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SECRETARY OF THE SENATE
02 MAR -5 PM 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 AVENUE, N.W.			
3. Principal Place of Business (if different from line 2) City: WASHINGTON State/Zip (or Country) DC 20036			
4. Contact Name John J. Gill	Telephone (202) 663-5026	E-mail (optional)	5. Senate ID # 1785-12
7. Client Name <input checked="" type="checkbox"/> Self	6. House ID # 3046800		

TYPE OF REPORT 8. Year 2001 Midyear (January 1-June 30) OR Year End (July 1-Dec

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

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"/> ⇨ \$ _____ 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>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>1,890,000</u> Expenses (nearest \$)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature _____

Printed Name and Title John J. Gill, General Counsel



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas 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:

S. 178 To permanently reenact chapter 12 of title 11, United States Code, relating to family farmers "Farmer Bankruptcy bill"

A bill to permanently reenact chapter 12 of title 11, United States Code, relating to family farmers

S. 312 Tax Empowerment and Relief for Farmers and Fishermen (TERFF) Act

A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 313 Farm, Fishing, and Ranch Risk Management Act

A bill to amend the Internal Revenue Code of 1986 to provide for Farm, Fishing, and Ranch Risk Management Accounts, and for other purposes.

S. 1111 National Rural Development Partnership Act of 2001

A bill to amend the Consolidated Farm and Rural Development Act to authorize the National Rural Development Partnership, and for other purposes.

S. 1628 Agriculture, Conservation, and Rural Enhancement Act of 2001

A bill to strengthen the safety net for agricultural producers, to enhance resource conservation and rural development, to provide for farm credit, agricultural research, nutrition, and related programs, to ensure consumers abundant food and fiber, and for other purposes.

S. 1630 Farmer Bankruptcy bill

A bill to extend for 6 additional months the period for which chapter 12 of title 11, United States Code, is reenacted.

S. 1731 Agriculture, Conservation, and Rural Enhancement Act of 2001

An original bill to strengthen the safety net for agricultural producers, to enhance resource conservation and rural development, to provide for farm credit, agricultural research, nutrition, and related programs, to ensure consumers abundant food and fiber, and for other purposes.



H. R. 256 Retroactively reenacts chapter 12 of the Bankruptcy Code, a specialized form of bankruptcy relief for family farmers, effective as of July 1, 2000. In addition, the bill extends temporary form of bankruptcy relief for 11 months until June 1, 2001

H. R. 1914 Farmer Bankruptcy bill. To extend for 4 additional months the period for w chapter 12 of title 11 of the United States Code is reenacted.

H. R. 2604 To authorize the United States to participate in and contribute to the seventh replenishment of the resources of the Asian Development Fund and the fifth replenishment the resources of the International Fund for Agricultural Development, and to set forth additional policies of the United States towards the African Development Bank, the African Development Fund, the Asian Development Bank, the Inter-American Development Bank, the European Bank for Reconstruction and Development.

H. R. 2646 Agricultural Act of 2001

To provide for the continuation of agricultural programs through fiscal year 2011.

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

House of Representatives, Senate

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

- John Blanchfield
- Peter L. Blocklin
- C. Dawn Causey
- Kenneth J. Clayton
- Kerry Early
- Dionne Davies
- Robert Fouberg
- Thomas McElligott
- Floyd Stoner
- Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 30 Financial Information Privacy Protection Act of 2001

A bill to strengthen control by consumers over the use and disclosure of their personal financial and health information by financial institutions, and for other purposes.

S. 128 Meeting America's Investment Needs in Small Towns Act of 2001

A bill to amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under that Act, and for other purposes.

S. 227 Municipal Deposit Insurance Protection Act of 2001

A bill to amend the Federal Deposit Insurance Act with respect to municipal deposits.

S. 229 Interest on Business Checking Act of 2001

A bill to amend Federal banking law to permit the payment of interest on business checking accounts in certain circumstances, and for other purposes.

S. 324 Social Security Number Privacy Act of 2001

A bill to amend the Gramm-Leach-Bliley Act, to prohibit the sale and purchase of the social security number of an individual by financial institutions, to include social security number in the definition of nonpublic personal information, and for other purposes.

S. 450 Financial Institution Privacy Protection Act of 2001

A bill to amend the Gramm-Leach-Bliley Act to provide for enhanced protection of nonpublic personal information, including health information, and for other purposes.

S. 451 Social Security Number Protection Act of 2001

A bill to establish civil and criminal penalties for the sale or purchase of a social security number.

S. 536 Freedom From Behavioral Profiling Act of 2000

A bill to amend the Gramm-Leach-Bliley Act to provide for a limitation on sharing of marketing and behavioral profiling information, and for other purposes.



S. 539 Prohibition on Finance Charge for On Time Payments

S. 601 Small Business Checking Regulatory Relief Act of 2001

A bill to authorize the payment of interest on certain accounts at depository institutions, to increase flexibility in setting reserve requirements, and for other purposes.

S. 630 CAN SPAM Act of 2001 Controlling the Assault of Non-Solicited Pornography : Marketing Act of 2001

A bill to prohibit senders of unsolicited commercial electronic mail from disguising the source of their messages, to give consumers the choice to cease receiving a sender's unsolicited commercial electronic mail messages, and for other purposes.

S. 848 Social Security Number Misuse Prevention Act of 2001

A bill to amend title 18, United States Code, to limit the misuse of social security numbers, establish criminal penalties for such misuse, and for other purposes.

S. 851 Citizens' Privacy Commission Act of 2001

A bill to establish a commission to conduct a study of government privacy practices, and for other purposes.

S. 891 Underage Consumer Credit Protection Act of 2001

S. 1014 Social Security Number Privacy and Identity Theft Prevention Act of 2001

To amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number, and for other purposes.

S. 1242 Consumer Credit Score Disclosure Act of 2001

S. 1723 Protect Victims of Identity Theft Act of 2001

A bill to amend the Fair Credit Reporting Act with respect to the statute of limitations on actions.

S. 1742 Restore Your Identity Act of 2001

S. 1839 Community Choice in Real Estate Act

A bill to amend the Bank Holding Company Act of 1956, and the Revised Statutes of 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.

H. R. 184 College Student Credit Card Protection Act

H. R. 296 Credit Consumer Protection Act of 2001

H. R. 556 Unlawful Internet Gambling Funding Prohibition Act

H. R. 583 To establish a Privacy Commission.

H. R. 605 To require a store in which a consumer may apply to open a credit or charge account to display a sign, at each location where the application may be made, containing same information required by such Act to be prominently placed in a tabular format on application.



H. R. 746 To amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under such Act, and for other purposes.

H. R. 760 To amend the Federal Credit Union Act with respect to the limitations on member business loans.

H. R. 974 To increase the number of interaccount transfers which may be made from business accounts at depository institutions, to authorize the Board of Governors of the Federal Reserve System to pay interest on reserves, and for other purposes.

H. R. 1009 Amends the Federal Reserve Act, the Home Owners' Loan Act, and the Federal Deposit Insurance Act to repeal the prohibition against the payment of interest on demand deposits

H. R. 1005 Homeowners Escrow Payments Assurance Act

H. R. 1293 Deposit Insurance Stabilization Act, All provisions.

H. R. 1047 Access to Money (ATM) Act of 2001

H. R. 1052 Consumer Credit Card Protection Amendments of 2001

H. R. 1060 Credit Card Predatory Practices Prevention Act of 2001

H. R. 1176 Fair Credit Reporting Act Amendments of 2001

H. R. 1319 Payday Borrower Protection Act of 2001

To amend the Consumer Credit Protection Act and other banking laws to protect consumers who avail themselves of payday loans from usurious interest rates and exorbitant fees, perpetual debt, the use of criminal actions to collect debts, and other unfair practices by payday lenders, to encourage the States to license and closely regulate payday lenders, and other purposes.

H. R. 1355 To merge the deposit insurance funds at the Federal Deposit Insurance Corporation.

H. R. 1408 To safeguard the public from fraud in the financial services industry, to streamline and facilitate the antifraud information-sharing efforts of Federal and State regulators, and for other purposes.

H. R. 1478 To protect the privacy of the individual with respect to the Social Security number and other personal information, and for other purposes.

H. R. 1899 To amend the Federal Deposit Insurance Act with respect to municipal deposits

H. R. 2032 To amend the Social Security Act to enhance privacy protections for individuals to prevent fraudulent misuse of the Social Security account number, and for other purposes

H. R. 2135 To protect consumer privacy.

H. R. 2136 To protect the confidentiality of information acquired from the public for statistical purposes.

H. R. 2720 Consumer's Right to Financial Privacy Act

To amend the privacy provisions of the Gramm-Leach-Bliley Act.

H. R. 2730 National Consumer Privacy Act

To amend the Gramm-Leach-Bliley Act to provide for uniform national financial privacy standards for financial institutions, and for other purposes.

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H. R. 3053 Identity Theft Prevention Act of 2001

To prevent identity theft, and for other purposes.

H. R. 3126 Credit Card Fairness Act

H. R. 3175 Late Fee Emergency Relief Act of 2001

To prohibit creditors from imposing late fees, increasing interest rates, or submitting adverse credit information with regard to the account of a consumer whose mail service has been disrupted due to a biological, chemical, or radiological attack, and for other purposes.

H. R. 3251 Emergency Customer Protection Act of 2001

H. R. 3368 Protect Victims of Identity Theft Act of 2001

H. R. 3369 Fair Credit Reporting Act Amendment of 2001

H. R. 3424 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.

Implementation of Title II Gramm-Leach-Bliley Public Law 106-102

Implementation of U.S.A. Patriot Act, Pub. L. No. 107-56, Title III..

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

House of Representatives, Senate

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

Peter L. Blocklin

Kristin Butterfield

John J. Byrne

Kenneth J. Clayton

Dionne M. Davies

Kerry Early

Nessa Feddis

Jeanine Henderson [New]

William Douglas Johnson [New]

Bess Kozlow

Thomas McElligott

James D. McLaughlin

Sarah A. Miller

Geoffrey Mullins

Sharon Raymond

Deborah L. Shannon

Paul A. Smith



Floyd Stoner
Alison F. Watson
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

S. 178 (Farmer Bankruptcy bill)

To permanently reenact chapter 12 of title 11, United States Code, relating to family farmer

S. 220 Bankruptcy Reform Act of 2001

A bill to amend title 11, United States Code, and for other purposes.

S. 420 Bankruptcy Reform Act of 2001

An original bill to amend title 11, United States Code, and for other purposes.

H. R. 11 Financial Contract Netting Improvement Act of 2001

H.R. 256 Retroactively reenacts chapter 12 of the Bankruptcy Code, a specialized form of bankruptcy relief for family farmers, effective as of July 1, 2000. In addition, the bill extends temporary form of bankruptcy relief for 11 months until June 1, 2001.

H. R. 333 Bankruptcy Abuse Prevention and Consumer Protection Act of 2001. To amend title 11, United States Code, and for other purposes.

H. R. 1914 Farmer Bankruptcy bill. To extend for 4 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted.

H.R.2870- To extend for 6 additional months the period for which chapter 12 of title 11 of United States Code is reenacted.

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

House of Representatives, Senate

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

John Blanchfield
Peter L. Blocklin



Kristin Butterfield
C. Dawn Causey
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Nessa Feddis
Robert Fouberg
Jeanine Henderson
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Sharon Raymond
Floyd Stoner
Alison F. Watson
Edward L. Yingling

[New]

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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: ECN (one per page)

16. Specific lobbying issues:

S. 605 Community Savings and Investment Act of 2001

A bill to amend the Internal Revenue Code of 1986 to encourage a strong community-banking system.

H. R. 865 Community Reinvestment Modernization Act of 2001

To enhance the availability of capital and credit for all citizens and communities, to ensure community reinvestment keeps pace as banks, securities firms, and other financial service providers become affiliates as a result of the enactment of the Gramm-Leach-Bliley Act, for other purposes.

H. R. 2926 Air Transportation Safety and System Stabilization Act

To preserve the continued viability of the United States air transportation system.

H. R. 3090 Economic Security and Recovery Act of 2001

To provide tax incentives for economic recovery.

H. R. 3529 Economic Security and Worker Assistance Act, all provisions.

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

House of Representatives, Senate

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

James Ballentine

Kristin Butterfield

Kerry Early

Jeanine Henderson [New]

Bess Kozlow

Thomas McElligott



Geoffrey Mullins
Gerald Joseph Pigg
Sharon Raymond
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

H. R. 2781 Access to Student Loans Act

To amend the Higher Education Act of 1965 to make certain interest rate changes permanent

H. R. 3086 Higher Education Relief Opportunities for Students Act of 2001

To provide the Secretary of Education with specific waiver authority to respond to conditions in the national emergency declared by the President of the United States on September 14, 2001.

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.

Kenneth J. Clayton
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

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:

S. 143 Competitive Market Supervision Act of 2001

A bill to amend the Securities Act of 1933 and the Securities Exchange Act of 1934, to reduce securities fees in excess of those required to fund the operations of the Securities and Exchange Commission, to adjust compensation provisions for employees of the Commission, and for other purposes.

S. 220 Bankruptcy Reform Act of 2001, Title IX

S. 420 Bankruptcy Abuse Prevention and Consumer Protection Act of 201, Title IX

S. 524 Small Business Interest Checking Act of 2001

A bill to increase the number of interaccount transfers which may be made from business accounts at depository institutions, to authorize the Board of Governors of the Federal Reserve System to pay interest on reserves, and for other purposes.

S. 1430 Unity Bonds Act of 2001

A bill to authorize the issuance of Unity Bonds in response to the acts of terrorism perpetrated against the United States on September 11, 2001, and for other purposes.

S. 1431 War Bonds Act of 2001

A bill to authorize the Secretary of the Treasury to issue War Bonds in support of recovery response efforts relating to the September 11, 2001 hijackings and attacks on the Pentagon and the World Trade Center, and for other purposes

S. 1677 Independent Investment Advice Act of 2001

A bill to amend title I of the Employee Retirement Income Security Act of 1974 to create a safe harbor for retirement plan sponsors in the designation and monitoring of investment advisers for workers managing their retirement income assets.

S. 1839 To prohibit Federal Reserve and Treasury from determining that Real Estate Brokerage and Property Management are financial activities. Oppose.

H. R. 11, Financial Contract Netting Improvement Act of 2001

H. R. 333 Bankruptcy Abuse Prevention and Consumer Protection Act of 201, Title IX



H. R. 1052 To amend the Truth in Lending Act to enhance consumer disclosures regarding credit card terms and charges, to restrict issuance of credit cards to students, to expand protections in connection with unsolicited credit cards and third-party checks and to protect consumers from unreasonable practices that result in unnecessary credit costs or loss of credit and for other purposes.

H. R. 1054 To amend the Truth in Lending Act to expand protections for consumers by adjusting statutory exemptions and civil penalties to reflect inflation, to eliminate the Rule 78s accounting for interest rebates in consumer credit transactions, and for other purposes.

H. R. 1055 To amend the Federal Deposit Insurance Act and the Truth in Lending Act to prohibit federally insured institutions from engaging in high-cost payday loans, to expand protections for consumers in connection with the making of such loans by uninsured entities and for other purposes.

H. R. 1056 To amend the Consumer Credit Protection Act to enhance the advertising of the terms and costs of consumer automobile leases, to permit consumer comparison of advertised lease offerings, and for other purposes.

H. R. 1057 To amend the Truth in Savings Act to enhance civil liability and other enforcement, and for other purposes.

H. R. 1058 To amend the Truth in Lending Act to prohibit the distribution of any check or other negotiable instrument as part of a solicitation by a creditor for an extension of credit, limit the liability of consumers in conjunction with such solicitations, and for other purposes.

H. R. 1059 To require insured depository institutions to make affordable transaction accounts available to their customers, and for other purposes.

H. R. 1060 To amend the Truth in Lending Act to prohibit unfair or deceptive creditor practices, and for other purposes.

H. R. 1061 To authorize permanently an annual survey and report by the Board of Governors of the Federal Reserve System on fees charged for retail banking services.

H. R. 1088 To amend the Securities Exchange Act of 1934 to reduce fees collected by the Securities and Exchange Commission, and for other purposes.

H.R. 289 War Bonds Act of 2001

To authorize the Secretary of the Treasury to issue Freedom Bonds in response to the September 11, 2001, hijackings and attacks on the Pentagon and the World Trade Center, and for other purposes.

H.R. 2900 Victory Bonds Act of 2001

To authorize the issuance of Victory Bonds in response to the acts of terrorism perpetrated against the United States on September 11, 2001, and for other purposes.

H.R. 3060 Emergency Securities Response Act of 2001

To amend the Securities Exchange Act of 1934 to augment the emergency authority of the Securities and Exchange Commission.

H.R. 3068 Financial Privacy and National Security Enhancement Act

To establish a Presidential commission to strengthen and improve financial privacy and national security.



H. R. 3424 To prohibit Federal Reserve and Treasury from determining that Real Estate Brokerage and Property Management are financial activities. Oppose.

Oppose any initiative to prevent regulatory agencies from determining that Real Estate Brokerage and Property Management are financial activities (No bill).

Communications regarding a report on the future of credit unions.

Pub. L. No. 106-102 Implementation of Gramm-Leach-Bliley Financial Modernization Act
Titles I, II, V

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

House of Representatives, Senate

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

Peter J. Blocklin
Kristin Butterfield
C. Dawn Causey
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Jeanine Henderson [New]
Bess Kozlow
Thomas McElligott
James D. McLaughlin
Geoffrey Mullins
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas 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:

S. 1254 Mark-to-Market Extension Act of 2001

A bill to reauthorize the Multifamily Assisted Housing Reform and Affordability Act of 1990 and for other purposes.

S. 1620 Home Ownership Expansion Act of 2001

A bill to authorize the Government National Mortgage Association to guarantee conventional mortgage-backed securities, and for other purposes.

H. R. 1409 To reform the regulation of certain housing-related Government-sponsored enterprises, and for other purposes.

H. R. 2531 Save Our Homes Act

To amend the Truth in Lending Act, the Revised Statutes of the United States, the Home Mortgage Disclosure Act of 1975, and the amendments made by the Home Ownership and Equity Protection Act of 1994 to protect consumers from predatory lending practices, and for other purposes.

H. R. 319 Home Ownership Opportunities for Public Safety Officers and Teachers Act of 2001

To provide home ownership assistance for public safety officers and teachers.

H. R. 3206 Home Ownership Expansion and Opportunities Act of 2001

To authorize the Government National Mortgage Association to guarantee securities backed certain conventional mortgages.

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.

Gerald Joseph Pigg



Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above. Che
none.



Registrant Name: AMERICAN BANKERS ASSOCIATION

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

16. Specific lobbying issues:

S. 1743 National Terrorism Reinsurance Fund Act

A bill to create a temporary reinsurance mechanism to enhance the availability of terrorism insurance

S. 1744 Terrorism Insurance Act

A bill to ensure the continued financial capacity of insurers to provide coverage for risks of terrorism.

H.R. 3210 Terrorism Risk Protection Act

To ensure the continued financial capacity of insurers to provide coverage for risks of terrorism

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.

Peter J. Blocklin
Kristin Butterfield
Dionne M. Davies
Kerry Early
Jeanine Henderson [New]
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

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

16. Specific lobbying issues:

S. 324 Social Security Number Misuse Prevention Act, all provisions relating to consumer privacy

S. 398 International Counter-Money Laundering and Foreign Anticorruption Act of 2001

A bill to combat international money laundering and to protect the United States financial system, and for other purposes.

S. 1371 Money Laundering Abatement Act

A bill to combat money laundering and protect the United States financial system by strengthening safeguards in private banking and correspondent banking, and for other purposes.

S. 1399 Identity Theft Prevention Act of 2001

A bill to prevent identity theft, and for other purposes.

S. 1510 USA Act of 2001

A bill to deter and punish terrorist acts in the United States and around the world, to enhance law enforcement investigatory tools, and for other purposes.

H. R. 583 To establish the Commission for the Comprehensive Study of Privacy Protection

H. R. 718 Unsolicited Commercial Electronic Mail Act of 2001, All provisions relating to unsolicited e-mail.

H. R. 1017 Anti-Spamming Act of 2001, All provisions relating to unsolicited e-mail.

H. R. 1114 To combat international money laundering and protect the United States financial system, and for other purposes.

H. R. 2036 Social Security Number Privacy and Identity Theft Prevention Act

H. R. 2730 National Consumer Privacy Act, all provisions relating to consumer privacy



H. R. 2975 USA Act of 2001

To deter and punish terrorist acts in the United States and around the world, to enhance law enforcement investigatory tools, and for other purposes.

H. R. 3004 Financial Anti-Terrorism Act of 2001

To combat the financing of terrorism and other financial crimes, and for other purposes.

H. R. 3162 Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT ACT) Act of 2001

To deter and punish terrorist acts in the United States and around the world, to enhance law enforcement investigatory tools, and for other purposes.

H. R. 3215 Combatting Illegal Gambling Reform and Modernization Act

To amend title 18, United States Code, to expand and modernize the prohibition against interstate gambling, and for other purposes.

Various Money Laundering bills have become the public law of the U.S.A. Patriot Act of 2001

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.

Peter J. Blocklin
John J. Byrne
Kristin Butterfield
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Jeanine Henderson [New]
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Sharon Raymond
Deborah L. Shannon
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Alison F. Watson
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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: MON (one per page)

16. Specific lobbying issues:

H. R. 2528 Legal Tender Modernization Act

To modernize the legal tender of the United States, and for other purposes.

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.

Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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: RES (one per page)

16. Specific lobbying issues:

Home Ownership and Equity Protection Act of 1994 and other sections of the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes.

Communications regarding potential legislative attempts to block the Fed/Treasury proposal to allow banks to engage in real estate brokerage and property management authority.

S. 1839 Community Choice in Real Estate Act. Provisions relating to blocking the Fed/Treasury proposal to allow banks to engage in real estate brokerage and property management authority

H. R. 1053 To amend the Equal Credit Opportunity Act and the Home Mortgage Disclosure Act of 1975 to reduce the disparate impact of predatory lending on minorities, and for other purposes.

H. R. 3424 Community Choice in Real Estate Act. Provisions relating to blocking the Fed/Treasury proposal to allow banks to engage in real estate brokerage and property management authority

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.

James Ballentine

Kristin Butterfield

Kerry Early

Jeanine Henderson [New]

Bess Kozlow

Thomas McElligott



Geoffrey Mullins
Gerald Joseph Pigg
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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: RET (one per page)

16. Specific lobbying issues:

S. 742 Retirement Security and Savings Act of 2001

A bill to provide for pension reform, and for other purposes.

H. R. 10 Comprehensive Retirement Security and House Pension Reform Act of 2001.

H. R. 2269 To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to promote the provision of retirement investment advice to workers managing their retirement income assets.

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

House of Representatives, Senate

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

Lisa Bleier
Peter J. Blocklin
Dionne M. Davies
Kerry Early
Thomas McElligott
Sarah A. Miller
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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:

H. R. 2961 Terrorist Disaster Relief for Small Businesses Act

To authorize the Administrator of the Small Business Administration to make loans under section 7(b)(2) of the Small Business Act to small business concerns and certain other business concerns that suffered substantial economic injury as a result of the terrorist attacks on the United States that occurred on September 11, 2001

H. R. 3230 American Small Business Emergency Relief and Recovery Act of 2001

To provide assistance to small business concerns adversely impacted by the terrorist attacks perpetrated against the United States on September 11, 2001, and for other purposes.

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

House of Representatives, Senate

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

Lisa Bleier
Peter J. Blocklin
Dionne M. Davies
Sarah A. Miller
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas 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:

S. 275 To repeal estate taxes.

S. 312 Tax Empowerment and Relief for Farmers and Fishermen (TERFF) Act

A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 592 Savings Opportunity and Charitable Giving Act of 2001

A bill to amend the Internal Revenue Code of 1986 to create Individual Development Accounts, and for other purpose.

S. 676 To amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income.

A bill to amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income.

S. 896 Restoring Earnings to Lift Individuals and Empower Families (RELIEF) Act of 2001

An original bill to provide for reconciliation pursuant to section 103 of the concurrent resolution on the budget for fiscal year 2002 (H.Con.Res. 83).

S. 936 Small Business and Financial Institutions Tax Relief Act of 2001

A bill to amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

S. 1201 Subchapter S Modernization Act of 2001

A bill to amend the Internal Revenue Code of 1986 to provide for S corporation reform, for other purposes.

H. R. 3 To amend the Internal Revenue Code of 1986 to reduce individual income tax rates

H. R. 6 To amend the Internal Revenue Code of 1986 to reduce the marriage penalty by providing for adjustments to the standard deduction, 15-percent rate bracket, and earned income credit and to allow the nonrefundable personal credits against regular and minimum liability.



H. R. 7 To provide incentives for charitable contributions by individuals and businesses, to improve the effectiveness and efficiency of government program delivery to individuals and families in need, and to enhance the ability of low-income Americans to gain financial security by building assets.

H. R. 8 To amend the Internal Revenue Code of 1986 to phaseout the estate and gift taxes a 10-year period, and for other purposes.

H. R. 10 To provide for pension reform, and for other purposes.

H. R. 1263 To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

H. R. 1357 To amend the Internal Revenue Code of 1986 to permanently extend the subpart C exemption for active financing income.

H.R. 1836 Economic Growth and Tax Relief Reconciliation Act of 2001, Estate tax and pension reform provisions

H. R. 2022 To amend the Internal Revenue Code of 1986 to provide assistance to first-time homebuyers.

H. R. 2316 To make permanent the tax benefits enacted by the Economic Growth and Tax Relief Reconciliation Act of 2001.

H. R. 2327 To repeal the sunset of the provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001.

H. R. 2576 Subchapter S Modernization Act of 2001

To amend the Internal Revenue Code of 1986 to provide for S corporation reform, and for other purposes.

H. R. 3062 BRIDGE Act of 2001

Business Retained Income During Growth and Expansion Act of 2001

To amend the Internal Revenue Code of 1986 to allow certain small businesses to defer payment of tax.

H. R. 3529 Economic Security and Worker Assistance Act of 2001

To provide tax incentives for economic recovery and assistance to displaced workers.

ESTATE AND GIFT TAX

H. R. 2631: To accelerate repeal of the estate and gift and generation skipping transfer tax

EMPLOYEE PLANS and STOCK OPTIONS

H. R. 2695: To clarify treatment of incentive stock options and ESOPs.

H. R. 3463: To provide protections for participants in cash or deferred arrangements under section 401(k) with respect to the acquisition and holding of employer securities.

H. R. 3488: To expand pension benefits to those without retirement plans and provide additional protections



H. R. 4389: To expand penalty-free withdrawals from certain retirement plans.

S. 1324: To exclude incentive stock options exercised in 2000 from alternative minimum tax.

S. 1383: To clarify the treatment of incentive stock options.

S. 1823: To modify the exclusion relating to qualified small business stock.

CAPITAL GAINS

H. R. 15: To amend the Internal Revenue Code of 1986 to provide maximum rates of tax on capital gains of 15 percent for individuals and 28 percent for corporations and to index the basis of assets of individuals for purposes of determining gains and losses.

H. R. 1235: To amend the Internal Revenue Code of 1986 to reduce the holding period for long-term capital gain treatment to 6 months.

H. R. 2599: To cut capital gains tax rates.

S. 818: A bill to amend the Internal Revenue Code of 1986 to provide a long-term capital gain exclusion for individuals, and to reduce the holding period for long-term capital gain treatment to 6 months, and for other purposes.

S. 1336: To reduce individual capital gains rates and reduce the holding period to 1 month.

RESEARCH AND DEVELOPMENT TAX CREDIT

H. R. 41: To amend the Internal Revenue Code of 1986 to permanently extend the research credit and to increase the rates of the alternative incremental credit.

S. 41: A bill to amend the Internal Revenue Code of 1986 to permanently extend the research credit and to increase the rates of the alternative incremental credit.

S. 515: A bill to amend the Internal Revenue Code of 1986 to establish a permanent tax incentive for research and development, and for other purposes.

INTERNATIONAL TAX/FOREIGN TAX CREDIT

H. R. 666: To amend the Internal Revenue Code of 1986 to apply the look-thru rules for purposes of the foreign tax credit limitation to dividends from foreign corporations not controlled by a domestic corporation.

H. R. 1357: To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income.

H. R. 1515: To amend the Internal Revenue Code of 1986 to clarify the treatment for foreign tax credit limitation purposes of certain transfers of intangible property.

H. R. 1600: To amend the Internal Revenue Code of 1986 to repeal the limitation on the use of foreign tax credits under the alternative minimum tax.

S. 1863: To clarify treatment for foreign tax credit limit purposes of certain transfers of intangible property.



S. 676: A bill to amend the Internal Revenue Code of 1986 to extend permanently the subpart F exemption for active financing income.

S. 801: A bill to amend the Internal Revenue Code of 1986 to repeal the limitation on the use of foreign tax credits under the alternative minimum tax.

AMT

H. R. 871: To amend the Internal Revenue Code of 1986 to phase out the alternative minimum tax on individuals.

S. 1831: To provide alternative minimum tax relief for stock options exercised during 2000

SUBCHAPTER S

H. R. 1263: To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

H. R. 2337: To amend the Internal Revenue Code of 1986 to provide an election for a special tax treatment of certain S corporation conversions.

H. R. 2576: To amend the Internal Revenue Code of 1986 to expand Subchapter S.

H.R. 2846: To provide comparable unrelated business taxable income treatment to tax exempt organizations that hold interests in S corporations to the treatment as is provided such organizations in partnerships.

H.R. 3124: To provide that S corporation built-in gains tax shall not apply to the extent it is reinvested in the business.

S. 936: A bill to amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

S. 1201: A bill to amend the Internal Revenue Code of 1986 to provide for S corporation reform, and for other purposes.

STRUCTURED SETTLEMENTS

H. R. 1514: To amend the Internal Revenue Code of 1986 to impose an excise tax on persons who acquire structured settlement payments in factoring transactions, and for other purposes.

AGRICULTURE (FARM ACCOUNTS AND AGGIE BONDS)

H. R. 2347: To amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 312: A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 313: A bill to amend the Internal Revenue Code of 1986 to provide for Farm, Fishing, and Ranch Risk Management Accounts, and for other purposes.



S.70: A bill to amend the Internal Revenue Code of 1986 to exempt agricultural bonds from State volume caps.

SWAP FUNDS

H. R. 1785: To amend the Internal Revenue Code of 1986 to prevent the avoidance of gain recognition through swap funds.

H. R. 2406: To amend the Internal Revenue Code of 1986 to prevent the avoidance of gain recognition through swap funds.

TAX SHELTERS

H. R. 2520: To amend the Internal Revenue Code of 1986 to curb tax abuses by disallowing tax benefits claimed to arise from transactions without substantial economic substance, and other purposes.

TAX SIMPLIFICATION

H. R. 2529: To amend the Internal Revenue Code of 1986 to provide a revenue-neutral simplification of the individual income tax.

S. 1158: A bill to amend the Internal Revenue Code of 1986 to modify the active business definition relating to distributions of stock and securities of controlled corporations.

TAX EXEMPT BONDS - FINANCIAL INSTITUTIONS

H. R. 2200: To amend the Internal Revenue Code of 1986 to permit financial institutions to determine their interest expense deduction without regard to tax-exempt bonds issued to provide certain small loans for health care or educational purposes.

H. R. 2207: To amend the Internal Revenue Code of 1986 to provide that the volume cap for private activity bonds shall not apply to bonds for water and sewage facilities.

H. R. 3582: To disregard \$30,000,000 of capital expenditures in applying \$10,000,000 limit on qualified small issue bonds.

H. R. 3586: To clarify the small issuer exception for the tax-exempt bond arbitrage rebate requirement.

INDEPENDENT CONTRACTOR STATUS

S. 837: A bill to amend the Internal Revenue Code of 1986 to provide a safe harbor for determining that certain individuals are not employees.

LOW-INCOME HOUSING TAX CREDIT

H. R. 2539: Modify low-income housing tax credit



H. R. 3000: To allow business credit for development of low-income housing for home ownership.

H. R. 3324: To clarify the eligibility of certain expenses for the low-income housing credit.

S. 1554: To provide increased low income housing tax credit.

ECONOMIC STIMULUS

H. R. 2969: To restore a partial deduction for personal interest and avoid the need to borrow against home equity.

H. R. 3090: Economic Stimulus package – reduce individual capital gains; bonus depreciation, repeal corporate AMT; extend NOL carryback, etc.

H. R. 3529: to provide tax incentives for economic recovery.

S. 1492: To repeal the tax relief sunset.

S. 1791: To provide for economic security.

S. 1804: To provide tax incentives for economic recovery.

TERRORIST ATTACK RELIEF

H. R. 2884: To provide tax relief for victims of terrorist attacks.

S. 1433: To provide tax relief for victims of the terrorist attacks.

S. 1440: To provide tax relief for victims of the terrorist attacks.

MONEY LAUNDERING

H. R. 2979: To enhance money laundering combat activities

SMALL BUSINESS TAX DEFERMENT

H. R. 3062: To allow certain small businesses to defer payment of tax.

CORPORATE TAX

S. 1158: To modify the active business definition relating to distributions of stock and securities of controlled corporations.

S. 1279: To modify the active business definition under section 355.

SOCIAL SECURITY

H. R. 3497: To preserve the Social Security Program through creation of individual Social Security accounts.

H. R. 3535: To preserve the Social Security Program through creation of individual Social Security accounts.

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

House of Representatives, Senate



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

Mark Baran
Lisa Bleier
Peter L. Blocklin
Kristin Butterfield
Kerry Early
Donna J. Fisher
Bess Kozlow
Thomas McElligott
James D. McLaughlin
Geoffrey Mullins
J. Leon Peace
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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: TEC (one per page)

16. Specific lobbying issues:

H. R. 718 To protect individuals, families, and internet service providers from unsolicited and unwanted electronic mail.

H. R. 1017 To prohibit the unsolicited e-mail known as "spam."

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.

Deborah L. Shannon

Floyd Stoner

Alison F. Watson

Edward L. Yingling

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



Registrant Name: AMERICAN BANKERS ASSOCIATION

Client Name: Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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: TRD (one per page)

16. Specific lobbying issues:

S. 149 Export Administration Act of 2001. A bill to provide authority to control exports, and for other purposes.

H. R. 2871 Export-Import Bank Reauthorization Act of 2001

To reauthorize the Export-Import Bank of the United States, and for other purposes.

H. R. 3005 Bipartisan Trade Promotion Authority Act of 2001

To extend trade authorities procedures with respect to reciprocal trade agreements.

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

House of Representatives, Senate

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

Peter J. Blocklin
Dionne M. Davies
Floyd Stoner
Edward L. Yingling

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



Registrant Name AMERICAN BANKERS ASSOCIATION 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

William H. Phillips

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 (city and state or

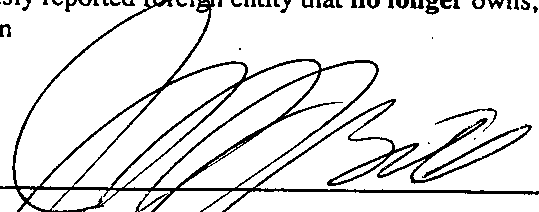
26. Name of each previously reported organization that is no longer affiliated with the registrant or client

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

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

Signature  Date February 12, 20

Printed Name and Title John S. Gill, General Counsel

Form LD-2 (Rev. 6/98)

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