

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 SEN

05 AUG 18 AM 11:3

# LOBBYING REPORT

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

1. Registrant Name <b>AMERICAN BANKERS ASSOCIATION</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>1120 Connecticut Avenue, N.W.</b>			
3. Principal Place of Business (if different from line 2) City: <b>Washington</b> State/Zip (or Country) <b>DC 20036</b>			
4. Contact Name <b>C. Dawn Causey</b>		Telephone <b>(202) 663-5434</b>	E-mail (optional) <b>DCausey@aba.com</b>
7. Client Name <input checked="" type="checkbox"/> Self			5. Senate ID <b>1785-</b>
			6. House ID <b>30468</b>

TYPE OF REPORT 8. Year 2005 Midyear (January 1-June 30)  OR Year End (July 1-

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 Lobby

<b>INCOME OR EXPENSES - Complete Either Line 12 OR Line 13</b>	
<b>12. Lobbying Firms</b> 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).	<b>13. Organizations</b> EXPENSES relating to lobbying activities for this period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> ⇔ \$ <u>2,400,000</u> Expenses (nearest <b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description <input type="checkbox"/> Method A. Reporting amounts using LDA defi <input checked="" type="checkbox"/> Method B. Reporting amounts under section 6 Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 1 Internal Revenue Code

Signature \_\_\_\_\_

0000421414

Printed Name and Title

LD-2 (REV. 6/98)

Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**S. 238, Rural Economic Investment Act of 2005**

To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

**H.R. 399, Rural Economic Investment Act of 2005**

To amend the Internal Revenue Code of 1986 to exclude from gross income interest received on loans secured by agricultural real property.

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

Senate , House of Representatives

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

Peter L. Blocklin  
Dionne M. Davies  
Donna J. Fisher  
Fran Mordi  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421415



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**S. RES 88**

**S. 12, Targeting Terrorists More Effectively Act of 2005**

Sets forth provisions to detect terrorist financing.

Designating April 2005 as 'Financial Literacy Month'

**S. 393, Credit Card Minimum Payment Warning Act of 2005**

To require enhanced disclosure to consumers regarding the consequences of making only minimum required payments in the repayment of credit card debt, and for other purposes.

**S. 499, Credit Card Accountability Responsibility and Disclosure Act of 2005**

To amend the consumer Credit Protection Act to ban abusive credit practices, enhance consumer disclosures, protect underage consumers, and for other purposes.

**S. 1037, Mutual Fund Transparency Act of 2005**

To require disclosure of financial relationships between brokers and mutual fund companies and of certain brokerage commissions paid by mutual fund companies.

**S. 1040, Credit Card Minimum Payment Notification Act**

To amend the Truth in Lending Act to provide for enhanced disclosure under an open end credit plan. All Provisions.

**S. 1332, Personal Data Privacy and Security Act of 2005**

A bill to prevent and mitigate identity theft, to ensure privacy, and to enhance criminal penalties, law enforcement assistance and other protections against security breaches, fraudulent access and misuse of personally identifiable information.

**S. 1408, Identity Theft Protection Act**

A bill to strengthen data protection and safeguards, require data breach notification and further prevent identity theft.

0000421416



**Senate bill not yet introduced on Bank Regulatory Relief**

All provisions relating to banking regulatory relief.

**H. RES. 369**

Providing for consideration of the bill H.R. 3199 to extend and modify authorities needed to combat terrorism and for other purposes.

**H.R. 3199, USA Patriot Act Reauthorization Act of 2005**

To extend and modify authorities needed to combat terrorism, and for other purposes.

**H.R. 458, Military Personnel Financial Services Protection Act**

To amend the federal securities laws to address abuses involving periodic payment plans so to military personnel. All Provisions.

**H.R. 749, the Expanded Access to Financial Services Act**

To amend the Federal Credit Union Act to provide expanded access for persons in the field membership of a Federal credit union to money order, check cashing, and money transfer services.

**H.R. 799, Consumer Checking Account Fairness Act**

To amend the Expedited Funds Availability Act to redress imbalances between the faster withdrawals permitted under the Check 21 and the slower rates for crediting deposits, and for other purposes.

**H.R. 815, Financial Customer Identification Verification Improvement Act**

To amend section 5318 of title 31, United States Code, to prohibit financial institutions from accepting matricula consular issued in the United States as a valid form of identification. All Provisions.

**H.R. 858, Identity Theft Penalty Enhancement Act**

To amend Title 18, United State Code to establish penalties for aggravated identity theft, and for other purposes. All Provisions.

**H.R. 913, Broad-based Stock Option Plan Transparency Act**

To direct the SEC to require enhanced disclosures of employee stock options, and to require study on the economic impact of broad-based employee stock option plans. All Provisions.

**H.R. 1077, Realtime Investor Protection Act**

To improve the access of investors to regulatory records with respect to securities brokers, dealers, and investment advisers. All Provisions.

**H.R. 1185, the Federal Deposit Insurance Reform Act of 2005**

All Provisions.

0000421417





**H.R. 1208, College Student Credit Card Protection Act**

To amend the Consumer Credit Protection Act to prevent credit card issuers from taking w advantage of full-time, traditional-aged, college students, to protect parents of traditional college student credit card holders, and for other purposes.

**H.R. 1224, Business Checking Freedom Act of 2005**

Provisions relating to the transition period and the 24-transaction MMDA and to the Indust Loan Company restrictions.

**H.R. 1185, the Federal Deposit Insurance Reform Act of 2005**

All Provisions.

**H.R. 1226, United States Financial Policy Committee For Fair Capital Standards Act**

To establish a mechanism for developing uniform United States positions on issues before t Basel Committee on Banking Supervision at the Bank for International Settlements, to requ review on the most recent recommendation of the Basel Committee for an accord on capita standards, and for other purposes. All Provisions.

**H.R. 2990, Credit Rating Agency Duopoly Relief Act of 2005**

To amend the Securities Exchange Act of 1934 to revise the definition of statistical rating organization (SRO) to include an entity: (1) whose primary business, for at least the most recent three consecutive years, has been the issuance of publicly available ratings; and (2) t employs either a quantitative or qualitative model to determine its publicly available ratings (All Provisions)

**H.R. 3007, Combating Terrorism Financing Act of 2005**

To add certain new crimes to Title 18 section on money laundering.

**H.R. 3058, Fiscal Year 2006 Transportation-Treasury Appropriations Legislation**

Bank real estate activity provision.

**H.R. 3140, Consumer Data Security and Notification Act of 2005**

To expand the protections for sensitive personal information in Federal law to cover the information collection and sharing practices of unregulated information brokers, to enhance information security requirements for consumer reporting agencies and information brokers and to require consumer reporting agencies, financial institutions, and other entities to notif consumers of data security breaches involving sensitive consumer information for other purposes.

**P.L. 106-102, Implementation of Title II Gramm-Leach Bliley Act.**

All Provisions.

**Sarbanes-Oxley Act Review (Section 404)**

All Provisions.

0000421418



**Check 21 Review**

All Provisions.

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

Senate, House of Representatives, Federal Reserve Board, SEC, OCC, FDIC, Treasu

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

Jeanine Henderson Arnett

James Ballentine

Peter L. Blocklin

William Boger

John J. Byrne

Dawn Causey

Kenneth J. Clayton

Dionne M. Davies

Kerry Early

Nessa Feddis

Donna J. Fisher

James D. McLaughlin

Sarah A. Miller

Gerald Joseph Pigg

Deborah L. Shannon

Paul Smith

Shawn Smith

Floyd Stoner

Rob Strand

Laura Vogel

Adam Wasch

Edward L. Yingling

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

0000421419



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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. 256, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005**

All Provisions.

**H.R. 685, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005**

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

Senate, House of Representatives

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

Jeanine Henderson Arnett

John Blanchfield

Peter L. Blocklin

William Boger

Kenneth J. Clayton

Dionne M. Davies

Kerry Early

Shawn Smith

Seaver Sowers

Floyd Stoner

Adam Wasch

Edward L. Yingling

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

0000421420



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: CPT (one per page)

16.      Specific lobbying issues:

**H.R. 2795, the Patent Reform Act of 2005**

All Provisions.

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.

William Boger  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421421





Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**H. Res. 148, A Resolution Supporting the Goals and Ideals of Financial Literacy Month**

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.

Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421422



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: ENG (one per page)

16.      Specific lobbying issues:

**S. 10, Energy Policy Act of 2005**

**H.R. 6, the Energy Policy Act of 2005**

Provisions granting the FTC authority to regulate disclosures of consumer information, gas excise tax provisions.

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

Senate, House of Representatives

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

Peter L. Blocklin  
Kenneth J. Clayton  
Dionne M. Davies  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421423



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**S. 256, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005**

To amend Title II of the United States Code and for other purposes. Title IX Financial Contract Provisions.

**H.R. 685, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005**

To amend Title II of the United States Code and for other purposes. Title IX Financial Contract Provisions.

**H.R. 1042, the Net Worth Amendment for Credit Unions Act**

To amend the Federal Credit Union Act to clarify the definition of net worth under certain circumstances for purposes of the prompt corrective action authority of the National Credit Union Administration Board, and for other purposes.

**H.R. 2317, the Credit Union Regulatory Improvements Act**

All Provisions.

**H.R. 2660, the Fair Choice and Competition in Real Estate Act**

To amend the Bank Holding Company Act of 1956 to clarify that real estate brokerage activities and real estate management activities are authorized financial activities for financial holding companies and financial subsidiaries of national banks, and for other purposes. All Provisions.

**USA PATRIOT Act**

Section 314 Requirements

**Review of Money Service Businesses**

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

Senate, House of Representatives

0000421424



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

Jeanine Henderson Arnett  
James Ballentine  
Peter L. Blocklin  
William Boger  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
James D. McLaughlin  
Sarah A. Miller  
Gerald Joseph Pigg  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Seaver Sowers  
Floyd Stoner  
Laura Vogel  
Adam Wasch  
Edward L. Yingling

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

0000421425





Registrant Name:     AMERICAN BANKERS ASSOCIATION

Client Name:         Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**Nomination of Rep. Rob Portman to be U.S. Trade Representative**

**H.R. 2385, Legislation to Reauthorize the Commerce Department's Quarterly Financial Report Program**

All Provisions.

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

Senate, House of Representatives

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

Peter L. Blocklin  
Dionne M. Davies  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

1000421426



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: HOM (one per page)

16.      Specific lobbying issues:

**H.R. 285, Department of Homeland Security Cyber-security Enhancement Act of 2007:**  
To amend the Homeland Security Act of 2002 to enhance cyber-security, and for other purposes.

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.

Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421427



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**S. 190, Federal Housing Enterprise Regulatory Reform Act of 2005**

All Provisions.

**H. Res. 312, a Resolution Recognizing National Homeownership Month**

**H.R. 1025, the Mortgage Servicing Clarification Act**

To amend the Fair Debt Collection Practices Act to exempt mortgage servicers from certain requirements of the Act with respect to federally related mortgage loans secured by a first lien and for other purposes. All Provisions.

**H.R. 1461, the Federal Housing Finance Reform Act of 2005**

All Provisions.

**H.R. 1999, the State and Local Housing Flexibility Act of 2005**

All Provisions.

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

Senate, House of Representatives

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

James Ballentine  
Peter L. Blocklin  
Dionne M. Davies  
Kerry Early  
Gerald Joseph Pigg  
Deborah L. Shannon  
Shawn Smith  
Seaver Sowers  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

0000421428



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

0000421429





Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:          Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**Proposals to Create an Optional Federal Charter**

**State Modernization and Regulation Transparency (SMART) Act**

All Provisions.

**H.R. 1153, Terrorism Insurance Backstop Extension Act of 2005**

To extend the terrorism insurance program of the Department of the Treasury. All Provisions.

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

Senate, House of Representatives

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

Peter J. Blocklin  
Dionne M. Davies  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

1000421430



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**S. 751, the Notification of Risk to Personal Data Act (all provisions)** To require Federal agencies, and persons engaged in interstate commerce, in possession of data containing personal information, to disclose any unauthorized acquisition of such information.

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

Senate

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

Peter L. Blocklin  
William Boger  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Shawn Smith  
Floyd Stoner  
Edward L. Yingling

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

0000421431



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:          Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: MON (one per page)

16.      Specific lobbying issues:

**H.R. 902, Presidential \$1 Coin Act of 2005**

To improve circulation of the \$1 coin, create new bullion coin, and for other purposes. All Provisions.

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

House

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

John Rasmus

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

0000421432



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**S. 662, Postal Accountability and Enhancement Act**  
All Provisions.

**H.R. 22, Postal Accountability and Enhancement Act**

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

Senate, House

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

Peter L. Blocklin  
Dionne M. Davies  
Kerry Early  
Gerald Joseph Pigg  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421433





Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: RES (one per page)

16.      Specific lobbying issues:

**S. 98, the Community Choice in Real Estate Act**

To amend the Bank Holding Company Act of 1956, and the Revised Statutes of the United States, to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes. Banking restrictions provisions.

**H.R. 111 Community Choice in Real Estate Act**

To amend the Bank Holding Company Act of 1956 and the Revised Statutes of the United States to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes.

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

Senate, House of Representatives

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

Jeanine Henderson Arnett  
James Ballentine  
Peter L. Blocklin  
William Boger  
James Chesson  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Gerald Joseph Pigg  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Seaver Sowers

1000421434



Floyd Stoner  
Laura Vogel  
Adam Wasch  
Edward L. Yingling

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

0000421435



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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)

**S. 219 National Employee Savings and Trust Equity Guarantee Act of 2005 (Introduce Senate)**

**S. 540, the Saving Social Security Act of 2005**

All Provisions.

**S. 545, the Lifetime Savings Account Act of 2005**

To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts. All Provisions.

**S. 546, the Retirement Savings Account Act**

To amend the Internal Revenue Code of 1986 to provide for retirement savings accounts, and for other purposes. All Provisions.

**S. 547, to Provide for Employer Retirement Savings Accounts**

To amend the Internal Revenue Code of 1986 to provide for employer retirement savings accounts, and for other purposes. All Provisions.

**S. 1302, the Stop the Raid on Social Security Act of 2005**

All Provisions.

**H.R. 440, Bipartisan Retirement Security Act of 2005**

All Provisions.

**H.R. 530, the Individual Social Security Investment Program Act of 2005**

All Provisions.

**H.R. 750, the Social Security Guarantee Plus Act of 2005**

All Provisions.

**H.R. 1161, to provide for employer retirement savings accounts**

To amend the Internal Revenue Code of 1986 to provide for employer retirement savings accounts, and for other purposes. All Provisions.

0000421436



**H.R. 1162, the Retirement Savings Account Act**

To amend the Internal Revenue Code of 1986 to provide for retirement savings accounts, a for other purposes. All Provisions.

**H.R. 1163, the Lifetime Savings Account Act of 2005**

To amend the Internal Revenue Code of 1986 to create Lifetime Savings Accounts. All Provisions.

**H.R. 2830, Pension Protection Act**

To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes.

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

Senate, House of Representatives

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

Lisa Bleier  
Peter L. Blocklin  
William Boger  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Donna J. Fisher  
Fran Mordi  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421437





Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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. 2862, Fiscal Year 2006 Appropriations for the State, Justice, and Commerce Department**

Small Business Administration Loan Guaranty Program provisions.

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.

Jeanine Henderson Arnett

James Ballentine

Kerry Early

Deborah L. Shannon

Shawn Smith

Floyd Stoner

Laura Vogel

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

1000421438



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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:

**S. 420, Death Tax Repeal Permanency Act**

To make the repeal of the estate tax permanent.

**S. 732 Safe, Accountable, Flexible, and Efficient Transportation Equity Act of 2005**

**S. 1159, Legislation to Permanently Extend the Subpart F Exemption for Active Financing**

All Provisions.

**Senate Bill Not Yet Introduced, Type III Supporting Organizations and Charitable Gift Trusts.**

**H.R. 3, the Transportation Equity Act**

Revenue-raiser, gas excise tax, vicarious liability provisions.

**H.R. 8, the Death Tax Repeal Permanency Act of 2005**

To make the repeal of the estate tax permanent.

**H.R. 1956, Business Activity Tax Simplification Act of 2005**

To regulate certain State taxation of interstate commerce; and for other purposes.

**H.R. 2251, the COLI Best Practices Act of 2005**

To amend the Internal Revenue Code of 1986 to exclude from gross income the proceeds from certain company-owned life insurance. All Provisions.

**H.R. 3376, Tax Technical Corrections Act**

Proposals Regarding Tax-exempt Organizations (focusing on credit union taxation).

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

Senate, House of Representatives

0000421439



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

Lisa Bleier  
Peter L. Blocklin  
Kenneth J. Clayton  
Dionne M. Davies  
Donna J. Fisher  
Fran Mordi  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421440



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: TEC (one per page)

16.      Specific lobbying issues:

**S. 714, the Junk Fax Prevention Act of 2005**

To amend section 227 of the Communications Act of 1934 (47 U.S.C. 227) relating to the prohibition on junk fax transmissions. All Provisions.

**H.R. 29, Securely Protect Yourself Against Cyber Trespass (SPY ACT) Act**

All Provisions.

**H.R. 744, the Internet Spyware Prevention (I-SPY) Act of 2005**

To amend title 18, United States Code, to discourage spyware, and for other purposes.

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

Senate, House of Representatives

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

William Boger  
Peter L. Blocklin  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Adam Wasch  
Edward L. Yingling

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

0000421441





Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: TOR (one per page)

16.    Specific lobbying issues:

**S. 5, Class Action Fairness Act of 2005**

All Provisions.

**H.R. 516, Class Action Fairness Act of 2005**

All Provisions.

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

Senate, House of Representatives

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

Jeanine Henderson Arnett  
James Ballentine  
William Boger  
Peter L. Blocklin  
Kenneth J. Clayton  
Dionne M. Davies  
Kerry Early  
Gerald Joseph Pigg  
Shawn Smith  
Adam Wasch

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

0000421442



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue area 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: TRD (one per page)

16.      Specific lobbying issues:

**S. 1307, Legislation to Implement the Dominican Republic- Central American Free Trade Agreement, DR-CAFTA**

Market access, uniform treatment, investor protection provisions.

**H.R. 3045, Legislation to Implement DR-CAFTA**

Market access, uniform treatment, investor protection provisions.

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

Senate, House of Representatives

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

Peter L. Blocklin  
Dionne M. Davies  
Larry Seyfried  
Deborah L. Shannon  
Shawn Smith  
Floyd Stoner  
Edward L. Yingling

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

0000421443



Registrant Name American Bankers Association Client Name Self

**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

Laura Vogel  
Adam Wasch

**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 (city and state or

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

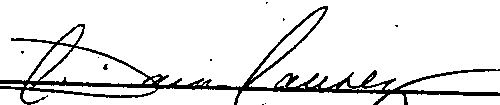
**FOREIGN ENTITIES**

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registered affiliated organization

Signature



Date 8/12/05

0000421444

Printed Name and Title C. Dawn Causey, General Counsel

Form LD-2 (Rev. 6/98)

Page