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LOBBYING REPORT

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

1. Registrant Name America's Community Bankers ID No. 30327000			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 900 19th Street, NW, Suite 400 City Washington State/Zip (or Country) DC 20006 United States			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name F. Dina Nicholson		Telephone 202-857-3176	E-mail (optional) afifi@acbankers.org
7. Client Name <input type="checkbox"/> Self American League of Financial Institutions		5. Senate ID # 3845-12	6. House ID # 31613006

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 checked="" type="checkbox"/> \$10,000 or more <input type="checkbox"/> >> \$ _____ 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 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 *F. Dina Nicholson* Date 8/11/99

Printed Name and Title F. Dina Nicholson - President Page 1 of 10

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

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, Financial Services Act of 1999,
H.R.1585, Depository Institution Regulatory Streamlining Act of 1999,
H.R.173, Community Reinvestment Improvement Act of 1999,
H.R.665, Financial Services Modernization Act,
H.R.775, Y2K Act,
H.R.822, Federal Home Loan Bank System Modernization Act of 1999,
H.R.833, Bankruptcy Reform Act of 1999,
H.R.900, Consumer Credit Card Protection Amendments of 1999,
S.377, To eliminate the special reserve funds created for the Savings Association Insurance Fund and the Deposit Insurance Fund, and for other purposes,

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Housing & Urban Development
Department of Treasury
FDIC
Federal Reserve
FHFB
OCC

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

Name	Covered Official Position (if applicable)	New
Nicholson, F. Dina		No

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

Signature *F. Dina Nicholson* Date 8/11/99

Printed Name and Title F. Dina Nicholson - President Page 2 of 10

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

Item	Description	Data
16	Lobbying Issues	S.458, Federal Home Loan Bank System Modernization Act of 1999.
16	Lobbying Issues	S.461, Year 2000 Fairness and Responsibility Act .
16	Lobbying Issues	S.625, Bankruptcy Reform Act of 1999 .
16	Lobbying Issues	S.641, Consumer Credit Act of 1999.
16	Lobbying Issues	S.900, Financial Services Modernization Act of 1999,
16	Lobbying Issues	S.96, Y2K Act ,
16	Lobbying Issues	Regulatory Burden Relief - Legislation Proposals Electronic Benefit Transfer; legislative proposals FDIC Examination Fees - Administration Budget Proposal
17a	House of Congress/Agencies	OTS
17a	House of Congress/Agencies	U.S. House of Representatives
17a	House of Congress/Agencies	U.S. Senate
17a	House of Congress/Agencies	White House

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

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

16. Specific Lobbying issues
Housing Appropriations

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

- FDIC
- Federal Reserve
- FHFB
- OCC
- OTS
- U.S. House of Representatives

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

Name	Covered Official Position (if applicable)	New
Nichelson, F. Dina		No

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

Signature *F. Dina Nichelson* Date 8/11/99
Printed Name and Title F. Dina Nichelson - President Page 4 of 10

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

Item	Description	Data
17a	House of Congress/Agencies	U.S. Senate

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

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.

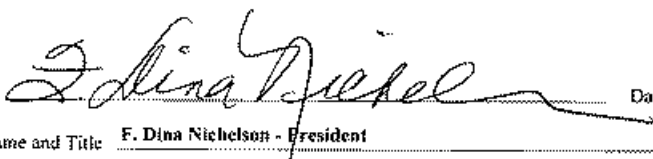
15. General issue area code DIS (one per page)
16. Specific Lobbying issues
H.R.21, Homeowners' Insurance Availability Act of 1999,

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

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

Name	Covered Official Position (if applicable)	New
<u>Nichelson, F. Dina</u>		<u>No</u>

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

Signature  Date 8/11/99
Printed Name and Title F. Dina Nichelson - President Page 6 of 10

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

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- 15. General issue area code FIN (one per page)
- 16. Specific Lobbying issues
Government Sponsored Enterprises - Legislative proposals related to housing issues, Agency consolidations

Federal Housing Finance Board; actions related to the establishment of pilot programs within individual FHLBanks.

- 17. House(s) of Congress and Federal agencies contacted Check if None
Department of Housing & Urban Development
Department of Treasury
FDIC
Federal Reserve
FHFB
OCC

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

Name	Covered Official Position (if applicable)	New
Nichelson, F. Dina		No

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

Signature *F. Dina Nichelson* Date 8/11/99
Printed Name and Title F. Dina Nichelson - President Page 7 of 10

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

Item	Description	Data
17a	House of Congress/Agencies	OFHEO
17a	House of Congress/Agencies	OTS
17a	House of Congress/Agencies	U.S. House of Representatives
17a	House of Congress/Agencies	U.S. Senate
17a	House of Congress/Agencies	White House

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

16. Specific Lobbying issues

H.R.175, Affordable Housing Opportunity Act of 1999,

H.R.1776, American Homeownership and Economic Opportunity Act of 1999,

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

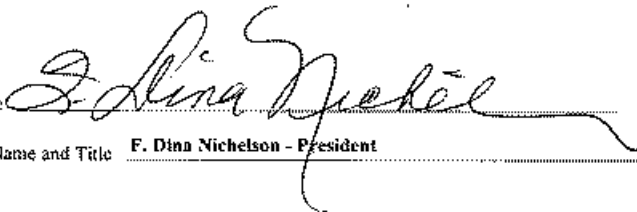
U.S. House of Representatives

U.S. Senate

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

Name	Covered Official Position (if applicable)	New
<u>Nichelson, F. Dina</u>		<u>No</u>

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

Signature  Date 8/11/99

Printed Name and Title F. Dina Nichelson - President Page 9 of 10

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: American League of Financial Institutions

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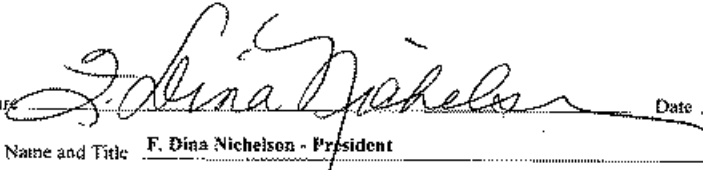
15. General issue area code SMB (one per page)
16. Specific Lobbying issues
**HR.1435, Small Business Banking Regulatory Relief Act of 1999,
S.349, Small Business Banking Act of 1999,
Small Business Administration; 7(a) program reauthorization**

17. House(s) of Congress and Federal agencies contacted Check if None
**U.S. House of Representatives
U.S. Senate**

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

Name	Covered Official Position (if applicable)	New
Nichelson, F. Dina		No

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

Signature  Date 8/11/99
Printed Name and Title F. Dina Nichelson - President Page 10 of 10