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# LOBBYING REPORT

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

|   |                                  |   |                                  |
|---|----------------------------------|---|----------------------------------|
| 1. Registrant Name<br><b>American League of Financial Institutions 31613000</b>   |                                  |   |                                  |
| 2. Registrant Address <input type="checkbox"/> Check if different than previously reported<br>Address <b>900 19th Street, NW, Suite 400</b><br>City <b>Washington</b> State/Zip (or Country) <b>DC 20006</b> <b>United States</b> |                                  |   |                                  |
| 3. Principal Place of Business (if different from line 2)<br>City _____ State/Zip (or Country) _____  |                                  |   |                                  |
| 4. Contact Name<br><b>F. Dina Nicholson</b>   | Telephone<br><b>202-857-3176</b> | E-mail (optional)<br><b>ahn@achankers.org</b> | 5. Senate ID #<br><b>2764-12</b> |
| 7. Client Name <input checked="" type="checkbox"/> Self   |                                  |   | 6. House ID #<br><b>31613000</b> |

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"/> &gt;&gt; \$ _____<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 checked="" type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> &gt;&gt; \$ _____<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 *F. Dina Nicholson* Date 1/31/2000

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

Registrant Name: American League of Financial Institutions 31613000

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.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 |
|--------------------|---|-----|
| 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 1/31/2000

Printed Name and Title F. Dina Nichelson - President

Page 2 of 10

Registrant Name: American League of Financial Institutions 31613090

Client Name: Self

| 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: American League of Financial Institutions 31613000

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 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  
FHEB  
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 1/31/2000

Printed Name and Title F. Dina Nichelson - President Page 4 of 10

Registrant Name: American League of Financial Institutions 31613000

Client Name: Self

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

Registrant Name: American League of Financial Institutions 31613900

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 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 *F. Dina Nichelson* Date 1/31/2000

Printed Name and Title F. Dina Nichelson - President Page 6 of 10

Registrant Name: American League of Financial Institutions 31613000

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  
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 1/31/2000

Printed Name and Title F. Dina Nichelson - President Page 7 of 10

Registrant Name: American League of Financial Institutions 31613600

Client Name: Self

| 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                   |

Registrant Name: American League of Financial Institutions 31613000

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 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> |
|                           |   |           |
|                           |   |           |
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|                           |   |           |
|                           |   |           |
|                           |   |           |

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

Signature *F. Dina Nichelson* Date 1/31/2000

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

Registrant Name: American League of Financial Institutions 31613000

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.

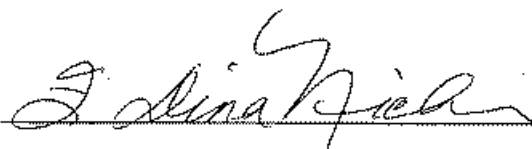
15. General issue area code SMB (one per page).
16. Specific Lobbying issues  
H.R.1435, Small Business Banking Regulatory Relief Act of 1999,  
S.349, Small Business Banking Act of 1999,  
Small Business Administration; 7(a) program reauthorization

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 1/31/2000

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