

## LOBBYING REPORT

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

1. Registrant Name:

**VISA USA INC**

2. Address:

1300 CONNECTICUT AVE NW #900, WASHINGTON, DC 20036

3. Principal place of business (if different from line 2):

4. Contact Name: SUZANNE COBB

Telephone: 2022969230

E-mail (optional): Scobb@visa.com

Senate ID #: 40156-12

House ID #:

7. Client Name: ☒ Self

## 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

**INCOME** relating to lobbying activities for this reporting period was:

Less than \$10,000: ☐

\$10,000 or more: ☐ => 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: ☐

\$10,000 or more: ☒ => Expenses (nearest \$20,000): 2,669,687.00

### 14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

☐ **Method A.** Reporting amounts using LDA definitions only

☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code

☒ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

Registrant Name: VISA USA INC 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. 5746: the 'Industrial Bank Holding Company Act of 2006'; S. 2856: the 'Financial Services Regulatory Relief Act of 2006'; S. 3978: the 'Debit and Check Card Consumer Protection Act of 2006'; S. 4037: the 'Rent-To-Own Reform Act of 2006'; S. 1502: the 'Preservation of Federalism in Banking Act'; H.R. 3426: the 'Preservation of Federalism in Banking Act'; H.R. 5341: the 'Seasoned Customer CTR Exemption Act of 2006'; H.R. 5350: 'Federal Payday Loan Consumer Protection Amendments of 2006'; H.R. 5783: the 'Comprehensive Credit Services for Veterans Act of 2006'; H.R. 6072: the 'Financial Services Regulatory Relief Amendments Act of 2006'; H.R. 6297: the 'Freedom to Bank Act'; H. R. 5024: the 'Promoting Transparency in Financial Reporting Act of 2006'; S. 4116: To amend the Federal Deposit Insurance Act, to clarify the scope of provisions relating to applicable rates of interest and other charge limitations; S. 3850: the 'Credit Rating Agency Reform Act of 2006'; S. 3518: To amend the Credit Repair Organizations Act to establish a new disclosure statement; S. 2655: the 'Credit Card Reform Act of 2006'; S. 1216: the 'Financial Privacy Breach Notification Act of 2005'; S. 1040: the 'Credit Card Minimum Payment Notification Act'; S. 3662: the 'Credit Monitoring Enhancement Act of 2006'; H.R. 2990: the 'Credit Rating Agency Duopoly Relief Act of 2006'; S. 1461: the 'Consumer Identity Protection and Security Act'; See Addendum

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System

Federal Trade Commission (FTC)

HOUSE OF REPRESENTATIVES

Office of the Comptroller of the Currency (OCC)

SENATE

Treasury, Dept of

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

Name: BENTZ, RHONDA

Covered Official Position (if applicable): N/A

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC 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:

See Addendum: H.R.684: To amend title 28, United States Code, to provide an additional bankruptcy judge for the eastern district of California, and for other purposes. H.R.5532: the 'Peremptory Challenge Act of 2006'. H.R.3729,RFS: the 'Federal Judiciary Emergency Tolling Act of 2006'. S.3274,PCS: the 'FAIR Act of 2006'. H.R. 5014: the 'Federal Judicial Fairness Act of 2006'. S.2276: the 'Federal Judicial Fairness Act of 2006'. H.R. 5585: the 'Financial Netting Improvements Act of 2006'. S. 329: the 'Bankruptcy Fairness Act'. H.R. 3533: To amend the Internal Revenue Code of 1986 to provide that net operating losses shall not be reduced in connection with a discharge of indebtedness in certain chapter 11 bankruptcy.

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System  
Federal Trade Commission (FTC)  
HOUSE OF REPRESENTATIVES  
SENATE  
Treasury, Dept of

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

Name: BENTZ, RHONDA

Covered Official Position (if applicable): N/A

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC 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: CSP (one per page)

16. Specific lobbying issues:

See Addendum: H.R. 4: the 'Pension Protection Act of 2006'; H.R. 3374: the 'Consumer Notification and Financial Data Protection Act of 2005'; H.R. 3375: the 'Financial Data Security Act of 2005'; H.R. 3997: the 'Financial Data Protection Act of 2006'; H.R. 4127: the 'Data Accountability and Trust Act'; H.R. 5318: the 'Cyber-Security Enhancement and Consumer Data Protection Act of 2006'; H.R. 5835: the 'Veterans Identity and Credit Security Act of 2006'; H.R. 6109: the 'Stop Endangering the Records of Veterans (SERVE) Act of 2006'; H.R. 6129: the 'Credit Monitoring Clarification Act'; H.R. 6163: the 'Federal Agency Data Breach Protection Act'; H.R. 6189: the 'Protection from Telemarketers Act'; H.R. 6273: a bill to direct the Secretary of Veterans Affairs to provide for enhanced protections against identity theft related to the public filing of separation forms of members of the Armed Forces and for other purposes; S. 3662: the 'Credit Monitoring Enhancement Act of 2006'; S. 3713: the 'Privacy Rights and Oversight for Electronic and Commercial Transactions Act of 2006'; S. 3978: the 'Debit and Check Card Consumer Protection Act of 2006'; S. 1216: the 'Financial Privacy Breach Notification Act of 2005'; S. 3662: the 'Credit Monitoring Enhancement Act of 2006'; S. 1461: the 'Consumer Identity Protection and Security Act'.]

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System  
Federal Trade Commission (FTC)  
HOUSE OF REPRESENTATIVES  
SENATE  
Treasury, Dept of

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

Name: BENTZ, RHONDA  
Covered Official Position (if applicable): N/A  
Name: MACCARTHY, MARK  
Covered Official Position (if applicable): N/A  
Name: NELSON, LISA  
Covered Official Position (if applicable): N/A  
Name: SMITH, WILLIS LAMAR JR  
Covered Official Position (if applicable): N/A

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

## 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: EDU (one per page)

16. Specific lobbying issues:

S.3902 : A bill to provide for education competitiveness. S.3909 : A bill to amend the foreign Assistance Act of 1961. S.3917 : A bill to establish the American-Made Energy Trust Fund. S.3922 : A bill to clarify the status of the Young Woman's Christian Association Retirement Fund. S.3936 : A bill to invest in innovation and education to improve the competitiveness of the United States in the global economy. S.3953 : A bill to foster development of minority-owned small businesses. S.3995 : A bill to provide education opportunity grants to low-income secondary school students.. S.4037 : A bill to amend the Consumer Credit Protection Act. S.4061 : A bill to create, adopt, and implement rigorous and voluntary American education content standards in mathematics and science covering kindergarten through grade 12. S.4064 : A bill to improve the amendments made by the No Child Left Behind Act of 2001. See Addendum H.RES.928 : Expressing the sense of the House of Representatives that a National Historically Black Colleges and Universities Week should be established. H.RES.977 : Reinforcing the Federal Government's Federal trust relationship and commitment to working with American Indian Nations. H.RES.1056 : Recognizing the efforts and contributions of outstanding Hispanic scientists in the United States.. H.RES.1068 : Recognizing the Hispanic Association of Colleges and Universities for 20 years of service to Hispanic-Serving Institutions and Hispanic higher education. H.J.RES.92 : Proposing an amendment to the Constitution of the United States to ensure a free and adequate education for every child who is a citizen. H.R.4 : To provide economic security for all Americans. H.R.5749 : To amend title 18, United States Code. H.R.5752 : To provide for making grants to expand the capacity of the Big Brothers Big Sisters mentoring program for at-risk youth. H.R.5777 : To amend the Help America Vote Act of 2002. H.R.5787 : To amend the Fair Labor Standards Act of 1938. H.R.5821 : To increase community service by students at risk of education failure and thereby reduce youth and gang violence. H.R.5822 : To establish the America's Opportunity Scholarships for Kids Program. H.R.5833 : To amend the Elementary and Secondary Education Act of 1965. H.R.5834 : To amend title XIX of the Social Security Act. H.R.5835 : To amend title 38, United States Code. H.R.5837 : To amend the Workforce Investment Act of 1998. H.R.5838 : To amend title 44, United States Code. H.R.5840 : To amend the Energy Employees Occupational Illness Compensation Program Act of 2000. H.R.5843 : To amend the COBRA continuation Act provisions.. H.R.5858 : To increase the United States financial and programmatic contributions to promote economic opportunities for women in developing countries. H.R.5868 : To amend the Morris K. Udall Scholarship and Excellence in National Environmental and Native American Public Policy Act of 1992. H.R.5871 : To establish the Math and Science Teaching Corps. H.R.5878 : To establish a 2-year pilot program to develop a curriculum at historically Black colleges and universities. H.R.6206 : To revise the calculation of interest on investments of the Harry S. Truman Memorial Scholarship Fund. H.R.6289 : To establish a program to provide financial incentives for the establishment of interactive personal health records. H.R.6307 : To require the Commissioner of Labor Statistics to develop a methodology for measuring the cost of living in each State. H.R.6314 : To amend title 38, United States Code. H.R.6344 : To reauthorize the Office of National Drug Control Policy Act. H.R.6366 : To amend sections 5313 and 5318 of title 31, United States Code. H.R.6394 : To facilitate the provision of telehealth services, and for other purposes. H.R.6426 : To amend the Balanced Budget and Emergency Deficit Control Act of 1985. S.RES.528 : A resolution designating the week beginning on September 10, 2006, as "National Historically Black College and Universities Week". S.RES.570 : A resolution designating the month of September as "National American History and Heritage Month". S.RES.593 : A resolution supporting the goals and ideals of National Children and Families Day. S.RES.598 : A resolution designating the week beginning October 15, 2006, as "National Character Counts Week". S.RES.601 : A resolution recognizing the efforts and contributions of outstanding Hispanic scientists in the United States. S.RES.608 : A resolution recognizing the contributions of Hispanic Serving Institutions, and the 20 years of educational endeavors provided by the Hispanic Association of Colleges and Universities. S.3659 : A bill to reauthorize and improve the women's small business ownership programs of the Small Business Administration. S.3662 : A bill to amend the Credit Repair Organizations Act. S.3682 : A bill to establish the America's Opportunity Scholarships for Kids Program. S.3713 : A bill to protect privacy rights associated with electronic and commercial transactions. S.3714 : A bill to establish the Math and Science Teaching Corps. S.3829 : A bill to extend and expand certain tax relief provisions and to increase the Federal minimum wage. S.3834 : A bill to amend the Controlled Substances Act to address online pharmacies. S.3850 : An original bill to improve ratings quality for the protection of investors and in the public interest by fostering accountability, transparency, and competition in the credit rating agency industry. S.3866 : A bill to establish a grant program to enhance the economic and financial literacy of midlife and older Americans. S.3869 : A bill to improve the quality of, and access to, supplemental educational services in effort to increase student achievement. H.R.5890 : To establish the American-Made Energy Trust Fund. H.R.5915 : To require that the Teacher Incentive Fund of the Department of Education. H.R.5926 : To provide for the energy independence of the United States. H.R.5962 : To amend title XVIII of the Social Security Act. H.R.5965 : To strengthen national security and promote energy independence. H.R.5982 : To amend the Internal Revenue Code of 1986. H.R.5988 : To amend the Higher Education Act of 1965. H.R.6009 : To address problem gambling. H.R.6020 : To support business incubation in academic settings, and for other purposes. H.R.6022 : To amend the Federal Food, Drug, and Cosmetic Act. H.R.6031 : To provide student loan forgiveness to the survivors of victims of the terrorist attack on September 11, 2001. H.R.6072 : To amend the Federal Deposit Insurance Act. H.R.6084 : To allow for the consolidation of Federal student loans into a single direct income-contingent loan repayment program. H.R.6096 : To amend title 38, United States Code. H.R.6104 : To build operational readiness in civilian agencies, and for other purposes. H.R.6106 : To extend the waiver authority for the Secretary of Education under title IV, section 105, of Public Law 109-148. H.R.6129 : To amend the Credit Repair Organizations Act to clarify the applicability of certain provisions to credit monitoring services. H.R.6159 : To extend temporarily certain authorities of the Small Business Administration. H.R.6163 : To amend title 44, United States Code H.R.6203 : To provide for Federal energy research, development, demonstration, and commercial application activities, and for other purposes.

Registrant Name: VISA USA INC Client Name: Self

H.R.6206 : To revise the calculation of interest on investments of the Harry S. Truman Memorial Scholarship Fund. H.R.6289 : To establish a program to provide financial incentives for the establishment of interactive personal health records. H.R.6307 : To require the Commissioner of Labor Statistics to develop a methodology for measuring the cost of living in each State. H.R.6314 : To amend title 38, United States Code. H.R.6315 : To afford students and parents with private civil remedies for the violation of their privacy rights under the General Education Provisions Act. H.R.6366 : To amend sections 5313 and 5318 of title 31, United States Code. H.R.6392 : To provide for the construction and rehabilitation of child care facilities in areas of the Gulf Coast affected by Hurricanes Katrina and Rita.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

Treasury, Dept of

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

Name: BENTZ, RHONDA

Covered Official Position (if applicable): N/A

Name: MACCARTHY, MARK

Covered Official Position (if applicable): N/A

Name: NELSON, LISA

Covered Official Position (if applicable): N/A

Name: SMITH, WILLIS LAMAR JR

Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC 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:

See Addendum: S. 3662: the 'Credit Monitoring Enhancement Act of 2006'; S. 3713: the 'Privacy Rights and Oversight for Electronic and Commercial Transactions Act of 2006'; S. 3978: the 'Debit and Check Card Consumer Protection Act of 2006'; S. 4037: the 'Rent-To-Own Reform Act of 2006'; H.R. 5746: the 'Industrial Bank Holding Company Act of 2006'; H.R. 5783: the 'Comprehensive Credit Services for Veterans Act of 2006'; H.R. 5820: the 'Federal Agency Data Privacy Protection Act'; H.R. 5835: the 'Veterans Identity and Credit Security Act of 2006'; H.R. 6072: the 'Financial Services Regulatory Relief Amendments Act of 2006'; H.R. 6109: the 'Stop Endangering the Records of Veterans (SERVE) Act of 2006'; H.R. 6129: the 'Credit Monitoring Clarification Act'; H.R. 6163: the 'Federal Agency Data Breach Protection Act'; H.R. 6189: the 'Protection from Telemarketers Act'; H.R. 6273: a bill to direct the Secretary of Veterans Affairs to provide for enhanced protections against identity theft related to the public filing of separation forms of members of the Armed Forces and for other purposes; H.R. 6297: the 'Freedom to Bank Act'.

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System  
Federal Trade Commission (FTC)  
HOUSE OF REPRESENTATIVES  
Office of the Comptroller of the Currency (OCC)  
SENATE  
Treasury, Dept of

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

Name: BENTZ, RHONDA  
Covered Official Position (if applicable): N/A  
Name: MACCARTHY, MARK  
Covered Official Position (if applicable): N/A  
Name: NELSON, LISA  
Covered Official Position (if applicable): N/A  
Name: SMITH, WILLIS LAMAR JR  
Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC 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: GAM (one per page)

16. Specific lobbying issues:

See addendum. H.R.5912 : To direct the Federal Trade Commission to prescribe rules to prohibit deceptive conduct in the rating of video and computer games. H.R.5982 : To amend the Internal Revenue Code of 1986 to allow a credit against tax for qualified tuition and related expenses. H.R.6111 : An act to amend the Internal Revenue Code of 1986. H.R.6113 : To direct the Federal Trade Commission to prescribe rules to prohibit deceptive conduct in the rating of video and computer games. H.R.6120 : To prohibit deceptive acts and practices in the content rating and labeling of video games.

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System  
Federal Trade Commission (FTC)  
HOUSE OF REPRESENTATIVES  
Office of the Comptroller of the Currency (OCC)  
SENATE

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

Name: BENTZ, RHONDA  
Covered Official Position (if applicable): N/A  
Name: MACCARTHY, MARK  
Covered Official Position (if applicable): N/A  
Name: NELSON, LISA  
Covered Official Position (if applicable): N/A  
Name: SMITH, WILLIS LAMAR JR  
Covered Official Position (if applicable): N/A

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



Registrant Name: VISA USA INC 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: LBR (one per page)

16. Specific lobbying issues:

See Addendum: H.R. 4 : To provide economic security for all Americans. H.R. 5749 : To amend title 18, United States Code. H.R. 5751 : To amend the Internal Revenue Code of 1986. H.R. 5759 : To amend the Homeland Security Act of 2002. H.R. 5773 : To require the Attorney General to establish and implement a program to make grants to States for fingerprinting programs for children. H.R. 5787 : To amend the Fair Labor Standards Act. H.R. 5833 : To amend the Elementary and Secondary Education Act of 1965. H.R. 5837 : To amend the Workforce Investment Act of 1998. H.R. 5838 : To amend title 44, United States Code. H.R. 5858 : To increase the United States financial and programmatic contributions to promote economic opportunities for women in developing countries. H.R. 5865 : To amend section 1113 of the Social Security Act. H.R. 5871 : To establish the Math and Science Teaching Corps. H.R. 5886 : To amend the Social Security Act and the Internal Revenue Code of 1986. H.R. 5901 : To amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act. H.R. 5922 : To amend the Federal Food, Drug, and Cosmetic Act. H.R. 5934 : To amend the Small Business Act to revise the definition of a HUBZone with respect to counties that are highly rural but adjacent to urban areas. H.R. 5936 : To amend title II of the Social Security Act. H.R. 5944 : To amend title 18, United States Code. H.R. 6197 : To amend the Older American Act of 1965. H.R. 6208 : To amend the Trade Act of 1974. H.R. 6274 : To amend the Federal Unemployment Tax Act. H.R. 6307 : To require the Commissioner of Labor Statistics to develop a methodology for measuring the cost of living in each State.

17. House(s) of Congress and Federal agencies contacted:  
Federal Reserve System  
HOUSE OF REPRESENTATIVES  
Office of the Comptroller of the Currency (OCC)  
SENATE

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

Name: BENTZ, RHONDA  
Covered Official Position (if applicable): N/A  
Name: MACCARTHY, MARK  
Covered Official Position (if applicable): N/A  
Name: NELSON, LISA  
Covered Official Position (if applicable): N/A  
Name: SMITH, WILLIS LAMAR JR  
Covered Official Position (if applicable): N/A

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

Registrant Name: VISA USA INC 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: SCI (one per page)

16. Specific lobbying issues:

H.R.5906 : To establish a Consortium on the Impact of Technology in Aging Health Services. H.R.6071 : To amend the USA PATRIOT Act. H.R.6349 : To establish within the Department of Homeland Security an Office of Emergency Communications. H.R.6350 : To provide for the continuing operation of the Metropolitan Medical Response Program. H.R.6351 : To establish a voluntary framework through which commercial mobile service providers can elect to transmit emergency alerts to subscribers. S.3724 : A bill to enhance scientific research and competitiveness through the Experimental Program. S.3739 : A bill to establish a Consortium on the Impact of Technology in Aging Health Services. S.3807 : A bill to amend the Public Health Service Act and the Federal Food, Drug, and Cosmetic Act. S.3902 : A bill to provide for education competitiveness. S.3936 : A bill to invest in innovation and education to improve the competitiveness of the United States in the global economy. S.4005 : A bill to establish the National Hurricane Research Initiative to improve hurricane preparedness, and for other purposes. S.4027 : A bill to amend the Internal Revenue Code of 1986. S.4032 : A bill to discourage international assistance to the nuclear program of Iran and transfers to Iran of advanced conventional weapons and missiles. S.4063 : A bill to provide for additional section 8 vouchers, to reauthorize the Public and Assisted Housing Drug Elimination Program, and for other purposes. See Addendum

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System  
Federal Trade Commission (FTC)  
HOUSE OF REPRESENTATIVES  
SENATE

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

Name: BENTZ, RHONDA  
Covered Official Position (if applicable): N/A  
Name: MACCARTHY, MARK  
Covered Official Position (if applicable): N/A  
Name: NELSON, LISA  
Covered Official Position (if applicable): N/A  
Name: SMITH, WILLIS LAMAR JR  
Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Feb 13, 2007

Printed Name and Title: SUZANNE COBB, LEGAL COORDINATOR -