



JOHN J. GILL
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SECRETARY OF THE SENATE
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August 16, 1999

The Honorable Gary Sisco
Secretary of the Senate
Office of Public Records
232 Hart Senate Office Building
Washington, D.C. 20510

Dear Mr. Sisco:

Pursuant to the Lobbying Disclosure Act of 1995, transmitted herewith is the Midyear Lobbying Report for the American Bankers Association for 1999.

Sincerely,



John J. Gill

Enclosure

Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon Building
Washington, DC 20515

Secretary of the Senate
Office of Public Records
232 Hart Building
Washington, DC 20510

SECRETARY OF THE SENATE
99 AUG 15 PM 12: 31

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 # 30468000		

TYPE OF REPORT 8. Year 1999 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report → Termination Date _____ 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
12. Lobbying Firms INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇒ \$ _____ Income (nearest \$20,000) Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).	13. Organizations EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ 2,419,000 Expenses (nearest \$20,000) 14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input checked="" type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Signature _____

Printed Name and Title _____

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: AGR (one per page)

16. Specific lobbying issues:

H.R. 808, Chapter 12 Farm Bankruptcy Bill, A six month extension of Chap. 12 family farmer bankruptcy protection, All titles of bill; H.R. 1141, Emergency Supplemental Appropriations Bill, A bill making emergency supplemental appropriations for the fiscal year ending September 30, 1999 and for other purposes, Title 1.

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

House of Representatives, Senate, Department of Agriculture

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

John Blanchfield
Peter L. Blocklin
Kate Coler
Gerald Joseph Pigg
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

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. 10, The Financial Services Act of 1999, A bill to enhance competition in the financial services industry by providing a prudential framework for the affiliation of banks, securities firms, and other financial service providers, All titles of bill; H.R. 21, Homeowners' Insurance Availability Act of 1999, A bill to establish a federal program to provide reinsurance for state disaster insurance programs, All titles of bill; H.R. 30, Financial Information Privacy Act of 1999, A bill to protect consumers and financial institutions by preventing personal financial information from being obtained from financial institutions under false pretenses, All titles of bill; H.R. 220, Freedom & Privacy Restoration Act, A bill to amend Title II of the Social Security Act and the Internal Revenue Code of 1986 to protect the integrity and confidentiality of social security account numbers issued under such title, to prohibit the establishment in the federal government of any uniform national identifying number, and to prohibit federal agencies from imposing standards for identification of individuals on other agencies or persons, All titles of bill; H.R. 240, Bulk Cash Smuggling Act of 1999, A bill to amend Title 31, United States Code, to prevent the smuggling of large amounts of currency or monetary instruments into or out of the United States, and for other purposes, All titles of bill; H.R. 313, Consumer Internet Privacy Protection Act of 1999, A bill to regulate the use by interactive computer services of personally identifiable information provided by subscribers to such services, All titles of bill; H.R. 413, The Program of Investment in Micro-entrepreneurs Act of 1999, A bill to authorize qualified organizations to provide technical assistance and capacity building services to microenterprise development organizations and programs and to disadvantaged entrepreneurs using funds from the Community Development Financial Institutions Fund, and for other purposes; H.R. 516, Know Your Customer Sunset Act, A bill to prohibit the Secretary of the Treasury and the federal banking agencies from implementing "know your customer" regulations which overburden financial institutions and invade the privacy of United States citizens, All titles of bill; H.R. 517, FinCEN Public Accountability Act, A bill to amend Title 31, United States Code, to require the Financial Crimes Enforcement Network established by the Secretary of the Treasury to allow an individual to obtain a copy of any record maintained by the Network pertaining to such person and to have corrections made to such records, and for other purposes, All titles of bill; H.R. 518, Bank Secrecy Sunset Act, A bill to sunset the provisions of subchapters II and III of chapter 53 of Title 31, United States Code, and chapter 2 of Public Law 91-508, All titles of bill; H.R. 530,

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American Financial Institutions' Privacy Act, A bill to provide that the "Know Your Customer" regulations proposed by the federal banking agencies may not take effect unless such regulations are specifically authorized by a subsequent Act of Congress and to require the federal banking agencies to conduct a comprehensive study on various economic and privacy issues raised by the proposed regulations and submit a report on such study to the Congress, and for other purposes, All titles of bill; H.R. 575, Know Your Customer Regulations Termination Act, A bill to provide that certain regulations proposed by the Comptroller of the Currency, the Director of the Office of Thrift Supervision, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation relating to "Know Your Customer" practices of financial institutions shall not take effect, All titles of bill; H.R. 621, Know Your Customer Program Abolishment Act, A bill to provide that certain regulations proposed by the Comptroller of the Currency, the Director of the Office of Thrift Supervision, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation relating to practices of financial institutions shall not take effect, All titles of bill; H.R. 687, Deposit Insurance Funds Amendments Act, A bill to abolish the Special Reserve of the Savings Association Insurance Fund and to repeal the provision which would have established the Special Reserve of the Deposit Insurance Fund had Section 2704 of the Deposit Insurance Funds Act of 1996 taken effect, All titles of bill; H.R. 775, The Y2K Readiness and Responsibility Act, A bill to establish certain procedures for civil actions brought for damages relating to the failure of any device or system to process or otherwise deal with the transition from the year 1999 to the year 2000, and for other purposes, All titles of bill; H.R. 815, American Community Renewal Act of 1999, A bill to amend the Internal Revenue Code of 1986 to provide for the designation of renewal communities, to provide tax incentives relating to such communities, and for other purposes, All titles of bill; H.R. 822, Federal Home Loan Bank Modernization Act, A bill to modernize and improve the Federal Home Loan Bank System, and for other purposes, All titles of bill; H.R. 823, Financial Services Competitive Enhancement Act, A bill to modernize and improve the financial services industry, All titles of bill; H.R. 1015, Consumer Credit Report Accuracy and Privacy Act of 1999, A bill to amend the Fair Credit Reporting Act to allow any consumer to receive a free credit report annually from any consumer reporting agency, All titles; H.R. 1094, Amendment to Federal Reserve Act concerning discount window lending, All titles of bill; H.R. 1161, Financial Contract Netting Improvement Act of 1999, All titles of bill; H.R. 1339, Depository Institution Customers Financial Privacy Enhancement Act of 1999, A bill to require insured depository institutions, depository institution holding companies, and insured credit unions to protect the confidentiality of financial information obtained concerning their customers, and for other purposes, All titles of bill; H.R. 1340, Securities Investors Privacy Enhancement Act of 1999, A bill to require brokers, dealers, investment companies, and investment advisers to protect the confidentiality of financial information obtained concerning their customers, and for other purposes, All titles of bill; H.R. 1426, Money Laundering Prevention Act of 1999, A bill to prevent the laundering of money, All titles of bill; H.R. 1435, Small Business Banking Act of 1999, A bill to eliminate prohibition on the payment of interest on corporate demand deposit accounts, payment of interest on revenue, All titles of bill; H.R. 1471, Money Laundering Prevention Act of 1999, A bill to eliminate money laundering in the private banking system, to

require the Secretary of the Treasury to warn insured depository institutions of foreign countries in which there is a concentration of money laundering activities, to amend the Bank Holding Company Act of 1956 to require the Board of Governors of the Federal Reserve System to include money laundering activities in the consideration of applications under section 3 of such act, and for other purposes, All titles of bill; H.R. 1572, The Digital Signature Act of 1999, A bill to require the adoption and utilization of digital signatures by federal agencies and to encourage the use of digital signatures in private sector electronic transactions, All titles of bill; H.R. 1575, The Fair ATM Fees for Consumers Act, A bill to amend the Electronic Fund Transfer Act to limit fees charged by financial institutions for the use of automatic teller machines, and for other purposes, All titles of bill; H.R. 1576, The Unsolicited Loan Customer Protection Act of 1999, A bill to amend the Truth in Lending Act to prohibit the distribution of any negotiable check or other instrument with any solicitation to a consumer by a credit to open an account under any consumer credit plan or to engage in any other credit transaction which is subject to such Act, and for other purposes, All titles of bill; H.R. 1585, Depository Institution Regulatory Streamlining Act of 1999, A bill to streamline the regulation of depository institutions, to safeguard confidential banking and credit union supervisory information, and for other purposes, All titles of bill; H.R. 1684, Payday Borrower Protection Act of 1999, A bill 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 for other purposes, All titles of bill; H.R. 1858, Consumer and Investor Access to Information Act, A bill to promote electronic commerce through improved access for consumers to electronic databases, including securities market information databases, All titles of bill; H.R. 2062, The Right to Financial Privacy Act, A bill to amend the Right to Financial Privacy Act of 1978 with respect to financial exploitation of older or disabled individuals, All titles of bill; H.R. 2156, Consumer Telemarketing Financial Privacy Protection Act of 1999; A bill to amend Title VI of the Consumer Credit Protection Act to permit consumers to restrict the sharing of confidential financial and personal information for purposes of telemarketing, by restricting sharing of credit card and deposit account numbers, by enhancing regulatory enforcement, and for other purposes; All titles of bill; H.R. 2337, Privacy Protection Act, A bill to repeal Section 656 of the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, All titles of bill; H.R. 2351, Unsolicited Loan Check Protection Act of 1999, A bill 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, to limit the liability of consumers in conjunction with such solicitations, and for other purposes, All titles of bill; S. 5, Drug-Free Century Act, A bill to reduce the transportation and distribution of illegal drugs and to strengthen domestic demand reduction, and for other purposes, All titles of bill; S. 187, Financial Information Privacy Act of 1999, A bill to give customers notice and choice about how their financial institutions share or sell their personally identifiable sensitive financial information, and for other purposes, All titles of bill; S. 96, The Y2K Act, a bill addressing legal liability and resolution of Y2K claims, All titles of bill; S. 403, A bill to prohibit implementation of "Know Your Customer" regulations by the federal banking agencies, All titles of bill; S. 458, FHLB Modernization Act, A bill to modernize and improve the Federal Home

Loan Bank System, and for other purposes, All titles of bill; S. 461, Year 2000 Fairness and Responsibility Act, A bill addressing legal liability and resolution of Y2K claims, All titles of bill; S. 466, American Financial Institutions privacy Act of 1999, A bill to provide that "Know Your Customer" regulations proposed by the federal banking agencies may not take effect unless such regulations are specifically authorized by a subsequent Act of Congress and for other purposes, All titles of bill; S. 573, Medical Information Privacy and Security Act, A bill to provide individuals with access to health information on which they are a subject, ensure personal privacy with respect to health care related information, impose criminal and civil penalties for unauthorized use of protected health information, to provide for the strong enforcement of these rights, and to protect States' rights, All titles of bill; S. 576, The Financial Regulatory Relief and Economic Efficiency Act, An original bill to provide for improved monetary policy and regulatory reform in financial institutions management and activities, to streamline financial regulatory agency actions, to provide for improved consumer credit disclosure, and for other purposes, All titles of bill; S. 641, Consumer Credit Act of 1999, A bill to amend the Truth in Lending Act to provide for enhanced information regarding credit card balance payment terms and conditions, and to provide for enhanced reporting of credit card solicitations to the Board of Governors of the Federal Reserve System and to Congress, and for other purposes, All titles of bill; S. 787, Truth in Lending Act, A bill 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, All titles of bill; S. 809, Online Privacy Protection Act of 1999, A bill to require the Federal Trade Commission to prescribe regulations to protect the privacy of personal information, and for other purposes, All titles of bill; S. 900, Financial Services Modernization bill, An act to enhance competition in the financial services industry by providing a prudential framework for the affiliation of banks, securities firms, and other financial service providers, and for other purposes, All titles of bill; S. 1138, Y2K Act, A bill to regulate interstate commerce by making provision for dealing with losses arising from Year 2000 problem-related failures that may disrupt communications, intermodal transportation, and other matters affecting interstate commerce; S. 1318, Affordable Housing Preservation Act of 1999, A bill to authorize the Secretary of Housing and urban Development to award grants to states to supplement state and local assistance for the preservation and promotion of affordable housing opportunities for low income families, All titles of bill; Proposal Know Your Customer; Uniform Retail Credit Classification Policy; Community Reinvestment Act; Section 12A transactions with affiliates; Collateral Transactions; Attribution under Section 2(g)(2) of Bank Holding Company Act; Commodity Exchange Reauthorization Act.

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

House, Senate, Department of Treasury, OCC, Federal Reserve, OTS, SEC, FFIEC, FTC, Department of Commerce, FDIC,

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

Peter L. Blocklin
Kristin Butterfield [New]
John J. Byrne
James Chessen
Barbara Chiapella
Kenneth J. Clayton
Kate Coler
Dionne M. Davies
Kerry Early
Nessa Feddis
Gordon Glaza
Judith E. Knight
James D. McLaughlin
Sarah A. Miller
Rebecca Musil [New]
Donald G. Ogilvie
J. Leon Peace
Gerald Joseph Pigg
Sharon Raymond
Bjorn Reed [New]
Deborah L. Shannon
Paul A. Smith
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

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: BNK (one per page)

16. Specific lobbying issues:

H.R. 833, The Bankruptcy Reform Act of 1999, A bill to amend Title 11 of the United States Code, and for other purposes, All titles; S. 625, Bankruptcy Reform Bill, A bill to amend Title 11, United States Code, and for other purposes, All titles; S. 958, Financial Institutions Insolvency Improvement Act of 1999, Updating bankruptcy laws to allow financial contract netting.

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

House, Senate

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

Peter L. Blocklin
Kristin Butterfield [New]
James Chesson
Kenneth J. Clayton
Beth Climo
Kate Coler
Dionne M. Davies
Kerry Early
Nessa Feddis
Sally Miller
Rebecca Musil [New]
----- Sharon Raymond -----
Bjorn Reed [New]
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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

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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: BUD (one per page)

16. Specific lobbying issues:

H.R. 629, Community Development Financial Institution Fund Amendments Act of 1999, A bill to amend the Community Development Banking and Financial Institutions Act of 1994 to reauthorize the Community Development Financial Institutions Fund and to more efficiently and effectively promote economic revitalization, community development, and community development financial institutions, and for other purposes, All titles of bill.

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

House, Senate

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

Barbara Chiapella
Judith Knight
Gerald Joseph Pigg
J. Leon Peace
Deborah L. Shannon
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

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:

H.R. 10, Financial Services Act of 1999, All titles of bill; H.R. 1400, The Bond Price Competition Improvement Act of 1999, A bill to amend the Securities Exchange Act of 1934 to improve collection and dissemination of information concerning bond prices and to improve price competition in bond markets, and for other purposes, All titles of bill; H.R.1539, The Stock Loan Limit Repeal Act of 1999, Legislation to repeal Sec. 11(m) of the Federal Reserve Act, All titles of bill; S. 900, Financial Services Modernization Act of 1999, All titles of bill; Y2K Investment Advisers, Transfer Agents, Broker-Dealers; Broker-Dealer Cold Calling; Securities Licensing for Bank Employees; Retail Sales of Securities Insurance on Bank Premises; Mutual Funds/ Investment Advisers; Bank Broker-Dealer Issues (Disclosure, Referral Fees, Confidential Customer Information); Portfolio Investing--Support for Expanded Authority for banking institutions; Regulation K--Support for overhaul of international banking regulation; Over-the-Counter derivatives; Municipal Consultant Compensation; Commodity Exchange Act Reauthorization (not yet introduced); Securities Market Enhancement Act (not yet introduced)..

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

House, Senate, Department of Treasury, SEC, Federal Reserve, CFTC, OCC, FDIC, OTS, NASD, MSRB

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

Kristin Butterfield
Kenneth J. Clayton
Kerry Early
Gordon Glaza
James D. McLaughlin
Sarah A. Miller
Rebecca Musil [New]
Cristeema Naser

Sharon Raymond
Bjorn Reed [New]
Debbie Shannon
Paul A. Smith
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

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: GOV (one per page)

16. Specific lobbying issues:

S. 96, The Y2K Act, A bill to regulate commerce between and among the several states by providing for the orderly resolution of disputes arising out of computer-based problems related to processing data that includes a 2-digit expression of that year's date, All titles of bill; S. 461, The Y2K Fairness and Responsibility Act of 1999, A bill to assure that innocent users and businesses gain access to solutions to the year 2000 problem-related failures through fostering an incentive to settle year 2000 lawsuits that may disrupt significant sectors of the American economy, All titles of bill;

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

House, Senate

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

Peter L. Blocklin
Kenneth J. Clayton
Dionne M. Davics
Floyd Stoner
Edward L. Yingling

19. Interest of each foreign entity in the specific issues listed on line 16 above. Check if no

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: HOU (one per page)

16. Specific lobbying issues:

H.R. 21, The Homeowners Insurance Availability Act, A bill to establish a federal program to provide reinsurance for state disaster insurance programs, All titles of bill; H.R. 1776, American Homeownership and Economic Opportunity Act, A bill to expand homeownership in the United States, All titles of bill; T-I-L/RESPA Reform Reduction in unnecessary disclosures and regulatory burden imposed by these laws, elimination of the requirement for an APR, renewal to HUD and Fed's joint report to Congress, Interest in entire package; Mortgage Brokers/RESPA concerned with HUD proposed rule relating to mortgage broker compensation and disclosure of relationships with customers; Impact on banks that obtain loans through mortgage brokers and function as mortgage brokers; Recently issued mortgage bankers policy statement;

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

House, Senate, Federal Reserve, HUD

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

Nessa Feddis
Gerald Joseph Pigg
John R. Rasmus
Deborah L. Shannon
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

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: INS (one per page)

16. Specific lobbying issues:

H.R. 10, Financial Services Act of 1999, All titles of bill; S. 900, Financial Services Modernization Act of 1999, All titles of bill.

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

House, Senate

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

Kristin Butterfield	[New]
Kerry Early	
Rebecca Musil	[New]
Bjorn Reed	[New]
Paul Smith	
Sharon Raymond	

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 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: LAW (one per page)

16. Specific lobbying issues:

H.R. 240, Bulk Cash Smuggling Act, A bill to amend Title 31, United States Code, to prevent the smuggling of large amounts of currency or monetary instruments into or out of the United States, and for other purposes, All titles of bill; H.R. 850, Security and Freedom through Encryption, All titles of bills; H.R. 1320, A bill to regulate interstate commerce by electronic means by permitting and encouraging the continued expansion of electronic commerce through the operation of free market forces, and other purposes H.R. 1714, Electronic Signatures in Global and National Commerce Act, A bill to facilitate the use of electronic records and signatures in interstate or foreign commerce, All titles of bill; S. 761, Millennium Digital Commerce Act, A bill to regulate interstate commerce by electronic means by permitting and encouraging the continued expansion of electronic commerce through the operation of a free market forces, and for other purposes, All titles of bill; S. 798, Security and Freedom through Encryption, All titles of bills; S. 377, Promotion of Commerce On-Line in the Digital Era Act of 1999, All titles of bill; Know Your Customer issue.

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

House, Senate

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

John J. Byrne
Kawika Daguio
Kerry Early
Debbie Shannon
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

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: POS (one per page)

16. Specific lobbying issues:

H.R. 22, Postal Modernization Act of 1999, A bill to modernize the postal laws of the United States, All titles of bill.

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

House

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

Beth Climo
Kerry Early
Deborah L. Shannon
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

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: SMB (one per page)

16. Specific lobbying issues:

 H.R. 1435, The Small Business Banking Regulatory Relief Act of 1999, A bill to allow depository institutions to offer negotiable order of withdrawal accounts to all businesses, to repeal the prohibition on the payment of interest on demand deposits, to require the Board of Governors of the Federal Reserve System to pay interest on certain reserves and for other purposes. All titles of bill; New market lending company proposal.

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

 House, Senate

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

 Kate Coler
 Kerry Early
 Deborah L. Shannon
 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

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: RET (one per page)

16. Specific lobbying issues:

H.R. 1213, Employee Pension Portability and Accountability Act of 1999, All titles of bill; H.R. 1590, Retirement Security Act of 1999, All titles of bill; H.R. 1102, Comprehensive Retirement Security and Pension Reform Act, All titles of bill; H.R. 1176, The Pension Right to Know Act, All titles of bill; S. 646, Retirement Savings Opportunity Act of 1999, All titles of bill; S. 741, Pension Coverage and Portability Act, All titles of bill; Form 5500; Disclosure of 401(k) Fees and Expenses; Y2K; Paperless Administration of Pension Plans; 12b-1 Fees Paid by Mutual Funds to Banks; Small Pension Plan Regulations.

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

House, Senate, Department of Labor

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

Judith McCormick

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 areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TAX one per page)

16. Specific lobbying issues:

H.R. 8, The Death Tax Elimination Act, All titles of bill; H.R. 18, A bill to amend the Internal Revenue Code of 1986 to provide that the transfer of property subject to a liability shall be treated in the same manner as the transfer of property involving an assumption of liability, All titles of bill; H.R. 242, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; H.R. 245, A bill to amend the Social Security Act to require the Commissioner of Social Security to submit specific legislative recommendations to ensure the solvency of the social security trust funds, All titles of bill; H.R. 247, Social Security Information Act of 1999, Porter plan; H.R. 250, Strengthening Social Security Act of 1999, A bill to amend the Internal Revenue Code of 1986 and the Social Security Act to provide for personal investment plans funded by employee social security payroll deductions to extend the solvency of the old-age, survivors, and disability insurance program, and for other purposes, All titles of bill; H.R. 251, Strengthening Social Security Act of 1999, A bill to amend the Internal Revenue Code of 1986 and the Social Security Act to provide for personal investment plans funded by employee social security payroll deductions to extend the solvency of the old-age, survivors, and disability insurance program, and for other purposes, All titles of bill; H.R. 323, Employee Educational Act of 1999, A bill to permanently extend the exclusion for employer-provided educational assistance and to restore the exclusion for graduate level educational assistance, All titles; H.R. 544, A bill to amend the Internal Revenue Code of 1986 to increase the small issuer exemption from pro rate allocation of interest expense of financial institutions to tax-exempt interest, All titles of bill; H.R. 614, Medical Savings Account Effectiveness Act of 1999, A bill to expand the availability of medical savings accounts, All titles of bill; H.R. 682, Death Tax Relief New Act, A bill to accelerate the phase-in of the \$1 million exclusion from the estate and gift taxes, All titles of bill; H.R. 835, A bill to amend the Internal Revenue Code of 1986 to permanently extend the research credit and to adjust the alternative incremental credit rates, All titles of bill; H.R. 689, Subchapter S Revision Act of 1999, A bill to provide S corporation reform, All titles of bill; H.R. 874, Individual Social Security Retirement Accounts Act of 1999, A bill to reform social security by creating individual social security retirement accounts, All titles of bill; H.R. 957, Farm and Ranch Risk Management Act, A bill to establish farm and ranch risk management accounts, All titles; H.R. 1172, Historic Homeownership Assistance Act, A bill for historic home rehabilitation tax credit,

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All titles; H.R. 1311, IRA Charitable Rollover Act of 1999, All titles of bill; H.R. 1354, Community Savings and Investments Act, A bill to amend the Internal Revenue Code of 1986 to encourage a strong community-based banking system, All titles; H.R. 1410, A bill to amend the Internal Revenue Code of 1986 to exempt small issues from the restrictions on the deduction by financial institutions for interest, All titles of bill; H.R. 1586, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; H.R. 1602, A bill to amend the Internal Revenue Code of 1986 to increase the amount of depreciable business assets which may be expensed and for other purposes, All titles of bill; H.R. 1611, Individual Investment Account Act of 1999, A bill to allow a deduction for contributions to individual investment accounts, All titles of bill; H.R. 1616, Real Estate Investment Trust Modernization Act of 1999, A bill to simplify certain provisions pertaining to REITs, All titles of bill; H.R. 1638, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; H.R. 1891, Savings Advancement and Enhancement Act of 1999, A bill to provide a partial exclusion from gross income for dividends and interest received by individuals, All titles; H.R. 1928, Tax Simplification and Burden Reduction Act, A bill to simplify certain provisions of the Internal Revenue Code, All titles; H.R. 1994, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; H.R. 2001, National Retail Sales Tax Act of 1999, A bill to repeal the income tax and enact national retail sales tax, All titles; H.R. 2018, International Simplification for American Competitiveness Act of 1999, Treatment of certain dividends of regulated investment companies, Section 305; H.R. 2141, A bill to amend the Internal Revenue Code of 1986 to repeal the dollar limitation on the deduction for interest on education loans, to increase the income threshold for the phase out of such deduction, and to repeal the 60-month limitation on the amount of such interest that is allowable as a deduction, All titles; H.R. 2158, Generation-skipping Transfer Tax Amendments Act of 1999, A bill to modify the tax on generation-skipping transfers, All titles; H.R. 2349, Death Tax Inflation Adjustment Act of 1999, A bill to provide an inflation adjustment of the unified credit against estate and gift taxes, All titles; H.R. 2488, The Financial Freedom Act of 1999, House tax cut package, All titles; S. 14, education Savings Account and School Excellence Act of 1999, A bill to amend the Internal Revenue Code of 1986 to expand the use of education individual retirement accounts, and for other purposes, All titles of bill; S. 471, Death Tax Inflation Act of 1999, A bill to eliminate 60-month limit on student loan interest deduction, All titles; S. 680, A bill to amend the Internal Revenue Code of 1986 to permanently extend the research credit, and for other purposes, All titles of bill; S. 875, The Small Business and Financial Institutions Tax Relief Act of 1999, A bill to modify the tax treatment of Subchapter S banking institutions, All titles; S. 892, A bill to amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financial income, All titles of bill; S. 951, Private Sector Research and Development Investment Act of 1999, A bill to permanently extend the R&D tax credit, All titles; S. 1011, Tax Fairness for Support of the Permanently Disabled Act, All titles of bill; S. 1017, Affordable Housing Opportunity Act of 1999, A bill to increase the state ceiling on the low-income housing tax credit, All titles; S. 1128, Estate Tax Elimination Act of 1999, A bill to repeal the federal estate and gift taxes and the tax on generation skipping transfers, to provide carryover basis at death, All titles; S. 1134, Affordable Education Act of

1999, A bill to raise maximum annual contribution amount for education IRAs, All titles; S. 1164, International Simplification for American Competitiveness Act of 1999, Treatment of certain dividends of regulated investment companies, Section 305; S. 1383, Bipartisan Social Security Reform Act of 1999, Gregg-Breaux social security plan, All titles; S. 1429, The Taxpayer's Refund Act of 1999, An original bill to provide for reconciliation pursuant to Section 104 of the concurrent resolution on the budget for FY 2000, subchapters only; S. Res. 71, A resolution expressing the sense of the Senate rejecting a tax increase on investment income of certain associations, All titles of bill; Qualified Family Owned Business Trusts; Separate Share Rules; Definition of Domestic and Foreign Trust; Charitable Remainder Trusts.

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

House, Senate, Internal Revenue Service

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

Mark Baran
Peter L. Blocklin
James Chessen
Kate Coler
Dionne Davies
Donna J. Fisher
Judith McCormick
J. Leon Peace
Deborah L. Shannon
Floyd Stoner
Edward L. Yingling

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

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

Kawika Daguio, Paul Salfi, Kate Coler, Barbara Chiapella

ISSUE UPDATE

24. General lobbying issues previously reported that no longer pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

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

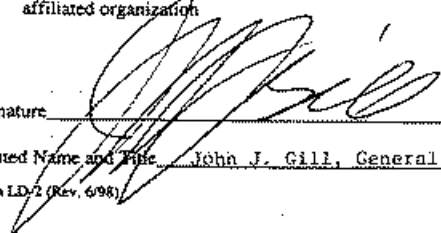
26. Name of each previously reported organization that is no longer affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Ownership percentage in 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  Date August 16, 1999

Printed Name and Title John J. Gill, General Counsel