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SECRETARY OF

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LOBBYING REPORT

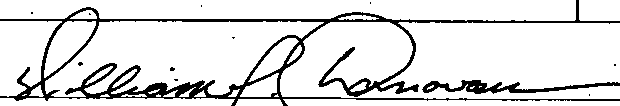
Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name NATIONAL ASSOCIATION OF FEDERAL CREDIT UNIONS			
2. Address <input type="checkbox"/> Check if different than previously reported 3138 N. 10th ST			
3. Principal Place of Business (if different from line 2) City: ARLINGTON State/Zip (or Country) VA 22201, USA			
4. Contact Name WILLIAM J. DONOVAN	Telephone 703-522-4770	E-mail (optional) bdonovan@nafcu.org	5. Senate ID # 26763-12
7. Client Name <input type="checkbox"/> Self NATIONAL ASSOCIATION OF FEDERAL CREDIT UNIONS			6. House ID # 30263000

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) OR Year End (July 1-December)
9. Check if this filing amends a previously filed version of this report 10. Check if this is a Termination Report ⇒ Termination Date _____11. No Lobbying **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 this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>300,000</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of:</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033 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 WILLIAM J. DONOVAN, SENIOR VICE PRESIDENT, GENERAL COUNSEL

Registrant Name NATL ASSN FED CREDIT UNIONS Client Name NATL ASSN OF FEDERAL CREDIT UNIC

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the client engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

H.R. 333, Bankruptcy Abuse Prevention and Consumer Protection Act;
S. 420, Bankruptcy Reform Act; FY 03 VA/HUD and Independent Agencies Appropriations Act;
H.R. 7, Community Solutions Act; H.R. 3763, The Corporate and Auditing Accountability and Transparency Act; S. 2673 The Public Company Accounting Reform and Investor Protection Act; H.R. 974, Small Business Interest Checking Act; H.R. 3763, Business Checking Freedom Act; H.R. 556, Unlawful Internet Gambling Funding Prohibition Act; H.R. 3004, Financial Anti-Terrorism Act; H.R. 3717, Federal Deposit Insurance Reform Act; H.R. 3951, Financial Services Regulatory Relief Act; S. 848, SSN Misuse Prevention Act

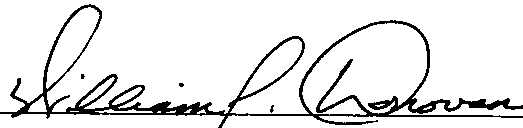
17. House(s) of Congress and Federal agencies contacted Check if None

National Credit Union Administration (NCUA)
Small Business Administration (SBA)
Dept of Defense (DOD)
Dept of Treasury

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

Name	Covered Official Position (if applicable)
BAKER, GWENDOLYN	DIRECTOR OF REGULATORY AFFAIRS AND FEDERAL REGULATORY COUNSEL
BECKER, FRED	PRESIDENT AND CEO
CHANOW, MURRAY S.	SENIOR LEGISLATIVE REPRESENTATIVE
DONOVAN, WILLIAM J.	SENIOR VICE PRESIDENT, GENERAL COUNSEL
KWON-MOORE, DEBBIE	ASSOCIATE DIRECTOR OF LEGISLATIVE AFFAIRS
MAXWELL, CARL	ASSOCIATE DIRECTOR OF LEGISLATIVE AFFAIRS
THALER, BRAD	DIRECTOR LEGISLATIVE AND POLITICAL AFFAIRS
TRAUGER, KELLEEN M.	ASSOCIATE DIRECTOR OF LEGISLATIVE AFFAIRS

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

Signature  Date 8/9/02
Printed Name and Title WILLIAM J. DONOVAN, SENIOR VICE PRESIDENT, GENERAL COUNSEL

Registrant Name NATL ASSN FED CREDIT UNIONS Client Name NATL ASSN FEDERAL CREDIT UNIONS

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

Frohman, Charles
Maxwell, Carl
Trauger, Kelleen

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 Busin (city and state or coun

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	Ow per clie

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

Signature *William J. Donovan*

Date 8/9/02

Printed Name and Title WILLIAM J. DONOVAN, SENIOR VICEPRESIDENT, GENERAL COUNSEL

