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LOBBYING REPORT

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

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 2003 Midyear (January 1-June 30) OR Year End (July 1-

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 Lob

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p align="center">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 checked="" type="checkbox"/> >> \$ <u>\$1,140,000.00</u> Income (nearest \$20,000)</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 align="center">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 type="checkbox"/> >> \$ _____ Expenses (nearest</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6 of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 16 of the Internal Revenue Code</p>
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Signature *Robert R. Davis*

Date 2/13/2004

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 ACC (one per page)

16. Specific Lobbying issues
Securities and Exchange Commission: Supported proposal to require national securities exchanges to adopt listed companies' audit committees.

Securities and Exchange Commission: Opposed "noisy withdrawal" proposal concerning attorney-client privilege.

Multiple Agencies: Commented on proposals related to Sarbanes-Oxley Act of 2002 implementation.

Department of the Treasury: Commented on Investment Adviser's Act thrift exemption.

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

**Federal Reserve Board
 Office of the Comptroller of the Currency
 Office of Thrift Supervision
 Securities & Exchange Commission**

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

Name	Covered Official Position (if applicable)
Bahin, Charlotte M.	
Koonjy, Diane	

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

Signature *Robert R. Davis* Date 2/13/2004

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.J.RES.2 , Joint Resolution making consolidated appropriations for the fiscal year ending September 30 other purposes,

H.R.111 , Community Choice in Real Estate Act',

H.R.1375 , Financial Services Regulatory Relief Act of 2003,

H.R.1474 , Check Clearing for the 21st Century Act,

H.R.1766 , National Uniform Privacy Standards Act of 2003,

H.R.21 , Unlawful Internet Gambling Funding Prohibition Act,

H.R.2143 , Unlawful Internet Gambling Funding Prohibition Act,

H.R.2575 , Secondary Mortgage Market Enterprises Regulatory Improvement Act,

H.R.758 , Business Checking Freedom Act of 2003,

H.R.773 , 21st Century Access to Banking Act,

17. House(s) of Congress and Federal agencies contacted

Check if None

Department of Housing & Urban Development

Department of Treasury

FDIC

Federal Housing Finance Board

Federal Reserve

House of Representatives

Office of Comptroller of the Currency

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

Name	Covered Official Position (if applicable)
Bahin, Charlotte M.	
Berger, B. Dan	Chief of Staff, Representative Katherine Harris
Briggs, Michael	
Casey-Landry, Diane	
Curtis, F. Dina	
Davis, Robert R.	
Dayananda, Priya	Legislative Assistant

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature

Robert R. Davis

Date 2/13/2004

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

Client Name: Self

Item	Description	Data
16	Lobbying Issues	H.R.2622 , To amend the Fair Credit Reporting Act, to prevent identity th improve resolution of consumer disputes, improve the accuracy of consum records, make improvements in the use of, and consumer access to, credit information, and for other purposes,
16	Lobbying Issues	H.R.833 , Responsible Lending Act,
16	Lobbying Issues	H.R.859 , Business Checking Freedom Act of 2003,
16	Lobbying Issues	S.272 , CARE Act of 2003, S Corporation Stock
16	Lobbying Issues	S.627 , Unlawful Internet Gambling Funding Prohibition Act,
16	Lobbying Issues	S.660 , Economic Opportunity Protection Act of 2003,
16	Lobbying Issues	S.98 , Community Choice in Real Estate Act of 2003,
16	Lobbying Issues	Sent group letter supporting continuation of uniform national standards fo treatment of customer information. House Small Business Committee: Consulted ACB on community banks an Reauthorization.
16	Lobbying Issues	Federal Reserve Board: Opposed imposing TILA/Reg Z disclosures on "br protection" programs. National Credit Union Administration: Opposed proposed expansion of membership opportunities and urged adoption of a Prompt Corrective Act for credit unions. Office of Thrift Supervision: Opposed shortening time period for filing of Financial Reports. Office of Thrift Supervision: Commented on proposal to replace Consolida Maturity/Rate with Risk Exposure Data schedule. Department of the Treasury: Asked Treasury to support designation of Of Thrift Supervision as a consolidated financial regulator.
17a	House of Congress/Agencies	Office of Management and Budget
17a	House of Congress/Agencies	Office of Thrift Supervision
17a	House of Congress/Agencies	OFHEO
17a	House of Congress/Agencies	Senate
17a	House of Congress/Agencies	White House
18a	Lobbyist Name	Drozdownski, Rob
18b	Covered Official Position	
18c	New Lobbyist	No

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

Client Name: **Self**

Item	Description	Data
18a	Lobbyist Name	Hong, Peter
18b	Covered Official Position	Press Secretary for Senator Rod Grams R-MN
18c	New Lobbyist	No
18a	Lobbyist Name	Mondres, Eric M.
18b	Covered Official Position	TDPOB, Dir. Cong. Affairs
18c	New Lobbyist	No
18a	Lobbyist Name	Shonk, Krista
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Verdier, Stephen J.
18b	Covered Official Position	
18c	New Lobbyist	No

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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.975, Bankruptcy Abuse Prevention and Consumer Protection Act of 2003,

17. House(s) of Congress and Federal agencies contacted
House of Representatives
Senate

Check if None

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

Name	Covered Official Position (if applicable)
Davis, Robert R.	
Dayananda, Priya	Legislative Assistant
Hong, Peter	Press Secretary for Senator Rod Grams R-MN
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs
Verdier, Stephen J.	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature  Date 2/13/2004

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 COM (one per page)


16. Specific Lobbying issues
S.877, CAN-SPAM Act of 2003,
Federal Communications Commission: Commented on establishing uniform "do not call" rules.

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

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

Name	Covered Official Position (if applicable)
<u>Bahin, Charlotte M.</u>	
<u>Drozdowski, Rob</u>	
<u>Frank, Janet</u>	
<u>Hong, Peter</u>	<u>Press Secretary for Senator Rod Grams R-MN</u>

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

Signature  Date 2/13/2004

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.1276 , American Dream Downpayment Act,
H.R.253 , Two Floods and You Are Out of the Taxpayers' Pocket Act of 2003,
H.R.670 , Flood Loss Mitigation Act of 2003,
HUD: Urged HUD to require disclosure of mortgage broker fees in RESPA revision rules.
Federal Housing Finance Board: Filed FOIA request for FHFB analysis related to proposal to require Fe
Loan Banks to register stock with the SEC.
Federal Reserve Board: Sought guidance on proposed revisions to Regulation C concerning the Home M
Disclosure Act.**

17. House(s) of Congress and Federal agencies contacted
**Department of Housing & Urban Development
Federal Housing Finance Board
House of Representatives
Senate**

Check if None

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

Name	Covered Official Position (if applicable)
Bahin, Charlotte M.	
Berger, B. Dan	Chief of Staff, Representative Katherine Harris
Davis, Robert R.	
Dayananda, Priya	Legislative Assistant
Frank, Janet	
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature  Date 2/13/2004

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 INS (one per page)

16. Specific Lobbying issues

**H.R.522 , Federal Deposit Insurance Reform Act of 2003,
S.229 , Safe and Fair Deposit Insurance Act of 2003,
S.913 , Deposit Insurance Fairness and Economic Opportunity Act,
Flood insurance reauthorization**

17. House(s) of Congress and Federal agencies contacted
House of Representatives
Senate

Check if None

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

Name	Covered Official Position (if applicable)
Casey-Landry, Diane	
Curtis, F. Dina	
Davis, Robert R.	
Dayananda, Priya	Legislative Assistant
Frank, Janet	
Hong, Peter	Press Secretary for Senator Rod Grams R-MN
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature

Robert R. Davis

Date

2/13/2004

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

Client Name: Self

Item	Description	Data
18a	Lobbyist Name	Verdier, Stephen J.
18b	Covered Official Position	
18c	New Lobbyist	No

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 LAW (one per page)
- 16. Specific Lobbying issues
H.R.1115 , Class Action Fairness Act of 2003,
S.153 , Identify Theft Penalty Enhancement Act,

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

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

Name	Covered Official Position (if applicable)
<u>Verdier, Stephen J.</u>	

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

Signature  Date 2/13/2004

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
 H.R.1000 , Pension Security Act of 2003,
 H.R.1336 , To amend the Internal Revenue Code of 1986 to allow a deduction for premiums on mortgage for other purposes,
 S.272 , CARE Act of 2003, IDA Tax Credit
 S.850 , Small Business and Financial Institutions Tax Relief Act of 2003,
 Internal Revenue Service: Commented on deduction of loan origination costs.

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)
Davis, Robert R.	
Verdier, Stephen J.	

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

Signature  Date 2/13/2004

