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LOBBYING REPORT

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

1. Registrant Name AMERICAN BANKERS ASSOCIATION			
2. Address <input type="checkbox"/> Check if different than previously reported 1120 CONNECTICUT AVENUE, N.W.			
3. Principal Place of Business (if different from line 2) City: WASHINGTON State/Zip (or Country) DC 20036			
4. Contact Name C. DAWN CAUSEY	Telephone (202) 663-5434	E-mail (optional) DCAUSEY@ABA.COM	5. Senate 178
7. Client Name <input checked="" type="checkbox"/> Self			6. House 304

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July
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 Lot**INCOME OR EXPENSES - Complete Either Line 12 OR Line 13**

<p align="center">12. Lobbying Firms</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"/> ⇨ \$ _____ 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 align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for the period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>2,288,371</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for descriptions.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA code</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 162(e) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>
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Signature _____

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 are which the registrant engaged in lobbying on behalf of the client during the reporting pe Using a separate page for each code, provide information as requested. Attach addit page(s) as needed.

15. General issue area code: AGR (one per page)

16. Specific lobbying issues:

S. 178 To permanently reenact chapter 12 of title 11, United States Code, relating to family farmers "Farmer Bankruptcy bill"

A bill to permanently reenact chapter 12 of title 11, United States Code, relating to family farmers

S. 312 Tax Empowerment and Relief for Farmers and Fishermen (TERFF) Act

A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers and fishermen, and for other purposes.

S. 313 Farm, Fishing, and Ranch Risk Management Act

A bill to amend the Internal Revenue Code of 1986 to provide for Farm, Fishing, and Ran Risk Management Accounts, and for other purposes.

S. 1111 National Rural Development Partnership Act of 2001

A bill to amend the Consolidated Farm and Rural Development Act to authorize the Nat Rural Development Partnership, and for other purposes.

S. 1628 Agriculture, Conservation, and Rural Enhancement Act of 2001

A bill to strengthen the safety net for agricultural producers, to enhance resource conserva and rural development, to provide for farm credit, agricultural research, nutrition, and rel; programs, to ensure consumers abundant food and fiber, and for other purposes.

S. 1630 Farmer Bankruptcy bill

A bill to extend for 6 additional months the period for which chapter 12 of title 11, United States Code, is reenacted.

S. 1731 Agriculture, Conservation, and Rural Enhancement Act of 2001

An original bill to strengthen the safety net for agricultural producers, to enhance res conservation and rural development, to provide for farm credit, agricultural rese nutrition, and related programs, to ensure consumers abundant food and fiber, and for purposes.

S. 1945 Deposit Insurance

H. R. 256 Retroactively reenacts chapter 12 of the Bankruptcy Code, a specialized form of bankruptcy relief for family farmers, effective as of July 1, 2000. In addition, the bill extends temporary form of bankruptcy relief for 11 months until June 1, 2001

H. R. 1914 Farmer Bankruptcy bill. To extend for 4 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted.

H. R. 2604 To authorize the United States to participate in and contribute to the seventh replenishment of the resources of the Asian Development Fund and the fifth replenishment of the resources of the International Fund for Agricultural Development, and to set forth additional policies of the United States towards the African Development Bank, the African Development Fund, the Asian Development Bank, the Inter-American Development Bank, the European Bank for Reconstruction and Development.

H. R. 2646 Agricultural Act of 2001

To provide for the continuation of agricultural programs through fiscal year 2011.

H. R. 3717 Deposit Insurance**H. R. 5472 Protection of Family Farmers Act of 2002**

To extend for 6 months the period for which chapter 12 of title 11 of the United States Code is reenacted.

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.

John Blanchfield
 Robert Fouberg
 Peter L. Blocklin
 C. Dawn Causey
 James Chessen
 Kenneth J. Clayton
 Kerry Early
 Dionne Davies
 Robert Fouberg
 Thomas McElligott
 Deborah L. Shannon
 Floyd Stoner
 Edward L. Yingling

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

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. 30 Financial Information Privacy Protection Act of 2001

A bill to strengthen control by consumers over the use and disclosure of their personal financial and health information by financial institutions, and for other purposes.

S. 128 Meeting America's Investment Needs in Small Towns Act of 2001

A bill to amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under that Act, and for other purposes.

S. 227 Municipal Deposit Insurance Protection Act of 2001

A bill to amend the Federal Deposit Insurance Act with respect to municipal deposits.

S. 229 Interest on Business Checking Act of 2001

A bill to amend Federal banking law to permit the payment of interest on business checking accounts in certain circumstances, and for other purposes.

S. 324 Social Security Number Privacy Act of 2001

A bill to amend the Gramm-Leach-Bliley Act, to prohibit the sale and purchase of the social security number of an individual by financial institutions, to include social security number in the definition of nonpublic personal information, and for other purposes.

S. 450 Financial Institution Privacy Protection Act of 2001

A bill to amend the Gramm-Leach-Bliley Act to provide for enhanced protection of nonpublic personal information, including health information, and for other purposes.

S. 451 Social Security Number Protection Act of 2001

A bill to establish civil and criminal penalties for the sale or purchase of a social security number.

S. 536 Freedom From Behavioral Profiling Act of 2000

A bill to amend the Gramm-Leach-Bliley Act to provide for a limitation on sharing of marketing and behavioral profiling information, and for other purposes.

S. 539 Prohibition on Finance Charge for On Time Payments

A bill to amend the Truth in Lending Act to prohibit finance charges for on-time payments. All provisions.

S. 601 Small Business Checking Regulatory Relief Act of 2001

A bill to authorize the payment of interest on certain accounts at depository institutions, to increase flexibility in setting reserve requirements, and for other purposes.

S. 630 CAN SPAM Act of 2001 Controlling the Assault of Non-Solicited Pornography ; Marketing Act of 2001

A bill to prohibit senders of unsolicited commercial electronic mail from disguising the source of their messages, to give consumers the choice to cease receiving a sender's unsolicited commercial electronic mail messages, and for other purposes.

S. 848 Social Security Number Misuse Prevention Act of 2001

A bill to amend title 18, United States Code, to limit the misuse of social security numbers and to establish criminal penalties for such misuse, and for other purposes.

S. 851 Citizens' Privacy Commission Act of 2001

A bill to establish a commission to conduct a study of government privacy practices, and for other purposes.

S. 891 Underage Consumer Credit Protection Act of 2001

A bill to amend the Truth in Lending Act with respect to extensions of credit to consumers under the age of 21. All provisions.

S. 1014 Social Security Number Privacy and Identity Theft Prevention Act of 2001

To amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number, and for other purposes.

S. 1242 Consumer Credit Score Disclosure Act of 2001

A bill to amend the Fair Credit Reporting Act to provide for disclosure of credit-score information by creditors and consumer reporting agencies. All provisions.

S. 1399 Identity Theft Prevention Act of 2001

To prevent identity theft, and for other purposes. All provisions.

S. 1723 Protect Victims of Identity Theft Act of 2001

A bill to amend the Fair Credit Reporting Act with respect to the statute of limitations on actions.

S. 1742 Restore Your Identity Act of 2001

To prevent the crime of identity theft, mitigate the harm to individuals victimized by identity theft, and for other purposes. All provisions.

S. 1839 Community Choice in Real Estate Act

A bill 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 other purposes.

S. 1945 Safe and Fair Deposit Insurance Act of 2002

A bill to provide for the merger of the bank and savings association deposit insurance funds; modernize and improve the safety and fairness of the Federal deposit insurance system, and other purposes.

S. 2248 Export-Import Bank

A bill to extend the authority of the Export-Import Bank until May 31, 2002.

S. 2438 Predatory Lending Consumer Protection Act of 2002

A bill to amend the Truth in Lending Act to protect consumers against predatory practice connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes.

**S. 2673 Public Company Accounting Information and Investor Protection Act of 2002
Titles I-VII**

To improve quality and transparency in financial reporting and independent audits; accounting services for public companies, to create a Public Company Accounting Oversight Board, to enhance the standard setting process for accounting practices, to strengthen independence of firms that audit public companies to increase corporate responsibility and usefulness of corporate financial disclosure, to protect the objectivity and independence of securities analysts, to improve Securities and Exchange Commission resources and oversight and for other purposes. All provisions.

S. 3034 Check Truncation Act

A bill to facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes.

H. R. 184 College Student Credit Card Protection Act

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

H. R. 296 Credit Consumer Protection Act of 2001

A bill to amend the Truth in Lending Act to require credit card issuers to mail monthly statements at least 30 days before the due date of the next payment, and for other purposes. All provisions.

H. R. 556 Unlawful Internet Gambling Funding Prohibition Act

To prevent the use of certain bank instruments for unlawful internet gambling, and for other purposes.

H. R. 583 Privacy Commission Act

A bill to establish the Commission for the Comprehensive Study of Privacy Protection. All provisions.

H. R. 605 To require a store in which a consumer may apply to open a credit or charge account to display a sign at each location where the application may be made, containing

account to display a sign, at each location where the application may be made, contain

same information required by such Act to be prominently placed in a tabular format on application.

H. R. 746 To amend the Federal Deposit Insurance Act to require periodic cost of living adjustments to the maximum amount of deposit insurance available under such Act, and for other purposes.

H. R. 760 To amend the Federal Credit Union Act with respect to the limitations on member business loans.

H. R. 974 To increase the number of interaccount transfers which may be made from business accounts at depository institutions, to authorize the Board of Governors of the Federal Reserve System to pay interest on reserves, and for other purposes.

H. R. 1009 Business Checking Freedom Act of 2001

Amends the Federal Reserve Act, the Home Owners' Loan Act, and the Federal Deposit Insurance Act to repeal the prohibition against the payment of interest on demand deposits

H. R. 1005 Homeowners Escrow Payments Assurance Act

H. R. 1293 Deposit Insurance Stabilization Act, All provisions.

H. R. 1047 Access to Money (ATM) Act of 2001

A bill to amend the Electronic Fund Transfer Act to prohibit any operator of an automated teller machine that displays any paid advertising from imposing any fee on a consumer for use of that machine and for other purposes. All provisions.

H. R. 1052 Consumer Credit Card Protection Amendments of 2001

A bill to amend the Truth in Lending Act to enhance consumer disclosures regarding credit card terms and charges, to restrict issuance of credit cards to students, to expand protection connection with unsolicited credit cards and third-party checks and to protect consumers from unreasonable practices that result in unnecessary credit costs or loss of credit and for other purposes. All provisions.

H. R. 1060 Credit Card Predatory Practices Prevention Act of 2001

A bill to amend the Truth in Lending Act to prohibit unfair or deceptive creditor acts or practices, and for other purposes. All provisions.

H. R. 1105 Homeowners' Escrow Payments Assurance Act

A bill to amend the Real Estate Settlement Procedures Act of 1974 to provide for homeowners to recover treble damages from mortgage escrow servicers for failures by such servicers to make timely payments from escrow accounts for homeowners insurance.

H. R. 1176 Fair Credit Reporting Act Amendments of 2001

A bill to amend the Fair Credit Reporting Act to protect consumers from the adverse consequences of incomplete and inaccurate consumer credit reports, and for other purposes. All provisions.

H. R. 1319 Payday Borrower Protection Act of 2001

To amend the Consumer Credit Protection Act and other banking laws to protect consumers who avail themselves of payday loans from usurious interest rates and exorbitant fees, perpetual debt, the use of criminal actions to collect debts, and other unfair practices by payday lenders, to encourage the States to license and closely regulate payday lenders, and for other purposes.

H. R. 1355 To merge the deposit insurance funds at the Federal Deposit Insurance Corporation

H. R. 1408 Financial Services Antifraud Network Act of 2001

A bill to safeguard the public from fraud in the financial services industry, to streamline and facilitate the antifraud information-sharing efforts of Federal and State regulators, and for other purposes.

H. R. 1478 Personal Information Privacy Act of 2001

A bill to protect the privacy of the individual with respect to the Social Security number and other personal information, and for other purposes.

H. R. 1899 To amend the Federal Deposit Insurance Act with respect to municipal deposits.

H. R. 2032 Credit Card Consumer Protection Act of 2001

A bill to amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number, and for other purposes.

H. R. 2036 Social Security Number Privacy and Identity Theft Prevention Act of 2001

A bill to amend the Social Security Act to enhance privacy protections for individuals, to prevent fraudulent misuse of the Social Security account number, and for other purposes.

H. R. 2135 To protect consumer privacy.

H. R. 2136 To protect the confidentiality of information acquired from the public for statistical purposes.

H. R. 2720 Consumer's Right to Financial Privacy Act

To amend the privacy provisions of the Gramm-Leach-Bliley Act.

H. R. 2730 National Consumer Privacy Act

To amend the Gramm-Leach-Bliley Act to provide for uniform national financial privacy standards for financial institutions, and for other purposes.

H. R. 2871 Export-Import Bank Reauthorization Act

All provisions.

H. R. 3053 Identity Theft Prevention Act of 2001

To prevent identity theft, and for other purposes.

H. R. 3126 Credit Card Fairness Act

A bill to amend the Truth in Lending Act to impose a temporary cap on credit card interest rates, and for other purposes. All provisions.

H. R. 3175 Late Fee Emergency Relief Act of 2001

To prohibit creditors from imposing late fees, increasing interest rates, or submitting adverse credit information with regard to the account of a consumer whose mail service has been disrupted due to a biological, chemical, or radiological attack, and for other purposes.

H. R. 3251 Emergency Customer Protection Act of 2001

A bill to amend Title 39, United States Code, to provide for a limited emergency period the payment of a bill, invoice, or statement of account due if made by mail shall be considered to have been made on the date as of which the envelope which is used to transmit such payment is postmarked.

H. R. 3368 Protect Victims of Identity Theft Act of 2001**H. R. 3369 Fair Credit Reporting Act Amendment of 2001**

H. R. 3369 Fair Credit Reporting Act Amendment of 2001

A bill to amend the Fair Credit Reporting Act to provide that the statute of limitations begin to run when a violation is first discovered by a consumer. All provisions.

H. R. 3424 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.

H. R. 3717 Federal Deposit Insurance Reform Act of 2002

To reform the Federal deposit insurance system, and for other purposes.

H. R. 3763 Corporate and Auditing Accountability, Responsibility and Transparency Act of 2002

Sections 1-22. A bill to protect investors by improving the accuracy and reliability of corporate disclosures made pursuant to the securities laws, and for other purposes.

H. R. 3951 Financial Services Regulatory Relief Act

Title II, Section 201. Title V, Section 501-502. A bill to provide regulatory relief and improve productivity for insured depository institutions, and for other purposes.

H. R. 4782 Export-Import Bank until June 14, 2002.

To extend the authority of the Export-Import Bank until June 14, 2002.

H. R. 5414 Check Clearing for the 21st Century Act

To facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation's payments system, and for other purposes.

H. R. 5507 Truth in Lending Inflation Adjustment Act

To amend the Truth in Lending Act to adjust the exempt transactions amount for inflation.

Implementation of Title I, II Gramm-Leach-Bliley Public Law 106-102**Implementation of U.S.A. Patriot Act, Pub. L. No. 107-56, Title III****HIPAA and Transaction Code Set Standards**

To assure application to banking is workable (45 CFR Parts 160 and 164).

Communications regarding deposit insurance reform.

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

Senate, House of Representatives, Dept. of Health & Human Services, Federal Reserve Board, Dept. of Treasury, OCC, FDIC

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

James Ballentine

John Blanchfield

Lisa Bleier

Peter L. Blocklin

Kristin Butterfield

XXXXXXXXXXXXXXXXXXXX

James Chessen
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Nessa Feddis
Robert Fouberg
Jeanine Henderson
William Douglas Johnson
Bess Kozlow
Thomas McElligott
James D. McLaughlin
Sarah A. Miller
Geoffrey Mullins
Gerald Joseph Pigg
Sharon Raymond
Deborah L. Shannon
Paul A. Smith
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

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: BNK (one per page)

16. Specific lobbying issues:

S. 178 Farmer Bankruptcy bill

To permanently reenact chapter 12 of title 11, United States Code, relating to family farmer

S. 220 Bankruptcy Reform Act of 2001

A bill to amend Title 11, United States Code, and for other purposes.

S. 420 Bankruptcy Reform Act of 2001

An original bill to amend Title 11, United States Code, and for other purposes.

S. 2201 Online Personal Privacy Act.

A bill to protect online privacy of individuals who use the Internet. All provisions.

H. R. 11 Financial Contract Netting Improvement Act of 2001

A bill to revise the banking and bankruptcy insolvency laws with respect to the termination netting of financial contracts, and for other purposes. All provisions.

H. R. 256 Retroactively reenacts chapter 12 of the Bankruptcy Code, a specialized form of bankruptcy relief for family farmers, effective as of July 1, 2000. In addition, the bill extends temporary form of bankruptcy relief for 11 months until June 1, 2001.

H. R. 333 Bankruptcy Abuse Prevention and Consumer Protection Act of 2001

A bill to amend title 11, United States Code, and for other purposes.

H. R. 1914 Farmer Bankruptcy bill. To extend for 4 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted.

H. R.2870 To extend for 6 additional months the period for which chapter 12 of title 11 of the United States Code is reenacted.

H. R. 4167 Farmer Bankruptcy Bill

To extend for 8 additional months the period for which chapter 12 of Title 11 of the United States Code is reenacted.

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.

Mark Baran
 John Blanchfield
 Peter L. Blocklin
 Kristin Butterfield
 John J. Byrne
 C. Dawn Causey
 Kenneth J. Clayton
 Dionne M. Davies
 Kerry Early
 Nessa Feddis
 Donna J. Fisher
 Robert Fouberg
 Jeanine Henderson
 Bess Kozlow
 Thomas McElligott
 Sarah A. Miller
 Geoffrey Mullins
 Gerald Joseph Pigg
 Sharon Raymond
 Deborah L. Shannon
 Floyd Stoner
 Laura Vogel [New]
 Alison F. Watson
 Edward L. Yingling

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

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: BUD (one per page)

16. Specific lobbying issues:

S. 2740 Treasury and General Government Appropriations Act, 2003

An original bill making appropriations for the Treasury Department, the United States Postal Service, the Executive Office of the President, and certain Independent Agencies, for the fiscal year ending September 30, 2003, and for other purposes.

H. R. 5093 Department of the Interior and Related Agencies Appropriations Act, 2003

Making appropriations for the Department of the Interior and related agencies for the fiscal year ending September 30, 2003, and for other purposes.

H. R. 5120 Treasury and General Government Appropriations Act, 2003

Making appropriations for the Treasury Department, the United States Postal Service, the Executive Office of the President, and certain Independent Agencies, for the fiscal year ending September 30, 2003, 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.

John Blanchfield
Peter L. Blocklin
Kristin Butterfield
Kenneth J. Clayton
C. Dawn Causey
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Nessa Feddis
Robert Fouberg
Jeanine Henderson

Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Gerald Joseph Pigg
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

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: ECN (one per page)

16. Specific lobbying issues:

S. 605 Community Savings and Investment Act of 2001

A bill to amend the Internal Revenue Code of 1986 to encourage a strong community-based banking system.

H. R. 865 Community Reinvestment Modernization Act of 2001

To enhance the availability of capital and credit for all citizens and communities, to ensure community reinvestment keeps pace as banks, securities firms, and other financial service providers become affiliates as a result of the enactment of the Gramm-Leach-Bliley Act, for other purposes.

H. R. 2143 Permanent Death Tax Repeal Act

All provisions.

H. R. 2926 Air Transportation Safety and System Stabilization Act

To preserve the continued viability of the United States air transportation system.

H. R. 3090 Economic Security and Recovery Act of 2001

To provide tax incentives for economic recovery.

H. R. 3529 Economic Security and Worker Assistance Act, 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
Kristin Butterfield
Kerry Early

Jeanine Henderson
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Gerald Joseph Pigg
Sharon Raymond
Floyd Stoner
Edward L. Yingling

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

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. R. 2781 Access to Student Loans Act

To amend the Higher Education Act of 1965 to make certain interest rate changes permanent

H. R. 3086 Higher Education Relief Opportunities for Students Act of 2001

To provide the Secretary of Education with specific waiver authority to respond to conditions in the national emergency declared by the President of the United States on September 14, 2001.

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.

Kenneth J. Clayton
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

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:

S. 143 Competitive Market Supervision Act of 2001

A bill to amend the Securities Act of 1933 and the Securities Exchange Act of 1934, to reduce securities fees in excess of those required to fund the operations of the Securities and Exchange Commission, to adjust compensation provisions for employees of the Commission, and for other purposes.

S. 220 Bankruptcy Reform Act of 2001, Title IX

A bill to amend Title 11, United States Code, and for other purposes. All provisions.

S. 420 Bankruptcy Abuse Prevention and Consumer Protection Act of 2001, Title IX

A bill to amend Title 11, United States Code, and for other purposes. All provisions.

S. 524 Small Business Interest Checking Act of 2001

A bill to increase the number of interaccount transfers which may be made from business accounts at depository institutions, to authorize the Board of Governors of the Federal Reserve System to pay interest on reserves, and for other purposes.

S. 1430 Unity Bonds Act of 2001

A bill to authorize the issuance of Unity Bonds in response to the acts of terrorism perpetrated against the United States on September 11, 2001, and for other purposes.

S. 1431 War Bonds Act of 2001

A bill to authorize the Secretary of the Treasury to issue War Bonds in support of recovery response efforts relating to the September 11, 2001 hijackings and attacks on the Pentagon and the World Trade Center, and for other purposes

S. 1677 Independent Investment Advice Act of 2001

A bill to amend title I of the Employee Retirement Income Security Act of 1974 to create a safe harbor for retirement plan sponsors in the designation and monitoring of investment advisers for workers managing their retirement income assets.

S. 1839 Community Choice in Real Estate

A bill to prohibit Federal Reserve and Treasury from determining that Real Estate Brokerage and Property Management are financial activities. Oppose.

S. 1895 Independent Investment Advisers Act of 2002

A bill to require investment advisers to make prominent public disclosures of ties with companies being analyzed by them, and for other purposes.

S. 1896 Auditor Independence Act of 2002

A bill to prohibit accounting firms from providing management consulting services for the companies they audit and any other non-audit related services that could result in a potential conflict of interest or otherwise impair the independence of the auditor, and for other purposes.

S. 1933 Investor Protection Act of 2002

A bill to amend the Securities Exchange Act of 1934 and the Securities Act of 1933, to add liability standards in connection with violations of the Federal securities laws, and for other purposes.

S. 1940 Ending the Double Standard for Stock Options Act

All provisions.

S. 2004 Investor Confidence in Public Accounting Act of 2002

A bill to improve quality and transparency in financial reporting and independent audits and accounting services, to designate an Independent Public Accounting Board, to enhance the standard setting process for accounting practices, to improve Securities and Exchange Commission resources and oversight, and for other purposes.

S. 2056 Integrity in Auditing Act of 2002

A bill to ensure the independence of accounting firms that provide auditing services to publicly traded companies and of executives, audit committees, and financial compensation committees of such companies, and for other purposes.

S. 2247 Truth in Auditing Act of 2002

A bill to provide for the regulation of public accounting firms for purposes of the Federal securities laws, to promote quality and transparency in financial reporting, to improve the quality of independent audits and accounting services through and Independent Public Accounting Oversight Board, and for other purposes.

S. 2460 Shareholder Bill of Rights Act

A bill to guarantee persons who invest in publicly held companies accurate information about the financial condition of such companies so they can make fully informed investment decisions, to increase the independence of the Financial Accounting Standards Board, and for other purposes.

H. R. 1059 To require insured depository institutions to make affordable transaction accounts available to their customers, and for other purposes.

H. R. 1060 To amend the Truth in Lending Act to prohibit unfair or deceptive creditor act practices, and for other purposes.

H. R. 1061 To authorize permanently an annual survey and report by the Board of Governors of the Federal Reserve System on fees charged for retail banking services.

H. R. 1088 To amend the Securities Exchange Act of 1934 to reduce fees collected by the Securities and Exchange Commission, and for other purposes.

H.R. 2899 War Bonds Act of 2001

To authorize the Secretary of the Treasury to issue Freedom Bonds in response to the September 11, 2001, hijackings and attacks on the Pentagon and the World Trade Center, and for other purposes.

H. R. 2900 Victory Bonds Act of 2001

To authorize the issuance of Victory Bonds in response to the acts of terrorism perpetrated against the United States on September 11, 2001, and for other purposes.

H. R. 3060 Emergency Securities Response Act of 2001

To amend the Securities Exchange Act of 1934 to augment the emergency authority of the Securities and Exchange Commission.

H. R. 3068 Financial Privacy and National Security Enhancement Act

To establish a Presidential commission to strengthen and improve financial privacy and national security.

H. R. 3424 Community Choice in Real Estate

A bill to prohibit Federal Reserve and Treasury from determining that Real Estate Brokerage and Property Management are financial activities. Oppose.

H. R. 3671 Independent Investment Advisers Act of 2002

To require investment advisers to make prominent public disclosures of ties with companies being analyzed by them, and for other purposes.

H. R. 3763 Corporate and Auditing Accountability, Responsibility, and Transparency of 2002

To protect investors by improving the accuracy and reliability of corporate disclosures made pursuant to the securities laws, and for other purposes.

H. R. 3764 Securities and Exchange Commission Authorization Act of 2002

To authorize appropriations for the Securities and Exchange Commission.

H. R. 3818 Comprehensive Investor Protection Act of 2002

To protect investors by enhancing regulation of public auditors, improving corporate governance, overhauling corporate disclosure made pursuant to the securities laws, and for other purposes.

H. R. 3951 Financial Services Regulatory Relief Act of 2002

Communications regarding a report on the future of credit unions.

Pub. L. No. 106-102 Implementation of Gramm-Leach-Bliley Financial Modernization Act
Titles I, II, V

Pub. L. No. 107-204 Sarbanes-Oxley Act of 2002. Implementing Regulations. All titles.

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.

Mark Baran
Peter J. Blocklin
Kristin Butterfield
C. Dawn Causey
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Donna J. Fisher
Jeanine Henderson
Bess Kozlow
Thomas McElligott
James D. McLaughlin
Sarah A. Miller
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Laura Vogel [New]
Alison F. Watson
Edward L. Yingling

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

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:

S. 2181 Corporate Subsidy Reform Commission Act of 2002

A bill to review, reform, and terminate unnecessary and inequitable Federal subsidies.

S. 2578 Debt Limit Bill

A bill to amend Title 31 of the United States Code to increase the public debt limit.

H.R. 4561 Federal Agency Protection of Privacy Act

To amend title 5, United States Code, to require that agencies, in promulgating rules, take consideration the impact of such rules on the privacy of individuals, and for other purposes.

H.R. 4633 Driver's License Modernization Act of 2002

To amend title 23, United States Code, to establish standards for State programs for the issuance of drivers' licenses and identification cards, and for other purposes.

H.R. 5005 Homeland Security Act of 2002

To establish the Department of Homeland Security, 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.

Peter L. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Gerald Joseph Pigg
Deborah L. Shannon
Floyd Stoner

Edward L. Yingling

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

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. 1254 Mark-to-Market Extension Act of 2001

A bill to reauthorize the Multifamily Assisted Housing Reform and Affordability Act of 1990 and for other purposes.

S. 1620 Home Ownership Expansion Act of 2001

A bill to authorize the Government National Mortgage Association to guarantee conventional mortgage-backed securities, and for other purposes.

H. R. 1409 To reform the regulation of certain housing-related Government-sponsored enterprises, and for other purposes.

H. R. 2531 Save Our Homes Act

To amend the Truth in Lending Act, the Revised Statutes of the United States, the Home Mortgage Disclosure Act of 1975, and the amendments made by the Home Ownership and Equity Protection Act of 1994 to protect consumers from predatory lending practices, and for other purposes.

H. R. 319 Home Ownership Opportunities for Public Safety Officers and Teachers Act of 2001

To provide home ownership assistance for public safety officers and teachers.

H. R. 3206 Home Ownership Expansion and Opportunities Act of 2001

To authorize the Government National Mortgage Association to guarantee securities backed by certain conventional mortgages.

H. R. 3995 Housing Affordability for America Act of 2002

To amend and extend certain laws relating to housing and community opportunity, and for other purposes.

H. R. 4446 American Dream Downpayment Act

To support certain housing proposals in the fiscal year 2003 budget for the Federal Government, including the downpayment assistance initiative under the HOME Investment Partnerships Act, and for other purposes.

Partnerships Act, 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.

James Ballentine
Kenneth J. Clayton
Gerald Joseph Pigg
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

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:

S. 1743 National Terrorism Reinsurance Fund Act

A bill to create a temporary reinsurance mechanism to enhance the availability of terrorism insurance

S. 1744 Terrorism Insurance Act

A bill to ensure the continued financial capacity of insurers to provide coverage for risks from terrorism.

S. 2600 Terrorism Insurance Bill

A bill to ensure the continued financial capacity of insurers to provide coverage for risks from terrorism.

H.R. 11 National Flood Insurance Program Reauthorization Act of 2003.

A bill to extend the national flood insurance program to Dec. 31, 2003 and make it retroactive to Dec. 31, 2002. All provisions.

H. R. 3210 Terrorism Risk Protection Act

To ensure the continued financial capacity of insurers to provide coverage for risks from terrorism

H. R. 3766 Insurance Industry Modernization and Consumer Protection Act

To establish an Office of the National Insurers within the Department of the Treasury to authorize the issuance of Federal charters for carrying out the underwriting and sale of insurance and other insurance operations, and for other purposes.

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

Senate, House of Representatives, FEMA

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

Peter J. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Jeanine Henderson
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
John R. Rasmus
Deborah L. Shannon
Floyd Stoner
Laura Vogel [New]
Alison F. Watson
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

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: LAW (one per page)

16. Specific lobbying issues:

S. 324 Social Security Number Misuse Prevention Act, all provisions relating to consumer privacy

S. 398 International Counter-Money Laundering and Foreign Anticorruption Act of 2001
A bill to combat international money laundering and to protect the United States financial system, and for other purposes.

S. 848 Social Security Number Misuse Prevention Act of 2001

A bill to amend title 18, United States Code, to limit the misuse of social security numbers and to establish criminal penalties for such misuse, and for other purposes.

S. 1371 Money Laundering Abatement Act

A bill to combat money laundering and protect the United States financial system by strengthening safeguards in private banking and correspondent banking, and for other purposes.

S. 1399 Identity Theft Prevention Act of 2001

A bill to prevent identity theft, and for other purposes.

S. 1510 USA Act of 2001

A bill to deter and punish terrorist acts in the United States and around the world, to enhance law enforcement investigatory tools, and for other purposes.

S. 1742 Restore Your Identity Act of 2001

A bill to prevent the crime of identity theft, mitigate the harm to individuals victimized by identity theft, and for other purposes.

S. 2010 Corporate and Criminal Fraud Accountability Act of 2002

A bill to provide for criminal prosecution of persons who alter or destroy evidence in certain Federal investigations or defraud investors of publicly traded securities, to disallow debts incurred in violation of securities fraud laws from being discharged in bankruptcy, to protect whistleblowers against retaliation by their employers, and for other purposes.

S. 2201 Online Personal Privacy Act**S. 2541 Identity Theft Penalty Enhancement Act of 2002**

A bill to amend title 18, United States Code, to establish penalties for aggravated identity theft and for other purposes.

S. 3006 Comprehensive Internet Gambling Prohibition Act of 2002

A bill to prohibit Internet gambling.

S. 3100 Social Security Number Misuse Prevention Act of 2002

A bill to amend title 18, United States Code, to limit the misuse of social security number and establish criminal penalties for such misuse, and for other purposes.

H.R. 556 Unlawful Internet Gambling Funding Prohibition Act, Provisions affecting financial institutions.

H. R. 583 To establish the Commission for the Comprehensive Study of Privacy Protection

H. R. 718 Unsolicited Commercial Electronic Mail Act of 2001

All provisions relating to unsolicited e-mail.

H. R. 1017 Anti-Spamming Act of 2001

All provisions relating to unsolicited e-mail.

H. R. 1114 International Counter-Money Laundering and Foreign Anticorruption Act of 2001

A bill to combat international money laundering and protect the United States financial system and for other purposes.

H. R. 2036 Social Security Number Privacy and Identity Theft Prevention Act**H. R. 2730 National Consumer Privacy Act**

All provisions relating to consumer privacy

H. R. 2975 USA Act of 2001**H. R. 3004 Financial Anti-Terrorism Act of 2001**

To combat the financing of terrorism and other financial crimes, and for other purposes.

H. R. 3162 Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT ACT) Act of 2001

To deter and punish terrorist acts in the United States and around the world, to enhance law enforcement investigatory tools, and for other purposes.

H. R. 3215 Combatting Illegal Gambling Reform and Modernization Act

To amend title 18, United States Code, to expand and modernize the prohibition against interstate gambling, and for other purposes.

H. R. 4098 Corporate and Criminal Fraud Accountability Act of 2002

To provide for criminal prosecution of persons who alter or destroy evidence in certain Federal investigations or defraud investors of publicly traded securities, to disallow debts incurred in violation of securities fraud laws from being discharged in bankruptcy, to protect whistleblowers against retaliation by their employers, and for other purposes.

Various Money Laundering bills have become the public law of the U.S.A. Patriot Act of 2001.

P.L. 107-56 Regulatory Implementation of U.S.A. Patriot Act, Title III.

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

Senate, House of Representatives, Dept. of Treasury, OCC, FDIC, Federal Reserve Board

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

Peter J. Blocklin
John J. Byrne
Kristin Butterfield
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Nessa Feddis
Jeanine Henderson
Bess Kozlow
Thomas McElligott
Sarah A. Miller
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

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. 2528 Legal Tender Modernization Act

To modernize the legal tender of the United States, 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
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

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:

H. R. 4970 Postal Accountability and Enhancement Act

To reform the postal laws of the United States.

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.

Kenneth J. Clayton
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

Registrant Name: AMERICAN BANKERS ASSOCIATION

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: RES (one per page)

16. Specific lobbying issues:

Home Ownership and Equity Protection Act of 1994 and other sections of the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes.

Communications regarding potential legislative attempts to block the Fed/Treasury proposal to allow banks to engage in real estate brokerage and property management authority.

S. 1839 Community Choice in Real Estate Act. Provisions relating to blocking the Fed/Treasury proposal to allow banks to engage in real estate brokerage and property management authority.

S. 2740 Fiscal Year 2003 Treasury/Postal Service Appropriations Bills. Provisions relating to prohibiting funding to Treasury to work on proposal to allow banks to engage in real estate brokerage and property management authority.

H. R. 1053 To amend the Equal Credit Opportunity Act and the Home Mortgage Disclosure Act of 1975 to reduce the disparate impact of predatory lending on minorities, and for other purposes.

H. R. 3424 Community Choice in Real Estate Act. Provisions relating to blocking the Fed/Treasury proposal to allow banks to engage in real estate brokerage and property management authority

H.R. 4818 Mortgage Loan Consumer Protection Act

To amend the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act to make the residential mortgage process more understandable, fair, and competitive.

H. 5120 Fiscal Year 2003 Treasury/Postal Service Appropriations Bills. Provisions relating to prohibiting funding to Treasury to work on proposal to allow banks to engage in real estate brokerage and property management authority.

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
James Chessen
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Jeanine Henderson
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Gerald Joseph Pigg
Sharon Raymond
Deborah L. Shannon
Floyd Stoner
Laura Vogel [New]
Alison F. Watson
Edward L. Yingling

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

H. R. 3623 Employee Savings Protection Act of 2002

To amend title I of the Employee Retirement Income Security Act of 1974 to prohibit know misrepresentations by fiduciaries of 401(k) plans which may induce participants and beneficiaries to act contrary to their own best interest in controlling the assets in their own accounts, and to amend title 11 of the United States Code to protect claims based on such misrepresentations.

H. R. 3640 Pension Protection and Diversification Act of 2002

To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to ensure that individual account plans protect workers by limiting the amount of employer stock each worker may hold and encouraging diversification of investment of plan assets, and for other purposes.

H. R. 3642 401(k) Pension Right to Know Act of 2002

To amend title I of the Employee Retirement Income Security Act of 1974 to require plan administrators of 401(k) plans to provide semiannual reports to participants and beneficiaries fully and accurately disclosing the financial health of the plan sponsor and promoting diversification of investment of their plan assets.

H. R. 3657 Employee Pension Freedom Act of 2002

To amend the Employee Retirement Income Security Act of 1974 to provide for improved disclosure, diversification, account access, and accountability under individual account plans.

H. R. 3669 Employee Retirement Savings Bill of Rights

To amend the Internal Revenue Code of 1986 to empower employees to control their retirement savings accounts through new diversification rights, new disclosure requirements and new tax incentives for retirement education.

H. R. 3762 Pension Security Act of 2002

To amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to provide additional protections to participants and beneficiaries in individual account plans from excessive investment in employer securities and to promote provision of retirement investment advice to workers managing their retirement income assets and to amend the Securities Exchange Act of 1934 to prohibit insider trades during any suspension of the ability of plan participants or beneficiaries to direct investment away from equity securities of the plan sponsor.

H. R. 3840 Inside Stock Sales Employee Notification Act of 2002

To amend title I of the Employee Retirement Income Security Act of 1974 to provide for timely notification of plan participants and beneficiaries whose individual accounts hold employer securities of insider trading in employer securities.

H. R. 4931 Retirement Savings Security Act of 2002

To provide that the pension and individual retirement arrangement provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001 shall be permanent.

H. R. 5221 Employee Abuse Prevention Act of 2002

To protect employees and retirees from corporate practices that deprive them of their earnings and retirement savings when a business files for bankruptcy under title 11, United States Code

Advisory Opinion Request Re: Overdrafts

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

Senate, House of Representatives, Dept. of Labor

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

Mark Baran
 Lisa Bleier
 Peter J. Blocklin
 Kenneth J. Clayton
 Dionne M. Davies
 Kerry Early
 Donna J. Fisher
 Thomas McElligott
 James D. McLaughlin
 Sarah A. Miller
 Deborah L. Shannon
 Floyd Stoner
 Alison F. Watson
 Edward L. Yingling

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

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

James Ballentine
Lisa Bleier
Peter J. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Kerry Early
Thomas McElligott
Sarah A. Miller
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

S. 1971 Pension Protection Bill

A bill to amend the Internal Revenue Code of 1986 and the Employee Retirement Income Security Act of 1974 to protect the retirement security of American workers by ensuring that pension assets are adequately diversified and by providing workers with adequate access to and information about, their pension plans, and for other purposes.

S. 1978 Retirement Security Advice Act of 2002

A bill to amend title I of the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to promote the provision of retirement investment advice to workers managing their retirement income assets.

S. 1992 Pension Protection Bill

A bill to amend the Employee Retirement Income Security Act of 1974 to improve diversification of plan assets for participants in individual account plans, to improve disclosure, account access, and accountability under individual account plans, and for other purposes.

S. 2087 A bill to amend the Internal Revenue Code of 1986 to allow employers a credit against income tax for the provision of independent investment advice to employees.

S. 2722 Executive Compensation Tax Reform Act of 2002

A bill to amend the Internal Revenue Code of 1986 to ensure the proper tax treatment of executives compensation, and for other purposes.

H. R. 3 To amend the Internal Revenue Code of 1986 to reduce individual income tax rate

H. R. 6 To amend the Internal Revenue Code of 1986 to reduce the marriage penalty by providing for adjustments to the standard deduction, 15-percent rate bracket, and earned income credit and to allow the nonrefundable personal credits against regular and minimum liability.

H. R. 7 To provide incentives for charitable contributions by individuals and businesses, to improve the effectiveness and efficiency of government program delivery to individuals and families in need, and to enhance the ability of low-income Americans to gain financial security by building assets.

H. R. 8 To amend the Internal Revenue Code of 1986 to phaseout the estate and gift taxes a 10-year period, and for other purposes.

H. R. 10 To provide for pension reform, and for other purposes.

H. R. 1263 To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

H. R. 1357 To amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income.

H.R. 1836 Economic Growth and Tax Relief Reconciliation Act of 2001, Estate tax and pension reform provisions

H. R. 2022 To amend the Internal Revenue Code of 1986 to provide assistance to first homebuyers.

H. R. 2316 To make permanent the tax benefits enacted by the Economic Growth and Tax Relief Reconciliation Act of 2001.

H. R. 2327 To repeal the sunset of the provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001.

H. R. 2576 Subchapter S Modernization Act of 2001

To amend the Internal Revenue Code of 1986 to provide for S corporation reform, and for other purposes.

H. R. 3062 BRIDGE Act of 2001

Business Retained Income During Growth and Expansion Act of 2001

To amend the Internal Revenue Code of 1986 to allow certain small businesses to defer payment of tax.

H. R. 3529 Economic Security and Worker Assistance Act of 2001

To provide tax incentives for economic recovery and assistance to displaced workers.

H. R. 3622 Emergency Worker and Investor Protection Act of 2002

To amend the Internal Revenue Code of 1986 to extend the golden parachute excise tax to : of company stock by corporate insiders occurring when the company prevents rank-and-file employees from selling company stock held in their 401(k) plan, and to ensure more accurate reporting of liabilities to workers and shareholders.

H. R. 4019 Marriage Penalty Tax Bill

To provide that the marriage penalty relief provisions of the Economic Growth and Tax Reconciliation Act of 2001 shall be permanent.

H. R. 4075 Ending the Double Standard for Stock Options Act

To amend the Internal Revenue Code of 1986 to provide that corporate tax benefits from : option compensation expenses are allowed only to the extent such expenses are included corporation's financial statements.

H. R. 5088 Executive Accountability Act of 2002

To amend the Internal Revenue Code of 1986 to encourage more responsible corporate governance.

H. R. 5095 American Competitiveness and Corporate Accountability Act of 2002

To amend the Internal Revenue Code of 1986 to improve and simplify compliance with the internal revenue laws, and for other purposes.

H. R. 5103 International Tax Simplification, Fairness, and Competitiveness Act of 20

To amend the Internal Revenue Code of 1986 to simplify certain rules relating to the taxat of United States businesses operating abroad, and for other purposes.

H. R. 5166 Tax Simplification Act of 2002

To simplify the Internal Revenue Code of 1986.

H. RES. 524 Expressing the sense of the House that Congress should complete action on : Permanent Death Tax Repeal Act of 2002.

H. R. 5242 Workplace Employee Stock Option Act of 2002

To amend the Internal Revenue Code of 1986 to encourage the granting of employee stock options.

H. R. 5553 Protecting America's Savings Act of 2002

To amend the Internal Revenue Code of 1986 to preserve retirement security by accelerating increases in retirement plan contribution limits and by eliminating rules that force depletion retirement savings, and for other purposes.

H. R. 5558 Retirement Savings and Security Act of 2002

To amend the Internal Revenue Code of 1986 to accelerate the increases in contribution limit to retirement plans and to increase the required beginning date for distributions from qualified plans.

H. R. 5603 To amend the Internal Revenue Code of 1986 to suspend the tax-exempt status of designated terrorist organizations, and for other purposes.

ESTATE AND GIFT TAX

H. R. 2631 To accelerate repeal of the estate and gift and generation skipping transfer taxes

EMPLOYEE PLANS and STOCK OPTIONS

H. R. 2695 To clarify treatment of incentive stock options and ESOPs.

H. R. 3463 To provide protections for participants in cash or deferred arrangements under section 401(k) with respect to the acquisition and holding of employer securities.

H. R. 3488 To expand pension benefits to those without retirement plans and provide additional protections

H. R. 4389 To expand penalty-free withdrawals from certain retirement plans.

S. 1324 To exclude incentive stock options exercised in 2000 from alternative minimum tax

S. 1383 To clarify the treatment of incentive stock options

S. 1823: To modify the exclusion relating to qualified small business stock.

CAPITAL GAINS

H. R. 15 To amend the Internal Revenue Code of 1986 to provide maximum rates of tax on capital gains of 15 percent for individuals and 28 percent for corporations and to index the basis of assets of individuals for purposes of determining gains and losses.

H. R. 1235 To amend the Internal Revenue Code of 1986 to reduce the holding period for long-term capital gain treatment to 6 months.

H. R. 2599 To cut capital gains tax rates.

S. 818: A bill to amend the Internal Revenue Code of 1986 to provide a long-term capital exclusion for individuals, and to reduce the holding period for long-term capital gain treatment to 6 months, and for other purposes.

S. 1336: To reduce individual capital gains rates and reduce the holding period to 1 month

RESEARCH AND DEVELOPMENT TAX CREDIT

H. R. 41 To amend the Internal Revenue Code of 1986 to permanently extend the research credit and to increase the rates of the alternative incremental credit.

S. 41 A bill to amend the Internal Revenue Code of 1986 to permanently extend the research credit and to increase the rates of the alternative incremental credit.

S. 515 A bill to amend the Internal Revenue Code of 1986 to establish a permanent tax incentive for research and development, and for other purposes.

INTERNATIONAL TAX/FOREIGN TAX CREDIT

H. R. 666 To amend the Internal Revenue Code of 1986 to apply the look-thru rules for purposes of the foreign tax credit limitation to dividends from foreign corporations not controlled by a domestic corporation.

H. R. 1357 To amend the Internal Revenue Code of 1986 to permanently extend the subpart exemption for active financing income.

H. R. 1515 To amend the Internal Revenue Code of 1986 to clarify the treatment for foreign tax credit limitation purposes of certain transfers of intangible property.

H. R. 1600 To amend the Internal Revenue Code of 1986 to repeal the limitation on the use of foreign tax credits under the alternative minimum tax.

S. 1863 To clarify treatment for foreign tax credit limit purposes of certain transfers of intangible property

S. 676 A bill to amend the Internal Revenue Code of 1986 to extend permanently the subpart exemption for active financing income.

S. 801 A bill to amend the Internal Revenue Code of 1986 to repeal the limitation on the use of foreign tax credits under the alternative minimum tax.

AMT

H. R. 871 To amend the Internal Revenue Code of 1986 to phase out the alternative minimum tax on individuals.

S. 1831 To provide alternative minimum tax relief for stock options exercised during 2000

SUBCHAPTER S

H. R. 1263 To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

H. R. 2337 To amend the Internal Revenue Code of 1986 to provide an election for a special tax treatment of certain S corporation conversions.

H. R. 2576 To amend the Internal Revenue Code of 1986 to expand Subchapter S.

H.R. 2846 To provide comparable unrelated business taxable income treatment to tax exempt organizations that hold interests in S corporations to the treatment as is provided such organizations in partnerships.

H.R. 3124 To provide that S corporation built-in gains tax shall not apply to the extent it is reinvested in the business.

S. 936 A bill to amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks, and for other purposes.

S. 1201 A bill to amend the Internal Revenue Code of 1986 to provide for S corporation reform, and for other purposes.

STRUCTURED SETTLEMENTS

H. R. 1514 To amend the Internal Revenue Code of 1986 to impose an excise tax on persons who acquire structured settlement payments in factoring transactions, and for other purposes.

AGRICULTURE (FARM ACCOUNTS AND AGGIE BONDS)

H. R. 2347 To amend the Internal Revenue Code of 1986 to provide tax relief for farmers, fishermen, and for other purposes.

S. 312 A bill to amend the Internal Revenue Code of 1986 to provide tax relief for farmers, fishermen, and for other purposes.

S. 313 A bill to amend the Internal Revenue Code of 1986 to provide for Farm, Fishing, and Ranch Risk Management Accounts, and for other purposes.

S.70 A bill to amend the Internal Revenue Code of 1986 to exempt agricultural bonds from State volume caps.

SWAP FUNDS

H. R. 1785 To amend the Internal Revenue Code of 1986 to prevent the avoidance of gain recognition through swap funds.

H. R. 2406 To amend the Internal Revenue Code of 1986 to prevent the avoidance of gain recognition through swap funds.

TAX SHELTERS

H. R. 2520 To amend the Internal Revenue Code of 1986 to curb tax abuses by disallowing tax benefits claimed to arise from transactions without substantial economic substance, and for other purposes.

TAX SIMPLIFICATION

H. R. 2529 To amend the Internal Revenue Code of 1986 to provide a revenue-neutral simplification of the individual income tax.

S. 1158 A bill to amend the Internal Revenue Code of 1986 to modify the active business definition relating to distributions of stock and securities of controlled corporations.

TAX EXEMPT BONDS - FINANCIAL INSTITUTIONS

H. R. 2200 To amend the Internal Revenue Code of 1986 to permit financial institutions to determine their interest expense deduction without regard to tax-exempt bonds issued to provide certain small loans for health care or educational purposes.

H. R. 2207 To amend the Internal Revenue Code of 1986 to provide that the volume cap for private activity bonds shall not apply to bonds for water and sewage facilities.

H. R. 3582 To disregard \$30,000,000 of capital expenditures in applying \$10,000,000 limit on qualified small issue bonds.

H. R. 3586 To clarify the small issuer exception for the tax-exempt bond arbitrage rebate requirement.

INDEPENDENT CONTRACTOR STATUS

S. 837 A bill to amend the Internal Revenue Code of 1986 to provide a safe harbor for determining that certain individuals are not employees.

LOW-INCOME HOUSING TAX CREDIT

H. R. 2539 Modify low-income housing tax credit

H. R. 3000 To allow business credit for development of low-income housing for home ownership.

H. R. 3324 To clarify the eligibility of certain expenses for the low-income housing credit

S. 1554 To provide increased low income housing tax credit.

ECONOMIC STIMULUS

H. R. 2969 To restore a partial deduction for personal interest and avoid the need to borrow against home equity.

H. R. 3090 Economic Stimulus package – reduce individual capital gains; bonus depreciation, repeal corporate AMT; extend NOL carryback, etc.

H. R. 3529 to provide tax incentives for economic recovery.

S. 1492 To repeal the tax relief sunset.

S. 1791 To provide for economic security.

S. 1804 To provide tax incentives for economic recovery.

TERRORIST ATTACK RELIEF

H. R. 2884 To provide tax relief for victims of terrorist attacks.

S. 1433 To provide tax relief for victims of the terrorist attacks.

S. 1440 To provide tax relief for victims of the terrorist attacks.

MONEY LAUNDERING

H. R. 2979 To enhance money laundering combat activities

SMALL BUSINESS TAX DEFERMENT

H. R. 3062 To allow certain small businesses to defer payment of tax.

CORPORATE TAX

S. 1158 To modify the active business definition relating to distributions of stock and securities of controlled corporations.

S. 1279 To modify the active business definition under section 355.

SOCIAL SECURITY

H. R. 3497 To preserve the Social Security Program through creation of individual Social Security accounts.

H. R. 3535 To preserve the Social Security Program through creation of individual Social Security accounts.

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.

Mark Baran
Lisa Bleier
Peter L. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Donna J. Fisher
James D. McLaughlin
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

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. 2201 Internet Users Privacy Protection Bill

A bill to protect the online privacy of individuals who use the Internet.

H. R. 718 Unsolicited Commercial Email Act of 2001

To protect individuals, families, and internet service providers from unsolicited and unwanted electronic mail.

H. R. 1017 To prohibit the unsolicited e-mail known as "spam."

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.

Peter L. Blocklin
Kenneth J. Clayton
Dionne M. Davies
Deborah L. Shannon
Floyd Stoner
Alison F. Watson
Edward L. Yingling

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

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. 149 Export Administration Act of 2001. A bill to provide authority to control exports, and for other purposes.

H. R. 2871 Export-Import Bank Reauthorization Act of 2001

To reauthorize the Export-Import Bank of the United States, and for other purposes.

H. R. 3005 Bipartisan Trade Promotion Authority Act of 2001

To extend trade authorities procedures with respect to reciprocal trade agreements.

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
Kerry Early
Jeanine Henderson
Bess Kozlow
Thomas McElligott
Geoffrey Mullins
Sharon L. Raymond
Floyd Stoner
Edward L. Yingling

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

Registrant Name AMERICAN BANKERS ASSN 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

THOMAS MCELLIGOTT

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 *C. Dawn Causey* Date 2-13-03

Printed Name and Title C. DAWN CAUSEY, GENERAL COUNSEL

Form LD-2 (Rev. 6/98)

P: