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Washington, DC 20515

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Washington, DC 20510

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LOBBYING REPORT

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

| | | | |
|---|--|---------------------------|--|
| 1. Registrant Name Associated Credit Bureaus, Inc. | | | |
| 2. Address <input type="checkbox"/> Check if different than previously reported 1090 Vermont Avenue, NW, Suite 200 | | | |
| 3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country): DC 20005 | | | |
| 4. Contact Name Stuart K. Pratt | | Telephone 202-408-7416 | E-mail (optional) spratt@acb-credit.com |
| 5. Senate ID # 4788-12 | | 6. House ID # 32702000 | |
| 7. Client Name <input checked="" type="checkbox"/> Self | | | |

TYPE OF REPORT 8. Year 2000 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

| | |
|--|---|
| <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 type="checkbox"/> ⇒ \$ <u>400,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p> |
|--|---|

Signature _____

Printed Name and Title Stuart K. Pratt, Vice President Government Relations

PAGE 1 of 1

Registrant Name Associated Credit Bureaus, Inc. Client Name Associated Credit Bureaus, Inc.

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

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

16. Specific lobbying issues

- H.R. 1015 Consumer Credit Report Accuracy and Privacy Act of 1999
- H.R. 1339 Depository Institution Customers Financial Privacy Enhancement Act of 1999
- H.R. 1450 Personal Information Privacy Act of 1999
- H.R. 2544 Credit Cost Reduction Act of 1999
- H.R. 2856 Fair Credit Full Disclosure Act
- H.R. 3408 Fair Credit Reporting Amendment Act of 1999
- S. 1195 Financial Information Protection Act of 1999
- S. 576 Financial Regulatory Relief and Economic Efficiency Act of 1999
- S. 187 Financial Information Privacy Act of 1999

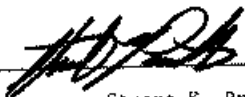
17. House(s) of Congress and Federal agencies contacted Check if None

- Senate Federal Deposit Insurance Corporation
- House The Office of the Comptroller of the Currency
- Federal Trade Commission Office of Thrift Supervision
- Department of Education Securities & Exchange Commission
- Federal Reserve Board National Credit Union Administration
- Department of Commerce Department of Justice
- Health & Human Services Department of Treasury
- Judicial Conference of the US Office of Management & Budget

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

| Name | Covered Official Position (if applicable) | New |
|-------------------|---|--------------------------|
| Stuart K. Pratt | | <input type="checkbox"/> |
| D. Barry Connelly | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |

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

Signature  Date _____
 Printed Name and Title Stuart K. Pratt, Vice President Government Relations

Registrant Name Associated Credit Bureaus, Inc. Client Name Associated Credit Bureaus, Inc.

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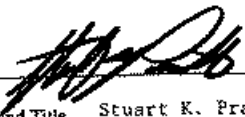
- S. 2448 Internet Integrity and Critical Infrastructure Protection Act of 2000
- S. 2554 Amy Boyer's Law
- S. 2328 Identity Theft Prevention Act of 2000
- S. 2871 Social Security Number Privacy Act of 2000
- H.R. 4857 Privacy and Identity Protection Act of 2000
- H.R. 4311 Identity Theft Prevention Act of 2000

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

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| Stuart K. Pratt | | <input type="checkbox"/> |
| D. Barry Connelly | | <input type="checkbox"/> |
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15. General issue area code BNK (one per page)

16. Specific lobbying issues

H.R. 833 Bankruptcy Reform Act of 1999
H.R. 625 Bankruptcy Reform Act of 1999

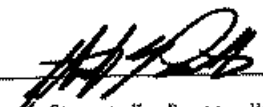
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House
Senate

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15. General issue area code CSP (one per page)

16. Specific lobbying issues

H.R. 220 Freedom & Privacy Restoration Act of 1999
H.R. 367 Social Security On-Line Privacy Protection Act


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

House
Senate

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

| Name | Covered Official Position (if applicable) | New |
|-------------------|---|--------------------------|
| Stuart K. Pratt | | <input type="checkbox"/> |
| D. Barry Connelly | | <input type="checkbox"/> |
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15. General issue area code LAW (one per page)

16. Specific lobbying issues

S. 145 Victim Restitution Enforcement Act of 1999
S. 899 21st Century Justice Act of 1999


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

House
Senate

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|-------------------|---|--------------------------|
| Stuart K. Pratt | | <input type="checkbox"/> |
| D. Barry Connelly | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
| | | <input type="checkbox"/> |
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