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H. D.

# LOBBYING REPORT

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

|  |                                  |  |                                   |
|--|----------------------------------|--|-----------------------------------|
| 1. Registrant Name<br><u>Associates First Capital Corporation</u>  |                                  |  |                                   |
| 2. Address <input type="checkbox"/> Check if different than previously reported<br><u>250 E. Carpenter Freeway</u>               |                                  |  |                                   |
| 3. Principal Place of Business (if different from line 2)<br>City: <u>Irving</u> State/Zip (or Country) <u>Texas 75062 (USA)</u> |                                  |  |                                   |
| 4. Contact Name<br><u>Judy K. Winkel</u>   | Telephone<br><u>972/652-4344</u> | E-mail (optional)<br><u>judy_winkel@afcc.com</u> | 5. Senate ID #<br><u>46266-12</u> |
| 7. Client Name <input checked="" type="checkbox"/> Self  | 6. House ID #<br><u>3435900</u>  |  |                                   |

**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  |  |
|--|--|
| <p><b>12. Lobbying Firms</b></p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____<br/>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>13. Organizations</b></p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ <u>150,000</u><br/>Expenses (nearest \$20,000)</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p> |

Signature \_\_\_\_\_

February 4, 2000

Printed Name and Title Judy K. Winkel, Senior Vice President

Registrant Name Roland & Madigan, Inc. Client Name Associates First Capital Corporation

**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 625, HR 833, Bankruptcy Reform Act of 1998, Title IV
- S 800, HR 10, Financial Services Modernization Act of 1999, Title IV

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                      |
|-------------------|---|--------------------------|
| Judy K. Winkel    |   | <input type="checkbox"/> |
| Sherry C. Whitley |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |

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

Signature *J. Winkel* Date February 4, 2000  
Printed Name and Title Judy K. Winkel, Senior Vice President

Registrant Name Boland & Madigan, Inc. Client Name Associates First Capital Corporation

**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 DEF (one per page)

16. Specific lobbying issues

HR 1401, National Defense Authorization Act for Fiscal Year 2000, Title IV

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                      |
|-------------------|---|--------------------------|
| Judy K. Winkel    |   | <input type="checkbox"/> |
| Sherry C. Whitley |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |

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

Check if None

Signature *J. Winkel* Date February 4, 2000

Printed Name and Title Judy K. Winkel, Senior Vice President

**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

- HR 10, Financial Services Competitiveness Act of 1997, Title IV
- HR 2351, Unsolicited Loan Check Consumer Protection Act of 1999, Entire Bill
- HR 833, Bankruptcy Reform Act of 1999, Title I
- HR 900, Consumer Credit Card Protection Amendments of 1999, Entire Bill
- HR 2488, Financial Freedom Act of 1999, Section 1501
- S 1429, Taxpayer Refund Act of 1999, Section 1302
- S 480, Credit Card Consumer Protection Act of 1999, Entire Bill
- S 625, Bankruptcy Reform Act of 1999, Titles I and II
- S 641, Consumer Credit Act of 1999, Entire Bill

17. House(s) of Congress and Federal agencies contacted  Check if None  
 Federal Reserve  
 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                      |
|-------------------|---|--------------------------|
| Judy K. Winkel    |   | <input type="checkbox"/> |
| Sherry C. Whitley |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |
|                   |   | <input type="checkbox"/> |

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

Signature *J. Winkel* Date February 4, 2000  
 Printed Name and Title Judy K. Winkel, Senior Vice President