Union Act to provide expanded access for persons in the field of membership of Federal credit union to money order, check cashing, and money transfer services.
- H.R. 799, Consumer Checking Account Fairness Act
To amend the Expedited Funds Availability Act to redress imbalances between the faster withdrawals permitted under the Check 21 and the slower rates for crediting deposits, and for other purposes.
- H.R. 815, Financial Customer Identification Verification Improvement Act
To amend section 5318 of title 31, United States Code, to prohibit financial institutions from accepting matricul consular issued in the United States as a valid form of identification. All Provisions.
- H.R. 858, Identity Theft Penalty Enhancement Act
To amend Title 18, United State Code to establish penalties for aggravated identity theft, and for other purposes. All Provisions.
- H.R. 913, Broad-based Stock Option Plan Transparency Act
To direct the SEC to require enhanced disclosures of employee stock options, and to require a study on the economic impact of broad-based employee stock option plans. All Provisions.
- H.R. 1208, College Student Credit Card Protection Act
To amend the Consumer Credit Protection Act to prevent credit card issuers from taking unfair advantage of full time, traditional-aged, college students, to protect parents of traditional college student credit card holders, and other purposes.
- H.R. 1224, Business Checking Freedom Act of 2005
Provisions relating to the transition period and the 24-transaction MMDA and to the Industrial Loan Company restrictions.
- H.R. 1185, the Federal Deposit Insurance Reform Act of 2005
All Provisions.
- H.R. 1226, United States Financial Policy Committee For Fair Capital Standards Act
To establish a mechanism for developing uniform United States positions on issues before the Basel Committee on Banking Supervision at the Bank for International Settlements, to require a review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes. All Provisions.
- H.R. 2990, Credit Rating Agency Duopoly Relief Act of 2005
To amend the Securities Exchange Act of 1934 to revise the definition of statistical rating organization (SRO) to include an entity: (1) whose primary business, for at least the most recent three consecutive years, has been the issuance of publicly available ratings; and (2) that employs either a quantitative or qualitative model to determine its publicly available ratings. All Provisions.

3000110175

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16. Specific lobbying issues (continued from previous page)

H.R. 3007, Combating Terrorism Financing Act of 2005

To add certain new crimes to Title 18 section on money laundering.

H.R. 3058, Fiscal Year 2006 Transportation-Treasury Appropriations Legislation

Bank real estate activity provision.

H.R. 3140, Consumer Data Security and Notification Act of 2005

To expand the protections for sensitive personal information in Federal law to cover the information collection sharing practices of unregulated information brokers, to enhance information security requirements for consumer reporting agencies and information brokers and to require consumer reporting agencies, financial institutions, other entities to notify consumers of data security breaches involving sensitive consumer information for other purposes.

H.R. 3199, USA Patriot Act Reauthorization Act of 2005

To extend and modify authorities needed to combat terrorism, and for other purposes.

H.R. 3375, Financial Data Security Act of 2005

To amend the Fair Credit Reporting Act to provide for secure financial data, and for other purposes

HR. 3449, the Consumer Overdraft Protection Fair Practices Act (all provisions)

To extend the protections of the Truth in Lending Act to overdraft protection programs and services provided by depository institutions, to require customer consent before a depository institution may initiate overdraft protection services and fees, to enhance the information made available to consumers relating to overdraft protection services and fees, to prohibit systematic manipulation in the posting of checks and other debits to a depository account for the purpose of generating overdraft protection fees, and for other purposes.

H.R. 3492, the Consumer Credit Card Protection Act of 2005

To amend the Truth in Lending Act to protect consumers from unfair practices of credit card issuers, and for other purposes. All provisions.

H.R. 3505, Financial Services Regulatory Relief Act of 2005

To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes

H.R. 3909, Hurricane Check Cashing Relief Act of 2005

To provide emergency authority for the Federal Deposit Insurance Corporation and the National Credit Union Administration, in accordance with guidance issued by the Board of Governors of the Federal Reserve System guarantee checks cashed by insured depository institutions and insured credit unions for the benefit of noncustomers who are victims of certain 2005 hurricanes, and for other purposes. All provisions.

H.R. 3945, the Hurricane Katrina Financial Services Relief Act of 2005

To facilitate recovery from the effects of Hurricane Katrina by providing greater flexibility for, and temporary waivers of certain requirements and fees imposed on, depository institutions, credit unions, and Federal regulatory agencies, and for other purposes.

H.R. 4241 Deficit Reduction Act of 2005

H.R. 4636, Federal Deposit Insurance Reform Conforming Amendments Act of 2005

All provisions.

P.L. 106-102, Implementation of Title II Gramm-Leach Bliley Act.

All Provisions.

3000110176



Registrant Name American Bankers Association

Client Name American Bankers Association

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

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

16. Specific lobbying issues

S. 256, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005
All Provisions.
S. 1637, the Katrina Emergency Relief Act of 2005
All bankruptcy, mortgage and housing-related provisions
S. 1647, the Hurricane Katrina Bankruptcy Relief and Community Protection Act of 2005

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

Senate, House of Representatives, Department of Justice

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeane Arnett	
John Blanchfield	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	

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

3000110178

Printed Name and Title C. Dawn Causey, General Counsel



Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BNK

16. Specific lobbying issues (continued from previous page)

To amend title 11, United States Code, to provide relief to victims of Hurricane Katrina and other natural disasters. All provisions.

S. 1787, Relief to Victims of Hurricane Katrina and Other Natural Disasters Act

To provide bankruptcy relief for victims of natural disasters, and for other purposes. All bankruptcy, mortgage housing-related provisions.

H.R. 685, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

H.R. 3697, the Hurricane Katrina Bankruptcy Relief and Community Protection Act of 2005

To amend title 11 of the United States Code to provide relief with respect to disaster-related debts incurred by victims of Hurricane Katrina and other natural disasters. All provisions.

Implementation of Bankruptcy Reform Legislation.

0000110179





Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code BUD - Budget/Appropriations (one per page)

16. Specific lobbying issues

S. 1932, the Deficit Reduction Act of 2005
All provisions.

H.R. 4241, the Deficit Reduction Act of 2005
Deposit insurance provisions.
Real Estate Brokerage and Property Management

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

Senate, House of Representatives, FDIC, DOJ, FTC, Federal Reserve

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
Peter Blocklin	
William Boger	
James Chesson	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	

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

18101000

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code CPT - Copyright/Patent/Trademark (one per page)

16. Specific lobbying issues

H.R. 2795, the Patent Reform Act of 2005
All Provisions.

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

House of Representatives

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

Name	Covered Official Position (if applicable)
William Boger	
Donna Fisher	
Fran Mordi	
Larry Seyfried	
Deborah Shannon	
Shawn Smith	
Floyd Stoner	
Edward Yingling	

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

20091018

Printed Name and Title C. Dawn Causey, General Counsel



Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code EDU - Education (one per page)

16. Specific lobbying issues

H.R. 609, College Access and Opportunity Act of 2005
To reauthorize the Higher Education Act. Student loan consolidation provisions.
H.R. 3784, the Higher Education Extension Act of 2005
To temporarily extend the programs under the Higher Education Act of 1965, and for other purposes.
Student loan provisions.
Financial Education

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

Senate, House of Representatives, Federal Reserve, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wane Abernathy	
Jeanine Arnett	
William Boger	
James Clark	
Kenneth Clayton	
Kerry Early	
Gerald Pigg	
Deborah Shannon	
Shawn Smith	

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

000110185

Printed Name and Title C. Dawn Causey, General Counsel



Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code ENG - Energy/Nuclear (one per page)

16. Specific lobbying issues

H.R. 6, the Energy Policy Act of 2005
Provisions granting the FTC authority to regulate disclosures of consumer information,
gas excise tax provisions.

H.R. 3893, the Gasoline for America's Security Act of 2005
Amendment regarding credit card interchange fees.

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

Senate, House of Representatives

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

Name	Covered Official Position (if applicable)
Jeanine Arnett	
William Boger	
James Clark	
Kenneth Clayton	
Kerry Early	
Sarah Miller	
Larry Seyfried	
Deborah Shannon	
Shawn Smith	

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

81010187

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

S. 418, Military Personnel Financial Services Protection Act
To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel. All provisions.
S. 1502, Preservation of Federalism in Banking Act
To clarify the extent to which national banks must comply with state consumer protection laws

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

Senate, House of Representatives

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

Name	Covered Official Position (if applicable)
William Abernathy	
Jeanine Arnett	
James Ballentine	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	

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

68101000

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area FIN

16. Specific lobbying issues (continued from previous page)

H.R. 1077, Realtime Investor Protection Act

To improve the access of investors to regulatory records with respect to securities brokers, dealers, and investment advisers. All Provisions.

H.R. 2061, the Communities First Act

All provisions.

H.R. 2317, the Credit Union Regulatory Improvements Act

All Provisions.

H.R. 2660, the Fair Choice and Competition in Real Estate Act (all provisions) To amend the Bank Holding Company Act of 1956 to clarify that real estate brokerage activities and real estate management activities are authorized financial activities for financial holding companies and financial subsidiaries of national banks, and other purposes.

H.R. 3199, the USA PATRIOT Improvement and Reauthorization Act of 2005 (provisions on remittances by financial institutions) To extend and modify authorities needed to combat terrorism, and for other purposes.

H.R. 3206, the Credit Union Choice Act (all provisions) To amend the Federal Credit Union Act provisions rela to any conversion of a credit union charter to a mutual savings bank or savings association charter, and for otl purposes.

H.R. 3505, the Financial Services Regulatory Relief Act of 2005

All Provisions.

Application of Wal-Mart for industrial loan company charter

Review of Money Service Businesses

0000110190

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code GAM - Gaming/Gambling/Casino (one per page)

16. Specific lobbying issues

H.R. 2862, the Science, State, Justice, Commerce, and Related Agencies Appropriations Act of 2006
Internet gambling amendment.

H.R. 3426, Preservation of Federalism in Banking Act (Introduced in House)
To clarify the extent to which national banks must comply with state consumer protection laws.

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

House of Representatives

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

Name	Covered Official Position (if applicable)
Jeanine Arnett	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Kerry Early	
Larry Seyfried	
Deborah Shannon	
Shawn Smith	

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

1000110192

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code GOV - Government Issues (one per page)

16. Specific lobbying issues

S. 190, the Federal Housing Enterprise Regulatory Improvements Act
All provisions.

H.R. 1461, the Federal Housing Finance Reform Act of 2005
All provisions.
Powers and capital of credit unions

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

Senate, House of Representatives, NCUA

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	
Gerald Pigg	

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

461010001





Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code HOM - Homeland Security (one per page)

16. Specific lobbying issues

H.R. 3199 USA PATRIOT and Terrorism Prevention Reauthorization Act of 2005
To extend and modify authorities needed to combat terrorism, and for other purposes.

Critical infrastructure protection.

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

Senate, House of Representatives, DHS, Federal Reserve, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
William Boger	
John Byrne	
James Clark	
Kerry Early	
Larry Seyfried	
Deborah Shannon	
Shawn Smith	

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

961010000





Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R. 1295, the Responsible Lending Act
All Provisions.
H.R. 2892, the Reverse Mortgages to Help America's Seniors Act
To amend section 255 of the National Housing Act to remove the limitation on the number of reverse mortgages that may be insured under the FHA mortgage insurance program for such mortgages.
All Provisions.

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

House of Representatives

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
James Ballentine	
James Clark	
Kenneth Clayton	
Kerry Early	
Gerald Pigg	
Larry Seyfried	
Deborah Shannon	

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

8000110198

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area HOU

16. Specific lobbying issues (continued from previous page)

- H.R. 3894, the Hurricane Katrina Emergency Housing Act of 2005
To provide for waivers under certain housing assistance programs of the Department of Housing and Urban Development to assist victims of Hurricane Katrina in obtaining housing.
- H.R. 3895, the Rural Housing Hurricane Relief Act of 2005
To amend title V of the Housing Act of 1949 to provide rural housing assistance to families affected by Hurricane Katrina.
- H.R. 3896, the Hurricane Katrina Emergency Relief CDBG Flexibility Act of 2005
To temporarily suspend, for communities affected by Hurricane Katrina, certain requirements under the community development block grant program.
- H.R. 4100, the Louisiana Recovery Corporation Act)
All Provisions.

66101000

Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code INS - Insurance (one per page)

16. Specific lobbying issues

S. 467, the Terrorism Risk Insurance Extension Act of 2005
To extend the applicability of the Terrorism Risk Insurance Act of 2002.

H.R. 804, A Bill to exclude from consideration as income certain payments under the national flood insurance program
All provisions.

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

Senate, House of Representatives, Federal Reserve, FDIC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	
Donna Fisher	

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

000110201

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area INS

16. Specific lobbying issues (continued from previous page)

H.R. 3669, the National Flood Insurance Program Enhanced Borrowing Authority Act of 2005
To temporarily increase the borrowing authority of the Federal Emergency Management Agency for carrying o
the national flood insurance program. All Provisions.

HR. 4133, the National Flood Insurance Program Further Enhanced Borrowing Authority Act of 2005
To temporarily increase the borrowing authority of the Federal Emergency Management Agency for carrying o
the national flood insurance program. All Provisions.

H.R. 4314, the Terrorism Risk Insurance Revision Act of 2005
All Provisions.

H.R. 4320, the National Flood Insurance Program Commitment to Policyholders and Reform Act of 2005
To restore the financial solvency of the national flood insurance program, and for other purposes. All Provisioi

Proposals to Create an Optional Federal Insurance Charter.

0000110202



Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code LAW - Law Enforcement/Crime/Criminal Justice (one per page)

16. Specific lobbying issues

S. 751, the Notification of Risk to Personal Data Act
To require Federal agencies, and persons engaged in interstate commerce, in possession of data containing personal information, to disclose any unauthorized acquisition of such information. All Provisions.

S. 1326, the Notification of Risk to Personal Data Act . All Provisions.

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

Senate, House of Representatives

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

Name	Covered Official Position (if applicable)
Jeanine Arnett	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	
Nessa Feddis	
Larry Seyfried	

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

0000110204

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area LAW

16. Specific lobbying issues (continued from previous page)

S. 1332, the Personal Data Privacy and Security Act of 2005 All Provisions.

S. 1408, the Identity Theft Protection Act All Provisions.

S. 1789, the Personal Data Privacy and Security Act of 2005 All Provisions.

H.R. 3140, the Consumer Data Security and Notification Act of 2005

To expand the protections for sensitive personal information in Federal law to cover the information collection sharing practices of unregulated information brokers, to enhance information security requirements for consumer reporting agencies and information brokers, and to require consumer reporting agencies, financial institutions, other entities to notify consumers of data security breaches involving sensitive consumer information, and for other purposes. All Provisions.

H.R. 3997, the Financial Data Protection Act of 2005

To amend the Fair Credit Reporting Act to provide for secure financial data, and for other purposes. All Provisions.

H.R. 4127, the Data Accountability and Trust Act

To protect consumers by requiring reasonable security policies and procedures to protect computerized data containing personal information, and to provide for nationwide notice in the event of a security breach.

000110205

Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code MON - Minting/Money/Gold Standard (one per page)

16. Specific lobbying issues

H.R. 902, Presidential \$1 Coin Act of 2005
To improve circulation of the \$1 coin, create new bullion coin, and for other purposes. All Provisions.

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

House, U.S. Mint

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

Name	Covered Official Position (if applicable)
John Rasmus	
Deborah Shannon	
Floyd Stoner	
Edward Yingling	

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

1000110207

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code POS - Postal (one per page)

16. Specific lobbying issues

H.R. 22, Postal Accountability and Enhancement Act
All Provisions.

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

House of Representatives

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

Name	Covered Official Position (if applicable)
Jeanine Arnett	
William Boger	
James Clark	
Kenneth Clayton	
Kerry Early	
Donna Fisher	
Fran Mordi	
Gerald Pigg	
Larry Seyfried	

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

3000110208

Printed Name and Title **C. Dawn Causey, General Counsel**





Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code RES - Real Estate/Land Use/Conservation (one per page)

16. Specific lobbying issues

S. 98, the Community Choice in Real Estate Act
To amend the Bank Holding Company Act of 1956, and the Revised Statutes of the United States, to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes. Banking restrictions provisions.

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

Senate, House of Representatives

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

Name	Covered Official Position (if applicable)
Jeanine Arnett	
James Ballentine	
Peter Blocklin	
William Boger	
James Chesson	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	

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

0000110210

Printed Name and Title **C. Dawn Causey, General Counsel**



Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area RES

16. Specific lobbying issues (continued from previous page)

H.R. 111, Community Choice in Real Estate Act
 To amend the Bank Holding Company Act of 1956 and the Revised Statutes of the United States to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes.

1000110211



Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code RET - Retirement (one per page)

16. Specific lobbying issues

S. 219 National Employee Savings and Trust Equity Guarantee Act of 2005 (Introduced in Senate)
S. 1783, the Pension Security and Transparency Act of 2005
To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes. All Provisions.

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

Senate, House of Representatives, DOL, PBGC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
Lisa Bleier	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	

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

000110213

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area RET

16. Specific lobbying issues (continued from previous page)

H.R. 2830, Pension Protection Act

To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes.

H.R. 3574, the Lifetime Prosperity Act of 2005

To amend the Internal Revenue Code of 1986 to expand incentives for saving. Provisions to expand ROTH IRAs.

National Employee Savings and Trust Equity Guarantee Act of 2005

To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes.

3000110214

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code SMB - Small Business (one per page)

16. Specific lobbying issues

S. 1603, Small Business Lending Improvement Act of 2005
To establish a National Preferred Lender Program, facilitate the delivery of financial assistance to small businesses, and for other purposes. Preferred lending program provisions.

H.R. 2862, Fiscal Year 2006 Appropriations for the State, Justice, and Commerce Department. Small Business Administration Loan Guaranty Program provisions.

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

Senate, House of Representatives, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Jeanine Arnett	
James Ballentine	
Peter Blocklin	
William Boger	
James Clark	
Dionne Davies	
Kerry Early	
Larry Seyfried	

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

3000110216

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area SMB

16. Specific lobbying issues (continued from previous page)

Small Business Exemption from Securities Exchange Act of 1934

000110217



Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues

S. 420, Death Tax Repeal Permanency Act
To make the repeal of the estate tax permanent.

S. 1447, the Tax Technical Corrections Act
Subchapter S, definition of "descendent" provisions.

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

Senate, House of Representatives

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

Name	Covered Official Position (if applicable)
Lisa Bleier	
Peter Blocklin	
Kenneth Clayton	
Dionne Davies	
Kerry Early	
Donna Fisher	
Keith Leggett	
Fran Mordi	
Gerald Pigg	

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

3000110219

Printed Name and Title C. Dawn Causey, General Counsel

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area TAX

16. Specific lobbying issues (continued from previous page)

S. 2020, Tax Relief Act of 2005

Codification of the economic substance doctrine, repeal of sale-in/lease-out grandfathering, repeal of the deduction for penalties and fines, supporting organization trusts, research and experimentation credits, small business expensing, capital gain rates, dividends, and corporate jet provisions.

H.R. 3, the Transportation Equity Act

Revenue-raiser, gas excise tax, vicarious liability provisions.

H.R. 8, the Death Tax Repeal Permanency Act of 2005

To make the repeal of the estate tax permanent.

H.R. 804, to exclude from consideration as income certain payments received under the National Flood Insurance Program

To exclude from consideration as income certain payments under the national flood insurance program. All Provisions.

H.R. 1956, Business Activity Tax Simplification Act of 2005

To regulate certain State taxation of interstate commerce; and for other purposes.

H.R. 3376, Tax Technical Corrections Act

Proposals Regarding Tax-exempt Organizations (focusing on credit union taxation).

H.R. 3768, the Katrina Emergency Tax Relief Act of 2005

All Provisions.

H.R. 4297, Tax Relief Extension Reconciliation Act of 2005

To provide for reconciliation pursuant to section 201(b) of the concurrent resolution on the budget for fiscal year 2006. Research and experimentation credit provision, small business expensing, reduced rates on capital gain and dividends provisions.

H.R. 4440, the Gulf Opportunity Zone Act of 2005

All Provisions.

Credit Union Tax Exemption.

3000110220



Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code TEC - Telecommunications (one per page)

16. Specific lobbying issues

S. 714, the Junk Fax Prevention Act of 2005
To amend section 227 of the Communications Act of 1934 (47 U.S.C. 227) relating to the prohibition on junk fax transmissions. All Provisions.

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

Senate

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

Name	Covered Official Position (if applicable)
Peter Blocklin	
Dionne Davies	
Kerry Early	
Larry Seyfried	
Shawn Smith	
Floyd Stoner	
Edward Yingling	

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

1000110222

Printed Name and Title C. Dawn Causey, General Counsel



Registrant Name American Bankers Association

Client Name American Bankers Association

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,** information as requested. Attach additional page(s) as needed.

15. General issue area code TOR - Torts (one per page)

16. Specific lobbying issues

H.R. 3, Safe, Accountable, Flexible and Efficient Transportation Equity Act of 2005
State vicarious liability laws provision.

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

House of Representatives

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

Name	Covered Official Position (if applicable)
Jeanine Arnett	
William Boger	
James Clark	
Kenneth Clayton	
Kerry Early	
Gerald Pigg	
Larry Seyfried	
Deborah Shannon	
Shawn Smith	

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

3000110223



Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code TRD - Trade (Domestic & Foreign) (one per page)

16. Specific lobbying issues

S. 1307, Legislation to Implement the Dominican Republic-Central American Free Trade Agreement, DR-CAFTA
Market access, uniform treatment, investor protection provisions.

H.R. 3045, Legislation to Implement DR-CAFTA
Market access, uniform treatment, investor protection provisions.

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

Senate, House of Representatives

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

Name	Covered Official Position (if applicable)
Jeanine Arnett	
Peter Blocklin	
William Boger	
James Clark	
Kenneth Clayton	
Dionne Davies	
Kerry Early	
Gerald Pigg	
Larry Seyfried	

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

Printed Name and Title C. Dawn Causey, General Counsel



Registrant Name American Bankers Association

Client Name American Bankers Association

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different than line 20)

City

State/Zip

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

Jeanine

Arnett

John

Byrne

James

McLaughlin

ISSUE UPDATE

24. General lobbying issues that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Owners percent client

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, client or affiliated organization

Signature _____

Date 2/14/2006

Printed Name and Title C. Dawn Causey, General Counsel

0000110227

