

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
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SECRETARY OF THE SENATE

04 APR 12 PM 4: 52

**LOBBYING REPORT**

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

1. Registrant Name <b>AMERICAN BANKERS ASSOCIATION</b>			
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: <b>Washington</b> State/Zip (or Country) <b>D.C. 20036</b>			
4. Contact Name	Telephone	E-mail (optional)	5. Senate
<b>C. Dawn Causey</b>	<b>(202) 663-5434</b>	<b>dcausey@aba.com</b>	<b>178</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House 1 <b>304</b>

**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"><b>12. Lobbying Firms</b></p> <p><b>INCOME</b> 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 align="center"><b>13. Organizations</b></p> <p><b>EXPENSES</b> relating to lobbying activities for the period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>2,288,000</u> Expenses (ne</p> <p><b>14. REPORTING METHOD.</b> Check box to in accounting method. See instructions for descriptive</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA d</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section Internal Revenue Code</p>
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Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_

LD-2 (REV. 6/98)

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: AGR (one per page)

16.      Specific lobbying issues:

**S. 1263 Rural Economic Investment Act**

To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

**Farm Cooperatives, Proposal to Expand Farm Credit System Lending Ability.**

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.

- John Blanchfield
- Peter L. Blocklin
- Dionne M. Davies
- Keith Leggett
- Gerald Joseph Pigg
- Seaver Sowers                            [New]
- Shawn Smith
- Floyd Stoner
- Adam Wasch
- 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: BAN (one per page)

16.     Specific lobbying issues:

**P.L. 106-102 Implementation of Title I and II of Gramm-Leach-Bliley Act (All Provisions)**

**P.L. 107-204 Implementation of Sarbanes-Oxley Act of 2002 (All Provisions)**

**S. 22 Justice Enhancement and Domestic Security Act of 2003**

A bill to enhance domestic security, and for other purposes. (All Provisions)

**S. 98 Community Choice in Real Estate Act of 2003**

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. 153 Identity Theft Penalty Enhancement Act**

To establish penalties for aggravated identity theft, and for other purposes. (All Provisions)

**S. 223 Identity Theft Prevention Act**

A bill to prevent identity theft and for other purposes. (All Provisions)

**S. 228 Social Security Number Misuse Prevention Act**

To amend title 18, United States Code, to limit the misuse of social security numbers, to establish criminal penalties for such misuse, and for other purposes. (All Provisions)

**S. 229 Safe and Fair Deposit Insurance Act of 2003**

To provide for the merger of the bank and savings association deposit insurance funds, to modernize and improve the safety and fairness of the Federal deposit insurance system, and for other purposes.

**S. 660 Economic Opportunity Protection Act**

All FCRA renewal provisions.

**S. 745 Privacy Act of 2003**



A bill to require the consent of an individual prior to the sale and marketing of such individual's personally identifiable information. (All Provisions)

**S. 910 Non-Homeland Security Mission Performance Act of 2003**

A bill to ensure the continuation of non-homeland security functions of Federal agencies transferred to the Department of Homeland Security. (All Provisions)

**S. 913 Federal Deposit Insurance Fairness and Economic Opportunity Act**

All provisions.

**S. 1136 Servicemembers Civil Relief Act**

Definition of Interest.

**S. 1334 Check Truncation Act**

An original bill to facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes. (All Provisions)

**S. 1370 Consumer Credit Score Disclosure Act of 2003**

To amend the Fair Credit Reporting Act to provide for disclosure of credit-scoring information by creditors and consumer reporting agencies. (All Provisions)

**S. 1508 Federal Enterprise Regulatory Reform Act of 2003**

To address regulation of secondary mortgage market enterprises, and for other purposes.

**S. 1753 National Consumer Credit Reporting System Improvement Act of 2003**

All provisions.

**S. 1852 Mutual Fund Transparency Act of 2003**

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

**S. 1947 Preserving Independence of Financial Institution Examinations Act of 2003**

All provisions.

**S. 1958 Mutual Fund Investor Protection Act of 2003**

To prevent the practice of late trading by mutual funds, and for other purposes. All provisions.

**S. 1971 Mutual Fund Investor Confidence Restoration Act of 2003.**

To improve transparency relating to the fees and costs that mutual fund investors incur and improve corporate governance of mutual funds. All provisions.

**H.R. 69 Online Privacy Protection Act of 2003**





**H.R. 859 Business Checking Freedom Act**

To repeal the prohibition on the payment of interest on demand deposits, and for other purposes. (All Provisions)

**H.R. 1375 Financial Services Regulatory Relief Act of 2002**

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

**H.R. 1473****Insurance Credit Score Disclosure and Reporting Act**

To amend the Fair Credit Reporting Act to provide disclosures of credit-based insurance scoring information by insurers and credit reporting agencies, and for other purposes. (All Provisions)

**H.R. 1474 Check Cleaning for the 21st Century Act**

To facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes. (All Provisions)

**H.R. 1573 Credit Card Consumer Protection Act of 2003**

To amend the Truth in Lending Act to require credit card issuers to mail monthly statements at least 30 days before the due date of the next payment, and for other purposes. (All Provisions)

**H.R. 1636 Consumer Privacy Act of 2003**

To protect and enhance consumer privacy, and for other purposes. (All Provisions)

**H.R. 1663 Predatory Mortgage Lending Practices Reduction Act**

To protect home buyers from predatory lending practices. (All Provisions)

**H.R. 1729 Negative Credit Notification Act**

To amend the Fair Credit Reporting Act to require consumer reporting agencies to notify consumers when negative information is added to the consumer's file at such agency, and for other purposes. (All Provisions)

**H.R. 1731 Identity Theft Penalty Enhancement Act**

To amend title 18, United States Code, to establish penalties for aggravated identity theft, and for other purposes. (All Provisions)

**H.R. 1747 Consumer Credit Disclosure Act of 2003**

To amend the Truth In Lending Act to provide for enhanced information regarding credit card balance payment terms and conditions, and for enhanced information regarding credit card balance payment terms and conditions, and for other purposes. (All Provisions)



**H.R. 2633 Identity Theft Protection and Information Blackout Act of 2003**

To establish methods for preventing identity theft and to amend the Fair Credit Reporting Act to protect consumers' sensitive, private health-related information, and for other purposes. (All Provisions)

**H.R. 2724 Credit Bait and Switch Prevention Act**

To amend the Fair Credit Reporting Act to prohibit the use of any information in any consumer report by any credit card issuer that is unrelated to the transactions and experience the card issuer with the consumer to increase the annual percentage rate applicable to credit extended to the consumer, and for other purposes. (All Provisions)

**H.R. 2796 Consumer Credit Protection Act Amendments of 2003**

To amend the Fair Credit Reporting Act to prohibit the use of consumer credit history for an insurance purpose and to require the disclosure of consumer reports and the credit scoring procedure in order to prevent inaccuracies and mistakes in consumer credit reports, and for other purposes. (All Provisions)

**H.R. 2971 Social Security Number Privacy and Identity Theft Prevention Act of 2003**

To amend the Social Security Act to enhance Social Security account number privacy protections, to prevent fraudulent misuse of the Social Security account number, and to otherwise enhance protection against identity theft, and for other purposes. All Provisions.

**H.R. 3075 Stop Terrorist Entry Program Act of 2003**

To amend the Immigration and Nationality Act to bar the admission of aliens from countries determined to be state sponsors of terrorism, and for other purposes. All provisions.

**H.R. 3452 Visitor Information and Security Accountability (VISA) Act**

To improve homeland security. All provisions.

**H.R. 3522 SAFER Act of 2003**

To amend the Immigration and Nationality Act to bar the admission, and facilitate the removal of, alien terrorists and their supporters and fundraisers, to secure our borders against terrorist drug traffickers, and other illegal aliens, to facilitate the removal of illegal aliens and alien who are criminals or human rights abusers, to reduce visa, document, and employment fraud, to temporarily suspend processing of certain visas and immigration benefits, to reform the immigration system, and for other purposes. All provisions.

**H.R. 3579 Credit Union Regulatory Improvements Act of 2003**

To ease credit union regulatory burdens, advance credit union efforts to promote economic growth, and modernize credit union capital standards.



**H.R. 3674 Financial Customer Identification Verification Improvement Act**

To amend section 5318 to prohibit the use of identification issued by foreign governments other than passports, for purposes of verifying the identity of a person who opens an account at a financial institution, and for other purposes. All provisions.

**H.J. Res. 58**

Disapproving the rules submitted by the Secretary of the Treasury relating to section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA Patriot Act) Act of 2001. (All Provisions)

**Section 106 of the Bank Holding Company Act. No Legislation. Reviews of Bank T Activities.**

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

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

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

Jeanine Henderson Arnett  
 James Ballentine  
 Peter L. Blocklin  
 John J. Byrne  
 Dawn Causey  
 James Chessen  
 Kenneth J. Clayton  
 Dionne M. Davies  
 Kerry Early  
 Nessa Feddis  
 William Douglas Johnson  
 Bess Kozlow  
 Keith Leggett  
 James D. McLaughlin  
 Sarah A. Miller  
 Scott Nishioki [New]  
 Gerald Joseph Pigg  
 Deborah L. Shannon  
 Shawn Smith  
 Floyd Stoner  
 Rob Strand  
 Laura Vogel  
 Adam Wasch  
 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. 975 Bankruptcy Abuse Prevention and Consumer Protection Act of 2003**

To amend title 11 of the United States Code, and for other purposes

**H.R. 1529 Involuntary Bankruptcy Improvement Act**

All provisions.

**H.R. 2120 Financial Contracts Bankruptcy Reform**

All provisions.

**H.R. 2465 Family Farmer Bankruptcy Relief**

All provisions.

**H.R. 975 Bankruptcy Abuse Prevention and Consumer Protection Act of 2003**

To amend title 11 of the United States Code, and for other purposes

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.

James Ballentine  
Peter L. Blocklin  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Nessa Feddis  
Robert Fouberg  
Jeanine Henderson  
Bess Kozlow  
Gerald Joseph Pigg



Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Laura Vogel  
Adam Wasch  
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: BUD (one per page)

16.    Specific lobbying issues:

**S. 1589 Fiscal Year 2004 Transportation-Treasury Appropriations**  
Treasury real estate language.

**H.R. 2673 Fiscal Year 2004 Transportation-Treasury Appropriations**  
Treasury and real estate language.

**H.R. 2989 Transportation, Treasury, and Independent Agencies Appropriations Act, 2004**

Making appropriations for the Departments of Transportation and Treasury, and independent agencies for the fiscal year ending September 30, 2004, and for other purposes.

**H.R. Res. 2, FY 2003 Omnibus Appropriations**  
Treasury Real Estate Language

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.

Jeanine Henderson Arnett

James Ballentine

Kerry Early

Nessa Feddis

Robert Fouberg

Bess Kozlow

Deborah L. Shannon

Shawn Smith

Floyd Stoner

Laura Vogel

Adam Wasch



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

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

16. Specific lobbying issues:

**S. 1470 Financial Literacy and Education Coordinating Act of 2003.**

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.

Shawn Smith  
Adam Wasch

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

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

16.     Specific lobbying issues:

**P.L. 106-102 Implementation of Title I and II Gramm-Leach-Bliley Act**

All provisions.

**S. 14 Energy Policy Act**

Derivatives trading

**S. 98 Community Choice in Real Estate Act of 2003**

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. (All Provisions)

**S. 181 Stock Option Accounting Review Act**

Accounting treatment of stock options.

**S. 979 Broad-Based Stock Option Plan Transparency Act**

All provisions.

**S. 1822 Mutual Fund Transparency Act of 2003**

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

**S. 1958 Mutual Fund Investor Protection Act of 2003**

To prevent the practice of late trading by mutual funds, and for other purposes. All provisions.

**S. 1971 Mutual Fund Investor Confidence Restoration Act of 2003.**

To improve transparency relating to the fees and costs that mutual fund investors incur and improve corporate governance of mutual funds. All provisions.

**H.R. 7 Charitable Giving Act.**

All provisions.

**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 (All provisions)

**H.R. 626 Ending the Double Standards for Stock Options Act**  
All provisions.

**H.R. 657 Emergency Securities Response Act**  
All provisions.

**H.R. 957 Broker Accountability through Enhanced Transparency Act**  
All provisions.

**H.R. 1372 Broad-Based Stock Option Plan Transparency Act**  
All provisions.

**H.R. 2043 United States Financial Policy Committee for Fair Capital Standards Act**  
All provisions.

**H.R. 2179 Securities Fraud Deterrence and Investor Restitution Act**  
All provisions.

**H.R. 2420 Mutual Funds Integrity and Fee Transparency Act of 2003**

To improve transparency relating to the fees and costs that mutual fund investors incur and improve corporate governance of mutual funds.

**H.R. 2179 The Securities Fraud Deterrence and Investor Restitution Act of 2003**

To enhance the authority of the Securities and Exchange Commission to investigate, punish and deter securities laws violations, and to improve its ability to return funds to defrauded investors, and for other purposes.

**Section 105 of the Bank Holding Company Act. No Legislation. Reviews of Bank Ty. Activities**

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

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

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

Kenneth J. Clayton  
Kerry Early  
James D. McLaughlin  
Sarah A. Miller  
Deborah J. Shannon



Shawn Smith  
Floyd Stoner  
Adam Wasch  
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: GAM (one per page)

16.     Specific lobbying issues:

**S. 627 Unlawful Internet Gambling Funding Prohibition Act**  
Payment system restrictions.

**H.R. 21 Unlawful Internet Gambling Funding Prohibition Act**  
Payment system restrictions.

**H.R. 1223 Internet Gambling Licensing and Regulation Commission Act**  
All provisions.

**H.R. 2143 Unlawful Internet Gambling Funding Prohibition 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.

Jeanine Henderson Arnett  
Kerry Early  
Bess Kozlow  
Shawn Smith  
Laura Vogel  
Adam Wasch

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 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: GOV (one per page)

16.      Specific lobbying issues:

**S. 792 Servicemembers Civil Relief Act**

To restate, clarify, and revise the Soldiers' and Sailors' Civil Relief Act of 1940.

**S. 1950 State Department Authorization Act**

Consular Identification Card Provision.

**H.R. 658 Accountant, Compliance, and Enforcement Staffing Act**

All SEC staffing 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.

Peter L. Blocklin  
Dionne M. Davies  
Kerry Early  
Gerald Joseph Pigg  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Alison F. Watson  
Edward L. Yingling

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



**Loan Banks.**

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  
Gerald Joseph Pigg  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
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: INS (one per page)

16. Specific lobbying issues:

**S. 122 National Flood Insurance Program Reauthorization Act of 2003**

To extend the national flood insurance program.

**S. 229 Safe and Fair Deposit Insurance Act of 2003**

To provide for the merger of the bank and savings association deposit insurance funds, to modernize and improve the safety and fairness of the Federal deposit insurance system, and for other purposes.

**S. 1768 National Flood Insurance Program Reauthorization Act**

All provisions.

**H.R. 11 National Flood Insurance Program Reauthorization Act of 2003**

To extend the national flood insurance program.

**H.R. 253 Two Floods and You Are Out of the Taxpayers' Pocket Act of 2003**

To amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

**H.R. 522 Federal Deposit Insurance Reform Act of 2003**

To reform the Federal deposit insurance system, and for other purposes

**H.R. 670 Flood Loss Mitigation Act of 2003**

To amend the National Flood Insurance Act of 1968 to provide for identification, mitigation and purchase of properties insured under the national flood insurance program that suffer repetitive losses.

**H.R. 1816 National Flood Insurance Program Fairness Act**

To amend the National Flood Insurance Act of 1968 to ensure homeowners are provided adequate notice of flood map changes and a fair opportunity to appeal such changes.

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

Senate, House of Representatives, FEMA





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

James Ballentine  
Peter J. Blocklin  
James Chessen  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Robert Fouberg  
Gerald Joseph Pigg  
John R. Rasmus  
Deborah L. Shannon  
Floyd Stoner  
Rob Strand  
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**

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**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:

**S. 98 Community Choice in Real Estate Act of 2003**

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.

**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.

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.

Jeanine Henderson Arnett  
James Ballentine  
Peter L. Blocklin  
James Chessen  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Robert Fouberg  
Bess Kozlow  
Scott Nishioki                                    [New]  
Gerald Joseph Pigg  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Rob Strand



Laura Vogel  
Adam Wasch  
Alison F. Watson  
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

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)

**H.R. 1000 Pension Security Act of 2003**

To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to provide additional protections to participants and beneficiaries in individual account plans from excessive investment in employer securities and to promote provision of retirement investment advice to workers managing their retirement income as follows: (All Provisions)

**H.R. 1776 Pension Preservation and Savings Expansion Act**

To amend the Internal Revenue Code of 1986 to make today's retirement savings opportunities permanent, to expand and improve retirement savings vehicles, to extend pension coverage through regulatory simplification and small business incentives, to enhance fairness and pension portability, to revitalize defined benefit plans, to provide additional defined contribution plan protections, to assist individuals in preserving their income throughout retirement, and for other purposes. (All Provisions)

**H.R. 3108 Pension Funding Equity Act of 2003**

To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to temporarily replace the 30-year Treasury rate with a rate based on long-term corporate bonds for certain pension plan funding requirements and other provisions, and for other purposes. All provisions.

**Pension Reform and Investment Advice**

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.

Lisa Bleier  
Kerry Early  
Jeanine Henderson  
Shawn Smith  
Adam Wasch





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 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:

**S. 141 Subsidy Rate for Small Business Loans**

To improve the calculation of the Federal subsidy rate with respect to certain small business loans, and for other purposes.

**S. 1375 Small Business Administration 50th Anniversary Reauthorization Act of 2003**

To provide for the reauthorization of programs administered by the Small Business Administration, and for other purposes.

**H.R. 833 Responsible Lending Bill**

To combat unfair and deceptive practices in the high-cost mortgage market, establish a consumer mortgage protection board, and establish licensing and minimum standards for mortgage brokers, and for other purposes.

**H.R. 923 Premier Certified Lenders Program Improvement Act**

SBA section 504 program.

**H.R. 1663 Predatory Mortgage Lending Practices Reduction Act**

To protect home buyers from predatory lending practices.

**H.R. 2802**

Small Business Reauthorization and Manufacturing Revitalization Act

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.

James Ballentine  
Peter J. Blocklin  
Dionne M. Davies  
Kerry Early



Gerald Joseph Pigg  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Alison F. Watson  
Edward L. Yingling

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



**S. 1637 Jumpstart Our Business Strength Act**

Amends the International Revenue Code to repeal section 114 (Extraterritorial Income) which excludes from gross income extraterritorial income. All provisions.

**(No Bill Number) Highway Reauthorization and Excise Tax Simplification Act of 2004**

**(No Bill Number) COLI**

**Tax on Death Benefits from Corporate-Owned Life Insurance**

**H.R. 2 Jobs and Growth Tax Act of 2003**

To amend the Internal Revenue Code of 1986 to provide additional tax incentives to encourage economic growth. (All Provisions)

**H.R. 7 Charitable Giving Act**

All provisions.

**H.R. 8 Death Tax Repeal Permanency Act**

All estate tax provisions.

**H.R. 49 Internet Tax Nondiscrimination Act**

All provisions.

**H.R. 714 Small Business and Financial Institutions Tax Relief Act of 2003**

To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks for other purposes.

**H.R. 1222 (No Official Title)**

To permit a special amortization deduction for intangible assets acquired from eligible small businesses to take account of the actual economic useful life of such assets and to encourage growth in industries for which intangible assets are an important source of revenue.

**H.R. 1555 Abusive Tax Shelter Shutdown and Taxpayer Accountability Act of 2003**

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 for other purposes.

**H.R. 1661 Taxpayer and Fairness Protection Act of 2003**

To provide balanced taxpayer protections in tax administrations, including elimination of abusive tax strategies, simplification of the earned income tax credit, and taxpayer protection.

**H.R. 1769 Job Protection Act of 2003**

To amend the Internal Revenue Code of 1986 to comply with the World Trade Organization rulings on the FSC/ETI benefit in a manner that preserves jobs and production activities in the United States.

**H.R. 1776 Pension Preservation and Savings Expansion Act of 2003**





To amend the Internal Revenue Code of 1986 to make today's retirement savings opportunities permanent, to expand and improve retirement savings vehicles, to extend pension coverage through regulatory simplification and small business incentives, to enhance fairness and pension portability, to revitalize defined benefit plans, to provide additional defined contribution plan protections, to assist individuals in preserving their income throughout retirement, and for other purposes.

**H.R. 1896 Subchapter S Modernization Act of 2003**

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

**H.R. 2615 Rebuild America Act of 2003**

To provide funding for infrastructure investment to restore the United States economy and enhance the security of transportation and environmental facilities throughout the United States.

**H.R. 2896 American Jobs Creation Act**

To amend the Internal Revenue Code of 1986 to remove impediments in such Code and make manufacturing, service, and high-technology businesses and workers more competitive and productive both at home and abroad. Subchapter S provisions.

**H.R. 3220 Business Activity Tax Simplification Act of 2003**

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

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.

Mark Baran  
 Lisa Bleier  
 Kerry Early  
 Donna J. Fisher  
 Deborah L. Shannon  
 Shawn Smith  
 Floyd Stoner  
 Adam Wasch  
 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:

**S. 877 CAN-SPAM Act**

Opt-out provisions.

**S. 1293 Criminal Spam Act**

**H.R. 395 Do Not Call Implementation Act**

Opt-out provisions.

**H.R. 2214 Reduction in Distribution of Spam Act**

Opt-out provisions.

**H.R. 3161 To Ratify the Authority of the FTC to Implement the Do-Not-Call Registry**

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.

Jeanine Henderson Arnett

Kerry Early

Shawn Smith

Adam Wasch

Laura Vogel

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: TOR (one per page)

16.     Specific lobbying issues:

**S. 274 Class Action Fairness Act**

All provisions.

**S. 275 Class Action Fairness Act**

All provisions.

**S. 1751 Class Action Fairness Act**

All provisions.

**H.R. 1115 Class Action Fairness 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.

Kerry Early  
Shawn Smith  
Adam Wasch

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

**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

**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

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 10,

Printed Name and Title C. Dawn Cassey, General Counsel

Form LD-2 (Rev. 6/98)

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