

Secretary 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 S  
05 MAR -2 AM 10:

## LOBBYING REPORT

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

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

**TYPE OF REPORT** 8. Year 2004 Midyear (January 1-June 30)  OR Year End (July 1-D

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 Lobb

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

12. Lobbying Firms	13. Organizations
<p><b>INCOME</b> 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"/> &gt;&gt; \$ _____ 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><b>EXPENSES</b> relating to lobbying activities for this re period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> &gt;&gt; \$ <u>\$980,000.00</u> Expenses (nearest \$</p> <p><b>14. REPORTING METHOD.</b> Check box to indica accounting method. See instructions for description c</p> <p><input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA defin</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 60: the Internal Revenue Code</p> <p><input checked="" type="checkbox"/> <b>Method C.</b> Reporting amounts under section 16: Internal Revenue Code</p>

Signature

*Robert R. Davis*

Date 2/17/2005



Name: America's Community BankersClient 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**, provide information as requested. Attach additional page(s) as needed.

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

16. Specific Lobbying issues

**H.R.3574, Stock Option Accounting Reform Act,****S.RES.412, Expressing the sense of the Senate regarding the importance of maintaining the independence of the Financial Accounting Standards Board.,****SEC Registration of Federal Home Loan Banks**

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**

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

Name	Covered Official Position (if applicable)
<b>Bahin, Charlotte M.</b>	
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Casey-Landry, Diane</b>	
<b>Davis, Robert R.</b>	
<b>Hild, Dennis</b>	<b>Supervisory Financial Analyst - Federal Reserve</b>
<b>Koonjy, Diane</b>	

19. Interest of each foreign entity in the specific issues listed on line 16 above

 Check if None

Signature

*Robert R. Davis*

Filing #61853787-e3ff-485d-8787-b2baeeb72c5c - Page 3 of 32

Date **2/17/2005**



Name: America's Community BankersClient Name: America's Community Bankers

Item	Description	Data
16	Lobbying Issues	Gramm-Leach-Bliley Act Investment Advisers Act Sarbanes-Oxley Act Securities Exchange Act of 1934 corporate governance fair value accounting interest rate impairments registration parity for savings associations stock options expensing accounting for loans participation



Name: America's Community BankersClient 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, 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.1375, Financial Services Regulatory Relief Act of 2003,  
H.R.3579, Credit Union Regulatory Improvements Act of 2003,  
H.R.3952, Promoting Community Investment Act of 2004,  
H.R.4236, To provide for congressional disapproval of certain regulations issued by the Comptroller of the  
accordance with section 802 of title 5, United States Code,  
H.R.4237, To provide for congressional disapproval of certain regulations issued by the Comptroller of the  
accordance with section 802 of title 5, United States Code,  
H.R.4719, Mortgage Market Protection Act of 2004,  
H.R.758, Business Checking Freedom Act of 2003,  
H.R.833, Responsible Lending Act,  
S.1508, Federal Enterprise Regulatory Reform Act of 2003,**

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

 Check if None

**Department of Treasury  
Federal Deposit Insurance Corporation  
Federal Housing Finance Board  
Federal Reserve Board  
Federal Trade Commission  
House of Representatives  
National Credit Union Administration**

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

Name	Covered Official Position (if applicable)
Bahin, Charlotte M.	
Berger, B. Daniel	Chief of Staff - Rep Katherine Harris
Briggs, Michael W.	
Davis, Robert R.	
Dayananda, Priya	Legislative Director - Office of Rep. Steve Israel
Drozdowski, Robert	
Frank, Janet L.	

19. Interest of each foreign entity in the specific issues listed on line 16 above

 Check if None

Signature



Filing #61853787-e3ff-485d-8787-b2baeeb72c5c - Page 7 of 32

Date 2/17/2005



Client Name: America's Community Bankers

Client Name: America's Community Bankers

Item	Description	Data
16	Lobbying Issues	S.J.RES.31, A joint resolution to provide for Congressional disapproval of regulations issued by the Office of the Comptroller of the Currency, in acc with section 802 of title 5, United States Code,
16	Lobbying Issues	S.J.RES.32, A joint resolution to provide for Congressional disapproval of regulations issued by the Office of the Comptroller of the Currency, in acc with section 802 of title 5, United States Code,
16	Lobbying Issues	Check 21 Act Community Reinvestment Act (CRA) Fair Credit Reporting Act (FCRA) Fair and Accurate Credit Transactions Act (FACT) Electronic Fund Transfer Act (Regulation E) Equal Credit Opportunity Act (ECOA) Truth in Lending Act (TILA) Truth in Savings Act Designation of OTS as a consolidated financial regulator under European Directive 2002/87/EC Conversion of mutual institutions to stock ownership; conversions of credit to mutuals; regulation of government sponsored enterprises; check truncat Basel II Accord; regulatory relief; electronic funds transfer; consumer leas interstate branching; small business lending limits; stored-value cards, transactions with affiliates; privacy and conforming loan limits.
17a	House of Congress/Agencies	Office of Federal Housing Enterprise Oversight
17a	House of Congress/Agencies	Office of the Comptroller of the Currency
17a	House of Congress/Agencies	Office of Thrift Supervision
17a	House of Congress/Agencies	Senate
18a	Lobbyist Name	Hild, Dennis
18b	Covered Official Position	Supervisory Financial Analyst - Federal Reserve
18c	New Lobbyist	Yes
18a	Lobbyist Name	Jones, William I.
18b	Covered Official Position	Minority Counsel - Financial Services Committee
18c	New Lobbyist	No
18a	Lobbyist Name	Mesack, Gregory P.



Client Name: America's Community Bankers

Client Name: America's Community Bankers

Item	Description	Data
18b	Covered Official Position	Legislative Director - Office of Rep Bob Ney
18c	New Lobbyist	No
18a	Lobbyist Name	Shonk, Krista
18b	Covered Official Position	
18c	New Lobbyist	No

|

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, provide information as requested. Attach additional page(s) as needed.**

- 15. General issue area code BNK (one per page)
- 16. Specific Lobbying issues  
**S.1920, A bill to extend for 6 months the period for which chapter 12 of title 11 of the United States Code is bankruptcy reform**

- 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)
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	

- 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**

Pt

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, provide information as requested. Attach additional page(s) as needed.

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

16. Specific Lobbying issues  
**H.R.4600, Junk Fax Prevention Act of 2004,  
 S.2603, Junk Fax Prevention Act of 2004,  
 CAN-SPAM Act  
 Do Not Call Registry  
 Fair and Accurate Credit Transactions Act**

17. House(s) of Congress and Federal agencies contacted  Check if None  
**Federal Communications Commission  
 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)
<b>Briggs, Michael W.</b>	
<b>Davis, Robert R.</b>	
<b>Drozdowski, Robert</b>	

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

Signature: *Robert R. Davis*

Date **2/17/2005**

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

Printed Name and Title Robert R. Davis - Executive Vice President Page

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, 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.3755, Zero Downpayment Act of 2004,  
H.R.3938, Expanding Housing Opportunities Through Education and Counseling Act,  
H.R.4110, FHA Single Family Loan Limit Adjustment Act of 2004,  
H.R.4363, Helping Hands for Homeownership Act of 2004,**

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)
<b>Bahin, Charlotte M.</b>	
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Dayananda, Priya</b>	<b>Legislative Director - Office of Rep. Steve Israel</b>
<b>Frank, Janet L.</b>	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature

*Robert R. Davis*

Filing #61853787-e3ff-485d-8787-b2baeeb72c5c - Page 17 of 32

Date **2/17/2005**

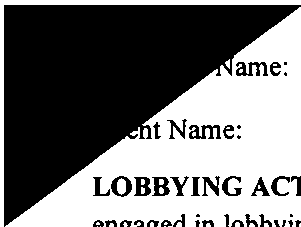


Name: America's Community Bankers

Client Name: America's Community Bankers

Item	Description	Data
16	Lobbying Issues	<b>Home Mortgage Disclosure Act</b> <b>Real Estate Settlement Procedures Act</b> <b>affordable housing</b> <b>appraisal quality</b> <b>conforming loan limits</b> <b>small denomination debt issuance by government sponsored enterprises</b> <b>Ginnie Mae securities</b>





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, 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.4634, Terrorism Insurance Backstop Extension Act of 2004,**
- S.2238, Flood Insurance Reform Act of 2004,**
- Terrorism Risk Insurance Act**
- National Flood Insurance Program**
- Natural Disaster Insurance**
- Private Mortgage Insurance**
- Corporate-owned life insurance**
- Bank-owned life insurance**
- Deposit insurance reform**

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>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Frank, Janet L.</b>	
<b>Mesack, Gregory P.</b>	<b>Legislative Director - Office of Rep Bob Ney</b>

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature *Robert R. Davis*

Date 2/17/2005



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, 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.1731, Identity Theft Penalty Enhancement Act,
- H.R.2143, Unlawful Internet Gambling Funding Prohibition Act,
- H.R.2971, Social Security Number Privacy and Identity Theft Prevention Act of 2003,
- S.2062, Class Action Fairness Act of 2004,
- "FairPay" overtime regulations
- Bank Secrecy Act
- PATRIOT Act
- class action reform

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

Check if None

- Department of Labor
- Financial Crimes Enforcement Network
- House of Representatives
- Senate

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

Name	Covered Official Position (if applicable)
Bahin, Charlotte M.	
Berger, B. Daniel	Chief of Staff - Rep Katherine Harris
Briggs, Michael W.	
Davis, Robert R.	
Shonk, Krista	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature Robert R. Davis

Date 2/17/2005



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**, 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.4341, 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)
<b>Davis, Robert R.</b>	
<b>Dayananda, Priya</b>	<b>Legislative Director - Office of Rep. Steve Israel</b>

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

Signature Robert R. Davis

Date 2/17/2005



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, 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.3915, To provide for an additional temporary extension of programs under the Small Business Act and Business Investment Act of 1958 through April 2, 2004. ,**

**H.R.4062, To provide for an additional temporary extension of programs under the Small Business Act and Business Investment Act of 1958 through June 4, 2004, and for other purposes,**

**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)
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Jones, William I.</b>	<b>Minority Counsel - Financial Services Committee</b>
<b>Koonjy, Diane</b>	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature Robert R. Davis

Date 2/17/2005



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, 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.2896, American Jobs Creation Act of 2003, Subchapter S  
H.R.3220, Business Activity Tax Simplification Act of 2003,  
H.R.3579, Credit Union Regulatory Improvements Act of 2003,  
H.R.4078, To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts,  
H.R.4520, American Jobs Creation Act of 2004, Subchapter S  
S.1637, Jumpstart Our Business Strength (JOBS) Act,  
S.2263, A bill to amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts,  
S.2761, Heartland Investment and Rural Employment (HIRE) Act, Subchapter S Corporations**

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**

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

Name	Covered Official Position (if applicable)
<b>Bahin, Charlotte M.</b>	
<b>Berger, B. Daniel</b>	<b>Chief of Staff - Rep Katherine Harris</b>
<b>Davis, Robert R.</b>	
<b>Hild, Dennis</b>	<b>Supervisory Financial Analyst - Federal Reserve</b>
<b>Jones, William I.</b>	<b>Minority Counsel - Financial Services Committee</b>
<b>Shonk, Krista</b>	

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature

*Robert R. Davis*

Filing #61853787-e3ff-485d-8787-b2baeeb72c5c - Page 29 of 32

Date 2/17/2005

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

Printed Name and Title **Robert R. Davis - Executive Vice President** \_\_\_\_\_ Page \_\_\_\_\_

Client Name: America's Community Bankers

Client Name: America's Community Bankers

Item	Description	Data
16	Lobbying Issues	<b>Taxation of Credit Unions</b> <b>Capitalization of loan origination costs</b> <b>Individual Development Accounts</b> <b>Lifetime Savings Accounts</b> <b>Health Savings Accounts</b> <b>Texas usury limits</b> <b>Subchapter S Corporations</b> <b>Social Security Reform</b>

|