

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

SECRETARY OF THE SENATE

99 AUG 16 PM 4:30
LOBBYING REPORT

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

1. Registrant Name Independent Community Bankers of America (new name)			
2. Address <input type="checkbox"/> Check if different than previously reported One Thomas Circle, N.W. Suite 400			
3. Principal Place of Business (if different from line 2) City Washington State/Zip (or Country) DC, 20005			
4. Contact Name Sandra DeLony	Telephone 202-659-8111	E-mail (Optional) sandra_delony@icba.org	5. Senate ID # 19194-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 311-22-000

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	13. Organizations
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.)	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"/> ⇒ \$ 458,651 Income (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(3) of the Internal Revenue Code

Signature _____

Printed Name and Title Sandra L. DeLony, Assistant to the Executive Vice President

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PAGE 1 of 1

Registrant Name Independent Community Bankers of America Client Name Self

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

20. Client new address

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

City _____ State/Zip (or Country) _____

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

Robin Y. Jackson

ISSUE UPDATE

24. General lobbying issues previously reported 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	Ownership percentage to 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 Sandra DeLong Date August 16, 1999

Printed Name and Title Sandra DeLong, Asst. to the Executive Vice President

Registrant Name Independent Community Bankers America

Client Name Self

LOBBYING ISSUES. 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 AGR (one per page)

16. Specific lobbying issues

H.R. 2559 - crop insurance - FOR

H.R. 1141 - Supplemental Appropriations bill
- USDA-FSA Guaranteed Loan Funds
(providing funds for farm loan guarantees) -
FOR

S. 1233 / H.R. 1906 - Ag Appropriations bill -
- farm income package - FOR

Farm Credit Administration - Intra-System
Competition Proposed Rule ("Customer Choice") -
AGAINST

17. Houses of Congress and Federal agencies contacted

U.S. House of Representatives
U.S. Senate
U.S. Department of Agriculture

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

Name	Covered Official Position (if applicable)	New
Kenneth A. Guenther		<input type="checkbox"/>
Mark K. Scanlan		<input type="checkbox"/>
Mary Helen Askins		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Check if None

Signature

Sandra DeLony

Date

August 16, 1999

Printed Name and Title

Sandra DeLony, Assistant to the Executive Vice President

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Registrant Name Independent Community Bankers of America Client Name Self

LOBBYING ISSUES. 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

See attached

17. Houses of Congress and Federal agencies contacted

U.S. House of Representatives
United States Senate
Department of the Treasury -- OCC
Federal Reserve
The White House

Department of Justice
Federal Deposit Insurance Corporation
Federal Housing Finance Board
Office of Thrift Supervision
Department of the Treasury
Department of Housing and Urban Development

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

Name	Covered Official Position (if applicable)	New
Kenneth A. Guenther		<input type="checkbox"/>
Ronald K. Ence		<input type="checkbox"/>
John H. Hanley		<input checked="" type="checkbox"/>
Andrea Rodriguez		<input checked="" type="checkbox"/>
Karen M. Thomas		<input type="checkbox"/>
Ann M. Grochala		<input type="checkbox"/>
Mark K. Scanlan		<input type="checkbox"/>
Viveca Y. Ware		<input type="checkbox"/>
Alexandra Maroulis-Cronmiller		<input type="checkbox"/>
Paul Merski		<input checked="" type="checkbox"/>

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

Check if None

Signature

Sandra DeLony

Date

August 16, 1999

Printed Name and Title Sandra L. DeLony, Assistant to the Executive Vice President

Form LD-2 (Rev. 6/98)

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LOBBYING REPORT ADDENDUM

Registrant Name Independent Community Bankers of America

Client Name SELF

Lobbying Report Period January 1 - June 30, 1999

15. General lobbying issue area code (enter one) BAN

16. Specific lobbying issues (include bill numbers and specific executive branch actions)

H.R. 10, S. 900 - Financial Services Act of 1999 -
Reforms financial services laws to allow for affiliations
among banks, securities firms, and insurance companies,
and for other purposes.
- Close unitary thrift holding company loophole - FOR
- Federal Home Loan Bank reform - FOR
- Expanded powers for operating subsidiaries - AGAINST
- Mixing of banking and commerce - AGAINST
- Weaken judicial deference of OCC - AGAINST
- Discriminatory treatment for insurance and securities
sales in banks - AGAINST
- Creation of wholesale financial institutions - AGAINST
- Change in pricing of Federal Reserve payments services
for banks - AGAINST
- Federal Reserve role in emerging electronic payment
systems - FOR

H.R. 833, S. 625 - Bankruptcy Reform Act of 1999 -
Reforms the bankruptcy code to reduce abuses while
maintaining protection for last resort filers.
- Means test - FOR
- Make chapter 12 permanent - AGAINST
- Priority status for child support and alimony - FOR
- Equitable treatment for secured debt - FOR

H.R. 822, S. 458 - Federal Home Loan Bank Reform -
Reforms Federal Home Loan Bank System laws to
strengthen program, make it voluntary, and open it up to
more banks.
- Voluntary membership - FOR
- Automatic eligibility for banks under \$500 million in
assets - FOR
- Permit ag and small business loans as collateral - FOR
- Expand uses of advances to include agriculture and
small business - FOR
- Permanence of capital - FOR

H.R. 1585, H.R. 1435, S. 576 - Regulatory Burden Relief
Act - Eases regulatory burdens on banks.
- Permits Federal Reserve to pay interest on sterile reserves
- FOR
- Increases allowable MMDA transactions to 24 per month
- FOR
- Repeals prohibition on banks paying interest on
commercial checking accounts - AGAINST
- CEBA bank changes - AGAINST

H.R. 30 - Financial Privacy - FOR
Requires banks to adopt privacy policy and notify
customers, prohibits pretext calling

H.R. 1339, H.R. 1340, H.R. 1929 - Financial Privacy -
AGAINST
Gives bank customers right to "opt out" of certain non-
public information sharing arrangements, imposes new
burdens on community banks

H.R. 114 - Teller Fee Relief Act - AGAINST
Would prohibit fees for using teller services at financial
institutions.

H.R. 1138, S. 96 - Y2K Liability Act - FOR
Limits liability of financial institutions and their officers
in lawsuits arising from computer glitches due to the
Y2K problem.

H.R. 8 - Phases out estate taxes - FOR

H.R. 1138, S. 878 - S-corporation reform - FOR
Reforms S-corporation laws to enable more community
banks to qualify for this special tax category.

H.R. 22 - Postal Service Authorization Bill - AGAINST
Authorizes post offices to create for-profit subsidiaries
that could offer financial products and services in
competition with community banks.

Mortgage reform -
- easing requirements for banks to make residential
mortgages - FOR

Anti-trust -
- DOJ investigation of and anti-trust charges against
Visa and Mastercard - AGAINST

Deposit insurance -
- increasing levels of coverage - FOR

Addendum
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Registrant Name Independent Community Bankers of America Client Name Self

LOBBYING ISSUES. 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, S. 625 - Bankruptcy Reform Act of 1999 -- reforms the bankruptcy code to reduce abuses while maintaining protection for last resort filers.

- Means test - FOR
- Make chapter 12 permanent - AGAINST
- Priority status for child support and alimony - FOR
- Equitable treatment for secured debt - FOR

Chapter 12 of the bankruptcy code (farm) - AGAINST

17. Houses of Congress and Federal agencies contacted

U.S. House of Representatives
United States Senate

FDIC
Federal Reserve

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

Name	Covered Official Position (if applicable)	New
Kenneth A. Guenther		<input type="checkbox"/>
Ronald K. Ence		<input type="checkbox"/>
Andrea Rodriguez		<input checked="" type="checkbox"/>
Mark K. Scanlan		<input type="checkbox"/>
John H. Hanley		<input checked="" type="checkbox"/>
Mary Helen Askins		<input checked="" type="checkbox"/>

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

Signature *Sandra DeLony* Date August 16, 1999

Printed Name and Title Sandra DeLony, Assistant to the Executive Vice President

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Registrant Name Independent Community Bankers of America Client Name Self

LOBBYING ISSUES. 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

S. 1139 - sufficient SBA funding and 7(a) guaranteed loan programs

17. Houses of Congress and Federal agencies contacted

U.S. House of Representatives
United States Senate

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

Name	Covered Official Position (if applicable)	New
		<input type="checkbox"/>
Paul Merski		<input type="checkbox"/>
Ron Ence		<input type="checkbox"/>
Kenneth A. Guenther		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature Sandra Delony Date August 16, 1999

Printed Name and Title Sandra Delony, Assistant to the Executive Vice President

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Registrant Name Independent Community Bankers of America

Client Name Self

LOBBYING ISSUES. 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

Please see addendum

17. Houses of Congress and Federal agencies contacted

U.S. House of Representatives
United States Senate

FDIC
Federal Reserve

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

Name	Covered Official Position (if applicable)	New
Kenneth A. Guenther		<input type="checkbox"/>
Ronald K. Ence		<input type="checkbox"/>
Paul Merski		<input checked="" type="checkbox"/>
John H. Hanley		<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Check if None

Signature *Sandra DeLony*

Date August 16, 1999

Printed Name and Title Sandra L. DeLony, Assistant to the Executive Vice President

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LOBBYING REPORT ADDENDUM

Registrant Name Independent Community Bankers of America

Client Name SELF

Lobbying Report Period January 1 - June 30, 1999

15. General lobbying issue area code (enter one) TAX

16. Specific lobbying issues (include bill numbers and specific executive branch actions)

H.R. 8, a bill to amend the Internal Revenue Code of 1986 to phase out the estate and gift taxes over a 10-year period.

- Phase-out of estate and gift taxation - FOR

S. 38 - Estate and Gift Tax Reduction Act of 1999.

- Estate tax rate reduction and phaseout - FOR.

S. 875 Small Business and Financial Institutions Tax Relief Act of 1999.

- Subchapter S Liberalization - FOR

- Increasing S Corporation eligible shareholders from 75 to 150 - FOR

H.R. 1586

- Subchapter S Liberalization for Community Banks - FOR

H.R. 1638

- Subchapter S Liberalization for Community Banks - FOR

H.R. 680 Subchapter S Revision Act of 1999

- Liberalization of qualification and eligibility requirements of S Corporations - FOR

H.R. 1354 The Community Savings and Investment Act of 1999.

- Reduced tax burden and tax rate for small banks with assets less than \$1,000,000,000 - FOR

S. 646 Retirement Savings Opportunity Act of 1999.

- Tax incentives for saving and expanding tax-deferred IRA and 401(k) savings plans - FOR

H.R. 1084 Lifetime Tax Relief Act of 1999.

- increasing allowable limits on IRA contributions - FOR

S. 283 Middle-Income Savings Incentive Act

- Reducing the tax on individual interest and dividend income - FOR

H.R. 2488 Taxpayer Refund and Relief Act of 1999.

- Estate tax elimination, capital gains tax relief, expanded tax incentives for savings, and Subchapter S liberalization - FOR

S. 1429 Taxpayer Refund Act of 1999.

- Estate tax elimination, capital gains tax relief, expanded tax incentives for savings, and Subchapter S liberalization - FOR

Addendum
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