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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, NW			
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 I 1785
7. Client Name <input checked="" type="checkbox"/> Self			6. House II 3046

**TYPE OF REPORT** 8. Year 2004 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 Lobb

### 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"/> ⇒ \$ _____ 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 period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>2,400,000</u> Expenses. (near</p> <p><b>14. REPORTING METHOD.</b> Check box to indicate accounting method. See instructions for description:</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA def</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section ( Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 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 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: ACC (one per page)

16.    Specific lobbying issues:

**S. 1890 Stock Option Accounting Reform Act**

To require the mandatory expensing of stock options granted to executive officers, and other purposes.

**H.R. 3574 Stock Option Accounting Reform Act**

To require the mandatory expensing of stock options granted to executive officers, and 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  
Dionne M. Davies  
Donna J. Fisher  
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.



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:

**P.L. 106-102 Implementation of Title I and II of Gramm-Leach-Bliley Act (All Provisions)**

**P.L. 108-100 Check 21 Act (All Provisions)**

**P.L. 108-159 Fair and Accurate Credit Transactions Act of 2003 (All Provisions)**

**S. 153 Identity Theft Penalty Enhancement Act**

To establish penalties for aggravated identity theft, and for other purposes. (All Provisions)

**S. 223 Identity Theft Prevention Act**

A bill to prevent identity theft and for other purposes. (All Provisions)

**S. 228 Social Security Number Misuse Prevention Act**

To amend title 18, United States Code, to limit the misuse of social security numbers, to establish criminal penalties for such misuse, and for other purposes. (All Provisions)

**S. 1971 Mutual Fund Investor Confidence Restoration Act of 2003**

To improve transparency relating to the fees and costs that mutual fund investors incur and improve corporate governance of mutual funds. All provisions.

**S. 2059 Mutual Refund Reform Act of 2004**

To improve the governance and regulations of mutual funds under the securities laws, and other purposes. (All Provisions)

**S. 2497 The Small Investor Protection Act of 2004**

To amend Securities laws to provide for enhanced mutual fund investor procedures. (All Provisions)

**S. 2755 Credit Card Act of 2004**

A bill to amend the Consumer Protection Act to ban abusive credit practices, enhance consumer disclosures, protect underage consumers and for other purposes. (All Provisions)



**S. 2851 To amend the Farm Credit Act of 1971 to establish certain conditions under which a Farm Credit System institution can terminate its status as a System institution**

**S.J. Res. 31 Disapproving of the OCC's preemption ruling**

To provide for Congressional disapproval of certain regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code

**S.J. Res. 32 Disapproving of the OCC's visitorial powers ruling**

To provide for Congressional disapproval of certain regulations issued by the Office of the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code

**Section 106 of the Bank Holding Company Act. No Legislation. Reviews of Bank Ty Activities**

**H.R. 70 Social Security On-line Privacy Protection Act**

To regulate the use by interactive computer services of Social Security account numbers and related personally identifiable information. (All Provisions)

**H.R. 220 Identity Theft Prevention Act of 2003**

To prohibit the establishment in the Federal Government of any uniform national identifying number. (All Provisions)

**H.R. 338 Defense of Privacy Act**

To require that agencies, in promulgating rules, take into consideration the impact of such rules on the privacy of individuals, and for other purposes. (All Provisions)

**H.R. 637 Social Security Number Misuse Prevention Act**

To amend title 18, United States Code, to limit the misuse of Social Security numbers, to establish criminal penalties for such misuse, and for other purposes. (All Provisions)

**H.R. 758 Business Checking Freedom Act of 2003**

To allow all businesses to make up to 24 transfers each month from interest-bearing transaction accounts to other transaction accounts, to require the payment of interest on reserves held by depository institutions at Federal reserve banks, and for other purposes.

**H.R. 773 21<sup>st</sup> Century Access to Banking Act**

To amend section 5318 of title 31, United States Code, to authorize financial institutions to accept matricula consular issued in the United States as a valid form of identification. (All Provisions)

**H.R. 818 Identity Theft Consumer Notification Act**

To amend the Gramm-Leach-Bliley Act to further protect customers of financial institutions whose identities are stolen from the financial institution, and for other purposes. (All Provisions)





**H.R. 833 Responsible Lending Bill**

To combat unfair and deceptive practices in the high-cost mortgage market, establish a consumer mortgage protection board, and establish licensing and minimum standards for mortgage brokers, and for other purposes.

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

To establish penalties for aggravated identity theft, and for other purposes. (All Provisions)

**H.R. 859 Business Checking Freedom Act**

To repeal the prohibition on the payment of interest on demand deposits, and for other purposes. (All Provisions)

**H.R. 1375 Financial Services Regulatory Relief Act of 2002**

To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes.

**H.R. 1573 Credit Card Consumer Protection Act of 2003**

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. 1663 Predatory Mortgage Lending Practices Reduction Act**

To protect home buyers from predatory lending practices. (All Provisions)

**H.R. 1731 Identity Theft Penalty Enhancement Act**

To amend title 18, United States Code, to establish penalties for aggravated identity theft, and for other purposes. (All Provisions)

**H.R. 1747 Consumer Credit Disclosure Act of 2003**

To amend the Truth In Lending Act to provide for enhanced information regarding credit card balance payment terms and conditions, and for enhanced information regarding credit card balance payment terms and conditions, and for other purposes. (All Provisions)

**H.R. 1931 Personal Information Privacy Act of 2003**

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

**H.R. 2043 U.S. Financial Policy for Fair Capital Standards Act**

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



**H.R. 2724 Credit Bait and Switch Prevention Act**

To amend the Fair Credit Reporting Act to prohibit the use of any information in any consumer report by any credit card issuer that is unrelated to the transactions and experience of the card issuer with the consumer to increase the annual percentage rate applicable to credit extended to the consumer, and for other purposes. (All Provisions)

**H.R. 2971 Social Security Number Privacy and Identity Theft Prevention Act of 2003**

To amend the Social Security Act to enhance Social Security account number privacy protections, to prevent fraudulent misuse of the Social Security account number, and to otherwise enhance protection against identity theft, and for other purposes. All Provisions.

**H.R. 3075 Stop Terrorist Entry Program Act of 2003**

To amend the Immigration and Nationality Act to bar the admission of aliens from countries determined to be state sponsors of terrorism, and for other purposes. All provisions.

**H.R. 3452 Visitor Information and Security Accountability (VISA) Act**

To improve homeland security. All provisions.

**H.R. 3522 SAFER Act of 2003**

To amend the Immigration and Nationality Act to bar the admission, and facilitate the removal of, alien terrorists and their supporters and fundraisers, to secure our borders against terrorist drug traffickers, and other illegal aliens, to facilitate the removal of illegal aliens and alien who are criminals or human rights abusers, to reduce visa, document, and employment fraud, to temporarily suspend processing of certain visas and immigration benefits, to reform the immigration system, and for other purposes. All provisions.

**H.R. 3579 Credit Union Regulatory Improvements Act of 2003**

To ease credit union regulatory burdens, advance credit union efforts to promote economic growth, and modernize credit union capital standards.

**H.R. 3674 Financial Customer Identification Verification Improvement Act**

To amend section 5318 to prohibit the use of identification issued by foreign governments other than passports, for purposes of verifying the identity of a person who opens an account at a financial institution, and for other purposes. All provisions.

**H.R. 4236 Disapproving of the OCC's preemption ruling**

To provide for congressional disapproval of certain regulations issued by the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code.



**H.R. 4237 Disapproving of the OCC's visitorial powers ruling**

To provide for congressional disapproval of certain regulations issued by the Comptroller of the Currency, in accordance with section 802 of title 5, United States Code.

**H.R. 5011 Military Personnel Financial Services Protection Act**

To prevent the sale of abusive insurance and investment products to military personnel.

**H.R. 5410 Consumer Checking Account Fairness Act**

A bill to amend the Expedited Funds Availability Act to redress imbalances between the funds withdrawals permitted under the Check 21 Act and the slower rates for crediting deposits, for other purposes. (All Provisions)

**H.J. Res. 58 Disapproving the rules submitted by the Secretary of the Treasury relating to section 326(a) of the Uniting and Strengthening America by providing appropriate resources required to intercept and obstruct terrorism (USA Patriot Act) Act of 2001. (All Provisions)**

**Proposed Purchase of Fair Credit System Lender by Overseas Banking Cooperative (All Provisions)**


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

Senate, House of Representatives, Federal Reserve Board, SEC, OCC, FDIC, OTS, Department of the Treasury, FTC

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

Jeanine Henderson Arnett  
 James Ballentine  
 John Blanchfield  
 Peter L. Blocklin  
 William Boger [New]  
 John J. Byrne  
 Dawn Causey  
 James Chessen  
 Kenneth J. Clayton  
 Dionne M. Davies  
 Kerry Early  
 Nessa Feddis  
 Keith Leggett  
 James D. McLaughlin  
 Sarah A. Miller  
 Gerald Joseph Pigg  
 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.  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: BNK (one per page)

16.      Specific lobbying issues:

**S. 2864 Family Farmer Bankruptcy Reform Act (all provisions)**

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

**H.R. 975 Bankruptcy Abuse Prevention and Consumer Protection Act of 2003**

To amend title 11 of the United States Code, and for other purposes

**H.R. 5167 Family Farmer Bankruptcy Reform Act (all provisions)**

To extend for 18 months the period for which chapter 12 of title 11 of the United States Code is reenacted.

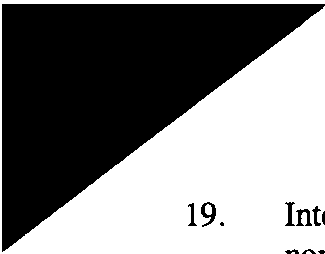
17.      House(s) of Congress and Federal agencies contacted.     Check if none.

Senate, House of Representatives

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

John Blanchfield  
 Peter L. Blocklin  
 William Boger            [New]  
 Kenneth J. Clayton  
 Dionne M. Davies  
 Nessa Feddis  
 Deborah L. Shannon  
 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 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. 2986 To amend title 31 of the United States Code to increase the public debt limit**  
**H.R. 4754 Fiscal year 2005 Commerce, Justice, and State appropriations legislation (preemption provision; SBA Loan Program funding provision)**

Making appropriations for Agriculture, Rural Development, Food and Drug Administration and Related Agencies for the fiscal year ending September 30, 2004, and for other purposes

**H.R. 4818 FY 2005 omnibus appropriations legislation (all provisions, including real estate, SBA loan programs)**

**H.Con. Res. 528, Making Technical Corrections to H.R. 4818**

**H.R. 4766 Fiscal year 2005 Agriculture appropriations legislation (farm lending provisions)**

**H.R. 5006 Fiscal year 2005 labor-HHS appropriations legislation (Labor Dept. overtime rules provisions)**

**H.R. 5015 Fiscal year 2005 Transportation – Treasury Appropriations legislation (estate provision; matricula card provision)**

**Fiscal Year 2005 Agriculture appropriations legislation**

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

John Blanchfield

William Boger            [New]

John Byrne





Kenneth J. Clayton  
Kerry Early  
Larry Seyfried [New]  
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.  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: ECN (one per page)

16.    Specific lobbying issues:

**S. 1134 Economic Development Administration Reauthorization Act (all provisions)**

A bill to reauthorize and improve the programs authorized by the Public Works and Economic Development Act of 1965.

**S. 1873 Call Center Consumer's Right to Know Act of 2003**

To require employees at a call center who either initiate or receive telephone calls to disclose the physical location of such employees, and for other purposes.

**S. 2312 Safe ID Act**

To regulate the transmission of personally identifiable information to foreign affiliates and subcontractors.

**S. 2471 Safe ID Act**

To regulate the transmission of personally identifiable information to foreign affiliates and subcontractors.

**H.R. 3030 Improving the Community Services Block Grant Act**

To amend the Community Service Block Grant Act to provide for quality improvements.

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  
William Douglas Johnson  
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.



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. 5186 Taxpayer-Teacher Protection Act (Student-loan debt forgiveness provision):**

To reduce certain special allowance payments and provide additional teacher loan forgiveness on Federal student loans.

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.

Gerald Joseph Pigg  
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.



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:

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

All provisions.

**S. 98 Community Choice in Real Estate Act of 2003**

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. (All Provisions)

**S. 1971 Mutual Fund Investor Confidence Restoration Act of 2003.**

To improve transparency relating to the fees and costs that mutual fund investors incur and to improve corporate governance of mutual funds. All provisions.

**S. 2059 Mutual Fund Reform Act of 2004**

A bill to improve the governance and regulation of mutual funds under the securities laws, and for other purposes.

**S. 2497 Small Investor Protection Act of 2004**

To amend the securities laws to provide for enhanced mutual fund investor protections, and for other purposes. (All 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. (All provisions)

**H.R. 2420 Mutual Funds Integrity and Fee Transparency Act (disclosure requirements)**

To improve transparency relating to the fees and costs that mutual fund investors incur and to improve corporate governance of mutual funds.





**H.R. 3574 To prevent the SEC from Implementing the FASB proposal on stock option**  
To require the mandatory expensing of stock options granted to executive officers, and for other purposes.

**H.R. 4505 Mutual Fund Reform Act of 2004**

To improve the governance and regulation of mutual funds under the securities laws, and for other purposes.

**USA PATRIOT Act (section 314 requirements)**

**Section 106 of the Bank Holding Company Act. No Legislation. Reviews of Bank Tyi Activities.**

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

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

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

William Boger [New]

John Byrne

Dionne M. Davies

Kerry Early

James D. McLaughlin

Sarah A. Miller

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.



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: GAM (one per page)

16. Specific lobbying issues:

**H.R. 2143 Unlawful Internet Gambling Funding Prohibition Act**  
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            [New]

Kenneth J. Clayton

Kerry Early

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.



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

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

16.    Specific lobbying issues:

**S. 792 Servicemembers Civil Relief Act**

To restate, clarify, and revise the Soldiers' and Sailors' Civil Relief Act of 1940.

**S. 2090 Jobs for America Act (Government outsourcing provisions)**

To amend the Worker Adjustment and Retraining Notification Act to provide protections for employees relating to the offshoring of jobs.

**S. 2094 United States Worker Protection Act (Government outsourcing provisions)**

To protect United States workers from competition of foreign workforces for performance Federal and State services contracts.

**H.R. 5098 Comptroller of the Currency Accountability Act**

To provide more effective congressional oversight over the operations and administrative expenses of the Comptroller of the Currency, and for other purposes.

All SEC staffing provisions.

**FDIC Proposal re FDIC Workforce Flexibility**

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

Peter L. Blocklin

William Boger            [New]


Kenneth J. Clayton

Dionne M. Davies

Kerry Early

Gerald Joseph Pigg

o



Deborah L. Shannon  
Shawn Smith  
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.





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:

**S. 2774 9/11 Commission Report Implementation Act of 2004 (agency information-sharing provisions)**

Reform of Intelligence Community

**S. 2845 Intelligence Reform and Terrorism Prevention Act of 2004 (all provisions)**

A bill to reform the intelligence community and the intelligence and intelligence-related activities of the United States Government, and for other purposes.

**H.R. 10 9/11 Recommendations Implementation Act (all provisions, including financial instrument netting, matricula consular cards provisions)**

To provide for reform of the intelligence community, terrorism prevention and prosecution, border security, and international cooperation and coordination, 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  
 William Boger            [New]  
 Kenneth J. Clayton  
 Dionne M. Davies  
 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

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

16.    Specific lobbying issues:

**H.R. 1865 Prevention of Predatory Lending Through Education Act**

To authorize the Secretary of Housing and Urban Development to make grants to States, units of general local government, and nonprofit organizations for counseling and education programs for the prevention of predatory lending and to establish a toll-free telephone number for complaints regarding predatory lending, and for other purposes.

**H.R. 2117 Secondary Mortgage Market Fair Competition Act**

To amend the Federal National Mortgage Association Charter Act and the Federal Home Loan Mortgage Corporation Act to remove certain competitive advantages granted to the housing related government-sponsored enterprises relative to other secondary mortgage market enterprises, and for other purposes.

**H.R. 3755 Zero Downpayment Act of 2004**

To authorize the Secretary of Housing and Urban Development

**H.R. 4363 Helping Hands for Homeownership Act of 2004 (all provisions)**

To facilitate self-help housing homeownership opportunities.

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  
 William Boger            [New]  
 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.



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas 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. 122 National Flood Insurance Program Reauthorization Act of 2003**

To extend the national flood insurance program.

**S. 2238 Flood Insurance Reform Act of 2004**

A bill to amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

**S. 2764 Terrorism Risk Insurance Extension Act of 2004 (all provisions)**

To extend the applicability of the Terrorism Risk Insurance Act of 2002.

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

To extend the national flood insurance program.

**H.R. 253 Two Floods and You Are Out of the Taxpayers' Pocket Act of 2003**

To amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

**H.R. 670 Flood Loss Mitigation Act of 2003**

To amend the National Flood Insurance Act of 1968 to provide for identification, mitigation and purchase of properties insured under the national flood insurance program that suffer repetitive losses.

**H.R. 1816 National Flood Insurance Program Fairness Act**

To amend the National Flood Insurance Act of 1968 to ensure homeowners are provided adequate notice of flood map changes and a fair opportunity to appeal such changes.

**H.R. 4634 Terrorism Insurance Backstop Extension Act**

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

**Oxley-Baker Insurance Reform Proposal (Optional federal charter provisions; all provisions)**





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.

Jeanine Henderson Arnett

Peter J. Blocklin

William Boger [New]

Kenneth J. Clayton

Dionne M. Davies

Kerry Early

Gerald Joseph Pigg

John R. Rasmus

Deborah L. Shannon

Shawn Smith

Floyd Stoner

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.



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. 2845 National Intelligence Reform Act of 2004**

A bill to reform the intelligence community and the intelligence and intelligence - related activities of the U.S. government, and for other purposes. (All Provisions)

**H.R. 1731 Identity Theft Penalty Enhancement Act (all provisions)**

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

**H.R. 2971 Social Security Number Privacy and Identity Theft Prevention Act (all provisions)**

To amend the Social Security Act to enhance Social Security account number privacy protections, to prevent fraudulent misuse of the Social Security account number, and to otherwise enhance protection against identity theft, and for other purposes.

**Public Law 107-56 Title II, Implementation of USA Patriot Act on Section 326**

All provisions.

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

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

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

William Boger            [New]

John J. Byrne

Kenneth J. Clayton

Kerry Early

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.



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: MIN (one per page)

16. Specific lobbying issues:

**H.R. 3916 Presidential \$1 Coin Act of 2004**

To improve circulation of the \$1 coin, create a new bullion coin, 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.

John R. Rasmus

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: POS (one per page)

16.    Specific lobbying issues:

**S. 2468 Postal Accountability and Enhancement Act**

A bill to reform the postal laws of the United States.

**H.R. 4341 Postal Accountability and Enhancement Act of 2004**

To reform the postal laws of the United States.

**Report of the President's Commission on the U.S. Postal Service (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  
 William Boger            [New]  
 Kenneth J. Clayton  
 Dionne M. Davies  
 Gerald Joseph Pigg  
 Deborah L. Shannon  
 Floyd Stoner  
 Shawn Smith  
 Adam Wasch  
 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: RES (one per page)

16.    Specific lobbying issues:

**S. 98 Community Choice in Real Estate Act of 2003**

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. 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.

**Real Estate Settlement Procedure Act (RESPA)**

Proposed changes to implementing regulations.


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            [New]  
 Kenneth J. Clayton  
 Dionne M. Davies  
 Kerry Early  
 Deborah L. Shannon  
 Shawn Smith  
 Seaver Sowers  
 Floyd Stoner  
 Laura Vogel





Adam Wasch  
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: RET (one per page)

**H.R. 3108 Pension Funding Equity Act of 2003**

To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to temporarily replace the 30-year Treasury rate with a rate based on long-term corporate bonds for certain pension plan funding requirements and other provisions, and for other purposes. All provisions.

**Pension Reform and Investment Advice**

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

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: SMB (one per page)

16.    Specific lobbying issues:

**S. 2821 Small Business Reauthorization and Manufacturing Assistance Act of 2004 (all provisions)**

A bill to reauthorize certain programs of the Small Business Administration, and for other purposes.

**H.R. 5108 Small Business Reauthorization and Manufacturing Assistance Act of 2004 (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 J. Blocklin  
Kenneth J. Clayton  
Dionne M. Davies  
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.  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: TAX (one per page)

16.      Specific lobbying issues:

**S. 150 Internet Tax Nondiscrimination Act**

To make permanent the moratorium on taxes on Internet access and multiple and discriminatory taxes on electronic commerce imposed by the Internet Tax Freedom Act.

**S. 476 CARE Act of 2003**

To provide incentives for charitable contributions by individuals and businesses, to improve public disclosure of activities of exempt organizations, and to enhance the ability of low-income Americans to gain financial security by building assets, and for other purposes.

**S. 850 Small Business and Financial Institutions Tax Relief Act of 2003**

To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks for other purposes.

**S. 970 Job Protection Act of 2003**

To amend the Internal Revenue Code of 1986 to preserve jobs and production activities in United States.

**S. 1072 Highway Reauthorization (credit card/excise tax provisions)**

A bill to authorize funds for Federal-aid highways, highway safety programs, and transit programs, and for other purposes.

**S. 1263 Rural Economic Investment Act of 2003**

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

**S. 1371 (No Official Title)**

To permit a special amortization deduction for intangible assets acquired from eligible small businesses to take account of the actual economic useful life of such assets and to encourage growth in industries for which intangible assets are an important source of revenue.

**S. 1637 Jumpstart Our Business Strength Act**

Amends the International Revenue Code to repeal section 114 (Extraterritorial Income) which excludes from gross income extraterritorial income. All provisions.



**S. 1962 Excise Tax Simplification Act of 2004**

A bill to amend the Internal Revenue Code of 1986 to provide for excise tax reform and simplification, and for other purposes.

**S. 2084 Internet Tax Ban Extension and Improvement Act**

A bill to revive and extend the Internet Tax Freedom Act for 2 years, and for other purposes.

**S. 2263 Lifetime Savings Accounts**

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

**S. 2424 National Employee Savings and Trust Equity Guarantee Act of 2004**

An original 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.

**H.R. 714 Small Business and Financial Institutions Tax Relief Act of 2003**

To amend the Internal Revenue Code of 1986 to expand S corporation eligibility for banks for other purposes.

**H.R. 1222 (No Official Title)**

To permit a special amortization deduction for intangible assets acquired from eligible small businesses to take account of the actual economic useful life of such assets and to encourage growth in industries for which intangible assets are an important source of revenue.

**H.R. 1308 Working Families Tax Relief Act of 2004 (all provisions)****H.R. 1555 Abusive Tax Shelter Shutdown and Taxpayer Accountability Act of 2003**

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.

**H.R. 1661 Taxpayer and Fairness Protection Act of 2003**

To provide balanced taxpayer protections in tax administrations, including elimination of abusive tax strategies, simplification of the earned income tax credit, and taxpayer protection.

**H.R. 1769 Job Protection Act of 2003**

To amend the Internal Revenue Code of 1986 to comply with the World Trade Organization rulings on the FSC/ETI benefit in a manner that preserves jobs and production activities in the United States.

**H.R. 1776 Pension Preservation and Savings Expansion Act of 2003**

To amend the Internal Revenue Code of 1986 to make today's retirement savings opportunities permanent, to expand and improve retirement savings vehicles, to extend pension coverage through regulatory simplification and small business incentives, to enhance fairness and pension portability, to revitalize defined benefit plans, to provide additional defined



contribution plan protections, to assist individuals in preserving their income throughout retirement, and for other purposes.

**H.R. 1896 Subchapter S Modernization Act of 2003**

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

**H.R. 2615 Rebuild America Act of 2003**

To provide funding for infrastructure investment to restore the United States economy and enhance the security of transportation and environmental facilities throughout the United States.

**H.R. 2896 American Jobs Creation Act**

To amend the Internal Revenue Code of 1986 to remove impediments in such Code and make manufacturing, service, and high-technology businesses and workers more competitive and productive both at home and abroad. Subchapter S provisions.

**H.R. 3550 Transportation Equity Act: A Legacy for Users**

To authorize funds for Federal-aid highways, highway safety programs, and transit programs and for other purposes.

**H.R. 3971 Highway Reauthorization and Excise Tax Simplification Act of 2004**

To amend the Internal Revenue Code of 1986 to credit the Highway Trust Fund with the full amount of fuel tax, to combat fuel tax evasion, and for other purposes.

**H.R. 4078 Lifetime Savings Accounts**

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

**H.R. 4295 Rural Economic Investment Act of 2004**

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

**H.R. 4520 the American Jobs Creation Act**

To amend the Internal Revenue Code of 1986 to remove impediments in such Code and make our manufacturing, service, and high-technology businesses and workers more competitive and productive both at home and abroad.

**H.R. 4714 Retirement Savings Account Act**

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

**H.R. 4840 Tax Simplification for America's Job Creators Act of 2004**

To amend the Internal Revenue Code of 1986 to simplify the taxation of businesses.





**H.R. 4841 Tax Simplification for Americans Act of 2004**

To amend the Internal Revenue Code of 1986 to simplify certain tax rules for individuals.

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  
 Lisa Bleier  
 Peter J. Blocklin  
 William Boger [New]  
 Dionne M. Davies  
 Kerry Early  
 Donna J. Fisher  
 Larry Seyfried [New]  
 Deborah L. Shannon  
 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



Registrant Name:      AMERICAN BANKERS ASSOCIATION

Client Name:            Self

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas 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. 2603 Junk Fax Prevention Act of 2004 (All Provisions)**

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

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 Blocklin  
Dionne M. Davies  
Kerry Early  
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 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: TOR (one per page)

16.    Specific lobbying issues:

**S. 2062 Class Action Fairness Act (all provisions)**

Bill to amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants, and for other purposes.

**H.R. 1115 Class Action Fairness Act**

To amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants, to outlaw certain practices that provide inadequate settlements for class members, to assure that attorneys do not receive a disproportionate amount of settlements at the expense of class members, to provide for clearer and simpler information in class action settlement notices, to assure prompt consideration of interstate class actions, to amend title 28, United States Code, to allow the application of the principles of Federal diversity jurisdiction to interstate class actions, and for other purposes. All provisions

**H.R. 4571 Lawsuit Abuse Reduction Act (All Provisions)**

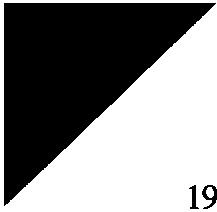
17.    House(s) of Congress and Federal agencies contacted.     Check if none.

Senate, House of Representatives

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

Peter J. Blocklin  
 William Boger            [New]  
 Dionne M. Davies  
 Kerry Early  
 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.





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

Mark Baran

Scott Nishioki

**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 contributor for lobbying activities

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

Signature



*C. Dawn Causey* \_\_\_\_\_ Date \_\_\_\_\_  
Printed Name and Title C. Dawn Causey, General Counsel

Form LD-2 (Rev. 6/98)

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