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06 AUG 23

## LOBBYING REPORT

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

1. Registrant name  America's Community Bankers			
2. Address <input type="checkbox"/> Check if different than previously reported  900 19th Street, NW Suite 400 Washington DC 20006 USA			
3. Principal place of business (if different than line 2)  City State/Zip or Country			
4a. Contact Name  Mr. Robert R. Davis		b. Telephone number  202-857-5088	
		c. E-mail  rdavis@acbankers.org	
7. Client Name  America's Community Bankers		5. Senate ID #  3845-24	
<input checked="" type="checkbox"/> Self		6. House ID #  30327000	

TYPE OF REPORT 8. Year 2006 Midyear (January 1-June 30) ☒ OR Year End (July 1-December 31) ☐  
9. Check if this filing amends a previously filed version of this report ☐  
10. Check if this is a Termination Report ☐ ⇨ Termination Date \_\_\_\_\_ 11. No Lobbying Activity ☐

### INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/> ⇨ \$ _____	\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>660,000</u>
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).	14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of option
	<input type="checkbox"/> Method A. Reporting amounts using LDA definitions only
	<input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of Internal Revenue Code
	<input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Revenue Code

Edit Form >

Signature

*Robert R. Davis*

Date

*8-14-2006*

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relations



Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

15. General issue area code ACC - Accounting (one per page)

16. Specific lobbying issues

Sarbanes-Oxley Act, Section 404.  
Securities Exchange Act of 1934.  
Corporate Governance.  
Fair value accounting.  
Impairment of Investment securities.

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

Federal Housing Finance Board; Federal Reserve Board; Financial Accounting Standards Board; House of Representatives; Securities & Exchange Commission; Senate; White House; PCAOB, Federal Deposit Insurance Corporation (FDIC); Office of Thrift Supervision (OTS).

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

Name		Covered Official Position (if applicable)
Diane	Casey-Landry	
Robert	Davis	
Jodie	Goff	Senior Financial Analyst - Federal Reserve
Dennis	Hild	Supervisory Financial Analyst - Federal Reserve
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Sharon	Haeger	
Gregory	Mesack	Legislative Director - Rep. Bob Ney

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

Signature \_\_\_\_\_

Date \_\_\_\_\_

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relation



Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area ACC**

16. Specific lobbying issues (continued from previous page)

Stock options expensing.  
Accounting for loan participations.  
Filing of Reports on Internal Controls.

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

H.R. 2317, Credit Union Regulatory Improvements Act of 2005.  
H.R. 1042, Net Worth Amendment For Credit Unions Act.  
  
H.R. 200, Prevention of Predatory Lending Through Education Act.  
H.R. 799, Consumer Checking Account Fairness Act.

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

Department of the Treasury; Federal Deposit Insurance Corporation; Federal Housing Finance Board; Federal Reserve Board; Federal Trade Commission; FinCEN; House of Representatives; National Credit Union Administration; Office of Federal Housing Enterprise Oversight; Office of the Comptroller of the Currency; Office of Thrift Supervision; Senate

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

Name		Covered Official Position (if applicable)
Diane	Casey-Landry	
Robert	Davis	
Janet	Frank	
Dennis	Hild	Supervisory Financial Analyst - Federal Reserve
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Greg	Mesack	Legislative Director - Rep. Bob Ney
Patricia	Milon	
Sharon	Haeger	
Krista	Shonk	

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

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area BAN**

**16. Specific lobbying issues (continued from previous page)**

H.R. 3426, Preservation of Federalism in Banking Act, To clarify the applicability of State law to national bank and Federal savings associations, and for other purposes.

H.R. 1182, Prohibit Predatory Lending Act.

H.R. 1295, Responsible Lending Act.

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

H.R. 1185, Federal Deposit Insurance Reform Act of 2005.

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

S. 1932, Deficit Reduction Omnibus Reconciliation Act of 2005 (Federal Deposit Insurance Reform Act of 2005)

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

H.R. 3997, Financial Data Protection Act of 2005: All provisions.

H.R. 4100, Louisiana Recovery Corporation Act

H.R. 3945, Hurricane Katrina Financial Services Relief Act of 2005; H.R. 4146, Hurricanes Rita and Wilma Financial Services Relief Act of 2005 (extends the provisions of H.R. 3945); H.R. 3909, Check Cashing Relief Act of 2005.

H.R. 1765, Louisiana Katrina Reconstruction Act: provisions that would waive mortgage payments for victims Hurricane Katrina for six months.

H.R. 3882, Financial Safety and Equity Act of 2005: All provisions.

Deposit Insurance for Wal-Mart Bank

H.R. 3206, Credit Union Charter Choice Act, as it relates to the conversion of credit unions to mutual savings charters.

H.R. 4411, Unlawful Internet Gambling Enforcement Act of 2005: provisions that would have allowed banks a credit card companies to not honor credit card debt for internet gambling.

H.R. 458, Military Personnel Financial Services Protection Act.

H.R. 749, The Expanded Access to Financial Services Act, to provide expanded services to person in federal credit unions' fields of membership

H.R. 815, Financial Customer Identification Verification Improvement Act.

H.R. 858, Identify Theft Penalty Enhancement Act.

H.R. 1226, U.S. Financial Policy Committee for Fair Capital Standards Act.

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area BAN**

**16. Specific lobbying issues (continued from previous page)**

H.R. 3140, Consumer Data Security and Notification Act of 2005.  
H.R. 1263, Consumer Privacy Protection Act of 2005.  
H.R. 3374, Consumer Notification and Financial Data Protection Act of 2005.  
H.R. 3375, Financial Data Security Act of 2005.  
S. 1332, Personal Data Privacy and Security Act of 2005.  
S. 1408, Identity Theft Protection Act.  
S. 768, Comprehensive Identity Theft Prevention Act.  
S. 499, Credit Card Accountability and Disclosure Act of 2005.  
H.R. 5405, Competitive and Open Markets that Protect and Enhance the Treatment of Entrepreneurs Act or the COMPETE Act, supported by ACB, exempts smaller public companies and provides audit relief for larger companies, from the internal control requirements of the Sarbanes-Oxley Act, especially as it relates to community banks.  
S. 2824, Competitive and Open Markets that Protect and Enhance the Treatment of Entrepreneurs Act or the COMPETE Act.  
H.R. 5024, Promoting Transparency in Financial Reporting Act of 2006, requires the chairmen of the SEC, the Financial Accounting Standards Board and the Public Company Accounting Oversight Board to testify annually on efforts to increase transparency in financial reporting.  
H.R. 1224, Business Checking Freedom Act of 2005, as it relates to deposit insurance for Industrial Loan Companies (ILCs) and ILC business NOW accounts.  
H.R. 5746, The Industrial Bank Holding Company Act of 2006, establishes a regulatory system for Industrial Bank Companies.  
Truth in Lending Act (TILA).  
Designation of OTS as a Consolidated Financial Regulator under European Union Directive 2002/87/EC.  
Conversion of Mutual Institutions to Stock Ownership.  
Regulation of Government-Sponsored Enterprises.  
Check Truncation.  
Regulatory Relief.  
Electronic Funds Transfer.  
Consumer Leasing.  
Interstate Branching.  
Small Business Lending Limits.  
Stored-Value Cards.  
Transactions with Affiliates.  
Privacy Issues.  
Conforming Loan Limits.  
Internal Controls Requirements under FDICIA.  
SEC Registration of Federal Home Loan Banks.  
Basel II Risk-Based Capital Accord., including Basel 1A proposal.  
Deposit Insurance and Stored Value Cards.  
Fair and Accurate Credit Transaction Act.  
Bank Secrecy Act.  
Patriot Act.  
Money Service Businesses and Bank Secrecy Act (BSA) Compliance.  
Suspicious Activity Reporting (SAR).  
Credit Union Field of Membership.  
Pandemic influenza outbreak and similar events, and their potential impact on the delivery of critical financial services.  
Credit card and debit card interchange fees.  
Large-Bank Deposit Insurance Determination Modernization Proposal.

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Registrant Name America's Community BankersClient Name America's Community Bankers**ADDENDUM for General Lobbying Issue Area** BAN

## 16. Specific lobbying issues (continued from previous page)

H.R. 4777, "Internet Gambling Prohibition Act", extends the Wire Act's prohibition on interstate gambling over telephone wires to include Internet wagering by prohibiting and continuing to prohibit gambling businesses from accepting payments via paper checks, credit cards or electronic transfers; penalties for violations would be increased.

H.R. 4411, "Internet Gambling Prohibition and Enforcement Act", endorsed by ACB, directs the Treasury Department to issue regulations requiring banks and credit card companies to establish procedures for block the use of credit cards and funds transfers for illegal gambling transactions; federal courts would be given exclusive jurisdiction over violations; and prohibits gambling businesses from accepting payments.

H.R. 4127, "Data Accountability and Trust Act (DATA)", would give enforcement authority for data security breaches to the Federal Trade Commission and state attorneys general.

H.R. 2990, "Credit Rating Agency Duopoly Relief Act of 2006," as it relates to increasing competition, transparency and accountability in the credit rating business.

S. 3568, Data Security Act of 2006.

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**America's Community Bankers**

Client Name \_\_\_\_\_

18. Name of each individual who acted as a lobbyist in this issue area (continued from previous page)

[illegible]

Add a page to continue adding lobbyists for this





Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

H.R. 685, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.  
S. 256, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.  
S. 1787, Relief to Victims of Hurricane Katrina and Other Natural Disasters Act,  
to provide bankruptcy relief for victims of natural disasters.

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

House of Representatives  
Senate  
Judicial Conference of the United States

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

Name		Covered Official Position (if applicable)
Robert	Davis	
Priya	Dayananda	Legislative Director - Rep. Steve Israel
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Gregory	Mesack	Legislative Director - Rep. Bob Ney
Patricia	Milon	

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

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relations



Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

Home Mortgage Disclosure Act (HMDA)  
Real Estate Settlement Procedures Act  
Affordable Housing  
Appraisal Quality  
Conforming Loan Limits  
Small Denomination Debt Issuance by Government-Sponsored Enterprises (GSEs)

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

Department of Housing & Urban Development; Federal Housing Administration; Federal Housing Finance Board  
House of Representatives; Office of Federal Housing Enterprise Oversight; Senate; White House

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

Name		Covered Official Position (if applicable)
Diane	Casey-Landry	
Robert	Davis	
Priya	Dayananda	Legislative Director - Rep. Steve Israel
Janet	Frank	
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Gregory	Mesack	Legislative Director - Rep Bob Ney
Patricia	Milon	

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

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Registrant Name America's Community Bankers

 Client Name America's Community Bankers
**ADDENDUM for General Lobbying Issue Area HOU**

## 16. Specific lobbying issues (continued from previous page)

H.R. 1461, Federal Housing Finance Reform Act of 2005, GSE reform legislation; would establish a new regulator for Fannie Mae and Freddie Mac

S. 190, Federal Housing Enterprise Regulatory Reform Act of 2005, addresses the regulation of secondary mortgage market enterprises

H.R. 5393, "Natural Disaster Housing Reform Act of 2006", would designate HUD as the lead federal agency providing long-term housing assistance following natural disasters and would set specific conditions for the use of travel trailers to aid disaster victims.

H.R. 3043, "Zero Downpayment Pilot Program Act of 2006," would create a pilot program to allow first-time homebuyers to purchase a home with an FHA-insured loan with zero downpayment.

H.R. 5121, "Expanding American Homeownership Act of 2006," would allow the FHA to waive its minimum 3 percent premium and base the premium on a borrower's credit history, debt-to-income ratio, the mortgage's loan-to-value ratio and the FHA's historical experience with similar borrowers; also would allow the FHA to insure up to the full median house price in the area, up from 95 percent of the median house price.

H.R. 4100, "Louisiana Recovery Corporation Act", creates a new federal agency, the Louisiana Recovery Corporation, to buy homes and businesses in Louisiana that were affected by the hurricanes by issuing debt backed by the federal government to buy the properties, redevelop them and then sell them back to the public.

H.R. 2892, "Reverse Mortgages to Help America's Seniors Act", a bill to remove the limit on the number of reverse mortgages the Federal Housing Administration can insure. The current volume cap is \$250,000.

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

H.R. 3669, National Flood Insurance Program Enhanced Borrowing Authority Act of 2005.

H.R. 4135, National Flood Insurance Program Further Enhanced Borrowing Authority Act of 2005.  
S. 2275, National Flood Insurance Program Enhanced Borrowing Authority Act of 2006.

H.R. 4320, National Flood Insurance Program Commitment to Policyholders and Reform Act of 2005.

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

Department of Treasury  
Federal Deposit Insurance Corporation  
House of Representatives  
Senate  
White House

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

Name		Covered Official Position (if applicable)
B. Dan	Berger	Chief of Staff - Rep. Katherine Harris
Diane	Casey-Landry	
Robert	Davis	
Janet	Frank	
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Gregory	Mesack	Legislative Director - Rep. Bob Ney
Patricia	Milon	
Priya	Dayananda	Legislative Director - Rep. Steve Israel

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

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relations

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Registrant Name America's Community BankersClient Name America's Community Bankers**ADDENDUM for General Lobbying Issue Area** INS

## 16. Specific lobbying issues (continued from previous page)

S. 467, Terrorism Insurance Backstop Extension Act of 2005; H.R. 4314, Terrorism Risk Insurance Revision of 2005; H.R. 4313, Terrorism Risk Insurance Program Temporary Extension Act of 2005: provisions relating reinsurance for property and casualty losses.

Terrorism Risk Insurance Act.  
National Flood Insurance Program.  
Natural Disaster Insurance.

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

H.R. 22, Postal Accountability and Enhancement Act  
S. 662, Postal Accountability and Enhancement Act

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

House of Representatives

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

Name	Covered Official Position (if applicable)
Priya Dayananda	Legislative Director - Rep. Steve Israel

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

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relations



Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

H.R.230, National Small Business Regulatory Assistance Act of 2005,  
HR 2862, Commerce-Justice-Science Appropriations Act,  
S.1411, National Small Business Regulatory Assistance Act of 2005,  
SBA 7(a) loan guarantee program  
Small business lending limits  
Credit union SBA rules interpretation

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

House of Representatives  
National Credit Union Administration  
Senate  
Small Business Administration

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

Name		Covered Official Position (if applicable)
Robert	Davis	
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Gregory	Mesack	Legislative Director - Rep Bob Ney
Krista	Shonk	
Priya	Dayananda	Legislative Director - Rep. Steve Israel
Robert	Seiwert	
Patricia	Milon	
B. Dan	Berger	Chief of Staff - Rep. Katherine Harris

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



Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area SMB**

**16. Specific lobbying issues (continued from previous page)**

H.R. 5334, Small Scale Disaster Small Business Assistance Act of 2006, to provide for low-interest disaster loans when a small business concern is affected by a small-scale disaster.

H.R. 4745 provides the Small Business Administration with supplemental appropriations for fiscal year 2006 disaster loans.

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

H.R.1010, To amend the Internal Revenue Code of 1986 to allow certain modifications to be made to qualified mortgages held by a REMIC or a grantor trust,  
H.R.2251, COLI Best Practices Act of 2005,  
H.R.440, Bipartisan Retirement Security Act of 2005,  
H.R.530, Individual Social Security Investment Program Act of 2005 ,

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

House of Representatives; Internal Revenue Service; National Credit Union Administration; Senate; White House  
Department of the Treasury; President's Tax Advisory Task Force

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

Name		Covered Official Position (if applicable)
Diane	Casey-Landry	
Robert	Davis	
Dennis	Hild	Supervisory Financial Analyst - Federal Reserve
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Gregory	Mesack	Legislative Director - Rep. Bob Ney

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

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relation



Registrant Name America's Community Bankers

 Client Name America's Community Bankers
**ADDENDUM for General Lobbying Issue Area TAX**

## 16. Specific lobbying issues (continued from previous page)

H.Res 209, Expressing the sense of the House of Representatives that any Social Security reform legislation should include a 'Community Bank Option'.  
 HR.1776, Social Security Personal Savings Guarantee and Prosperity Act of 2005.  
 HR.1800, Retirement Security Act of 2005.  
 HR.750, Social Security Guarantee Plus Act of 2005.  
 H.R. 4440, Gulf Opportunity Zone Act of 2005, all provisions relating to subchapter S.  
 H.R. 1956, Business Activity Tax Simplification Act of 2005, provisions creating a bright-line physical presence standard.  
 H.R. 4096, Stealth Tax Relief Act of 2005, provisions dealing with the alternative minimum tax  
 H.R. 3376 and S. 1447, Tax Technical Corrections Act of 2005, provisions correcting problems in the Subchapter S provisions of last year's export tax bill.

S.219, National Employee Savings and Trust Equity Guarantee Act of 2005.  
 S.857, Social Security Personal Savings Guarantee and Prosperity Act of 2005.  
 S. 580, REMIC Modernization Act  
 S. 1783, Pension Security and Transparency Act of 2005, provisions relating to Corporate Owned Life Insurance (COLI).  
 H.R. 4297, Tax Increase Prevention and Reconciliation Act of 2005, extends tax breaks for investors and keeps the alternative minimum tax from applying to more Americans.

H.R. 5638, Permanent Estate Tax Relief Act of 2006

Taxation of Credit Unions.  
 Individual Development Accounts.  
 Lifetime Savings Accounts.  
 Subchapter S Corporations.  
 Social Security Reform.  
 Tax Reform.  
 REMIC Modernization.  
 Tax Treatment of Bank-Owned Life Insurance.  
 CEO Signature of Corporate TAX Returns.  
 State taxation of interstate commerce.  
 Mortgage Interest Deductions and Tax Reform

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

S.714, Junk Fax Prevention Act of 2005, proposal by FCC for limits on duration of an established business relationship and delay in prior written permission from recipient.  
 Do Not Fax Rules  
 H.R. 5318, "Cyber-Security Enhancement and Consumer Data Protection Act of 2006," as it relates to regulation of data security breaches and its relationship to H.R. 3997 and H.R. 4127.  
 Electronic Funds Transfers (Payroll Cards)

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

Federal Communications Commission, Federal Reserve, Federal Trade Commission, House of Representatives, Senate

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

Name		Covered Official Position (if applicable)
Robert	Davis	
Greg	Mesack	Legislative Director - Rep. Bob Ney
Krista	Shonk	
Steve	Kenneally	Program Manager, Department of the Treasury
Patricia	Milon	

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

0000240530

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relations



Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area TEC**

**16. Specific lobbying issues (continued from previous page)**

Federal Reserve Bank's Automated Clearing House (ACH) system

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

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

16. Specific lobbying issues

NONE

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

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

Name		Covered Official Position (if applicable)
Robert	Davis	

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

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relations



Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area FIN**

**16. Specific lobbying issues (continued from previous page)**

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

20. Client new address

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

City

State/Zip

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

**LOBBYIST UPDATE**

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

B. Dan	Berger	Dennis	Hild
Diane	Koonjy	Priya	Dayananda

**ISSUE UPDATE**

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

**AFFILIATED ORGANIZATIONS**

25. Add the following affiliated organization(s)

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

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

**FOREIGN ENTITIES**

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Owner per cent client

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

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title Robert R. Davis, Executive Vice President and Managing Director, Govt. Relation

0000240534



Registrant Name America's Community Bankers

Client Name America's Community Bankers

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

20. Client new address

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

City

State/Zip

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

**LOBBYIST UPDATE**

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

Sharon

Lachman

**ISSUE UPDATE**

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

Find the code to select below.

**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	Owner percent client

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

Signature

*Robert R. Davis*

Date

8-14-2006

Printed Name and Title

Robert R. Davis, Executive Vice President and Managing Director, Govt. Relation

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