

LOBBYING REPORT

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

1. Registrant Name:

MORRISON & FOERSTER

2. Address:

2000 PENNSYLVANIA AVE NW # 5500, WASHINGTON, DC 20006-1888

3. Principal place of business (if different from line 2):

4. Contact Name: RACHEL HOWELL

Telephone: 2028871576

E-mail (optional): rhowell@mofo.com

Senate ID #: 25897-101

House ID #:

7. Client Name: ☐ Self

VISA USA

TYPE OF REPORT

8. Year 2006 Midyear (January 1 - June 30): ☐ **OR** Year End (July 1 - December 31): ☒

9. Check if this filing amends a previously filed version of this report: ☐

10. Check if this is a Termination Report: ☐ => Termination Date: 11. No Lobbying Activity: ☐

INCOME OR EXPENSES

Complete Either Line 12 **OR** Line 13

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000: ☐

\$10,000 or more: ☒ => Income (nearest \$20,000): 40,000.00

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).

13. Organizations

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000: ☐

\$10,000 or more: ☐ => Expenses (nearest \$20,000): _____

14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

- ☐ **Method A.** Reporting amounts using LDA definitions only
☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

LOBBYING ACTIVITY

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

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

16. Specific lobbying issues:

H.R. 5746: the 'Industrial Bank Holding Company Act of 2006'; S. 2856: the 'Financial Services Regulatory Relief Act of 2006'; S. 3978: the 'Debit and Check Card Consumer Protection Act of 2006'; S. 4037: the 'Rent-To-Own Reform Act of 2006'; S.1502: the 'Preservation of Federalism in Banking Act'; H.R.3426: the 'Preservation of Federalism in Banking Act'; H.R.5341: the 'Seasoned Customer CTR Exemption Act of 2006'; H.R.5350: 'Federal Payday Loan Consumer Protection Amendments of 2006'; H.R. 5783: the 'Comprehensive Credit Services for Veterans Act of 2006'; H.R. 6072: the 'Financial Services Regulatory Relief Amendments Act of 2006'; H.R. 6297: the 'Freedom to Bank Act'; H. R. 5024: the 'Promoting Transparency in Financial Reporting Act of 2006'; S.4116: To amend the Federal Deposit Insurance Act, to clarify the scope of provisions relating to applicable rates of interest and other charge limitations. S.3850: the 'Credit Rating Agency Reform Act of 2006'; S.3518: To amend the Credit Repair Organizations Act to establish a new disclosure statement. S.2655: the 'Credit Card Reform Act of 2006'; S.1216: the 'Financial Privacy Breach Notification Act of 2005'; S.1040: the 'Credit Card Minimum Payment Notification Act'; S.3662: the 'Credit Monitoring Enhancement Act of 2006'; H.R.2990: the 'Credit Rating Agency Duopoly Relief Act of 2006'; S.1461: the 'Consumer Identity Protection and Security Act'. See attached

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System

Federal Trade Commission (FTC)

HOUSE OF REPRESENTATIVES

Office of the Comptroller of the Currency (OCC)

SENATE

Treasury, Dept of

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

Name: FISCHER, L. RICHARD

Covered Official Position (if applicable): N/A

Name: IRELAND, OLIVER I.

Covered Official Position (if applicable): N/A

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

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:

H.R.684: To amend title 28, United States Code, to provide an additional bankruptcy judge for the eastern district of California, and for other purposes. H.R.5532: the 'Peremptory Challenge Act of 2006'. H.R.3729.RFS: the 'Federal Judiciary Emergency Tolling Act of 2006'. S.3274.PCS: the 'FAIR Act of 2006'. H.R. 5014: the 'Federal Judicial Fairness Act of 2006'. S.2276: the 'Federal Judicial Fairness Act of 2006'. H.R. 5585: the 'Financial Netting Improvements Act of 2006'. S. 329: the 'Bankruptcy Fairness Act'. H.R. 3533: To amend the Internal Revenue Code of 1986 to provide that net operating losses shall not be reduced in connection with a discharge of indebtedness in certain chapter 11 bankruptcy. See attached

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System

Federal Trade Commission (FTC)

HOUSE OF REPRESENTATIVES

Office of the Comptroller of the Currency (OCC)

SENATE

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

Name: FISCHER, L. RICHARD

Covered Official Position (if applicable): N/A

Name: IRELAND, OLIVER I.

Covered Official Position (if applicable): N/A

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

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: CSP (one per page)

16. Specific lobbying issues:

H.R.4: the 'Pension Protection Act of 2006'; H.R.3374: the 'Consumer Notification and Financial Data Protection Act of 2005'; H.R.3375: the 'Financial Data Security Act of 2005'; H.R.3997: the 'Financial Data Protection Act of 2006'; H.R.4127: the 'Data Accountability and Trust Act'; H.R.5318: the 'Cyber-Security Enhancement and Consumer Data Protection Act of 2006'; H.R.5835: the 'Veterans Identity and Credit Security Act of 2006'; H.R.6109: the 'Stop Endangering the Records of Veterans (SERVE) Act of 2006'; H.R.6129: the 'Credit Monitoring Clarification Act'; H.R.6163: the 'Federal Agency Data Breach Protection Act'; H.R.6189: the 'Protection from Telemarketers Act'; H.R.6273: a bill to direct the Secretary of Veterans Affairs to provide for enhanced protections against identity theft related to the public filing of separation forms of members of the Armed Forces and for other purposes; S.3662: the 'Credit Monitoring Enhancement Act of 2006'; S.3713: the 'Privacy Rights and Oversight for Electronic and Commercial Transactions Act of 2006'; S.3978: the 'Debit and Check Card Consumer Protection Act of 2006'; S.1216: the 'Financial Privacy Breach Notification Act of 2005'; S.3662: the 'Credit Monitoring Enhancement Act of 2006'; S.1461: the 'Consumer Identity Protection and Security Act'. See attached

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System
Federal Trade Commission (FTC)
HOUSE OF REPRESENTATIVES
Office of the Comptroller of the Currency (OCC)
SENATE

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

Name: FISCHER, L. RICHARD

Covered Official Position (if applicable): N/A

Name: IRELAND, OLIVER I.

Covered Official Position (if applicable): N/A

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

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: EDU (one per page)

16. Specific lobbying issues:

H.R. 5046: a bill to promote youth financial education. S. 925: a bill to promote youth financial education. S.2654: the 'Protection of Young Consumers Act of 2006'. H.R.3997: the 'Financial Data Protection Act of 2006'. See attached.

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System
Federal Trade Commission (FTC)
HOUSE OF REPRESENTATIVES
SENATE
Treasury, Dept of

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

Name: FISCHER, L. RICHARD

Covered Official Position (if applicable): N/A

Name: IRELAND, OLIVER I.

Covered Official Position (if applicable): N/A

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

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. 3662: the 'Credit Monitoring Enhancement Act of 2006'; S. 3713: the 'Privacy Rights and Oversight for Electronic and Commercial Transactions Act of 2006'; S. 3978: the 'Debit and Check Card Consumer Protection Act of 2006'; S. 4037: the 'Rent-To-Own Reform Act of 2006'; H.R. 5746: the 'Industrial Bank Holding Company Act of 2006'; H.R. 5783: the 'Comprehensive Credit Services for Veterans Act of 2006'; H.R. 5820: the 'Federal Agency Data Privacy Protection Act'; H.R. 5835: the 'Veterans Identity and Credit Security Act of 2006'; H.R. 6072: the 'Financial Services Regulatory Relief Amendments Act of 2006'; H.R. 6109: the 'Stop Endangering the Records of Veterans (SERVE) Act of 2006'; H.R. 6129: the 'Credit Monitoring Clarification Act'; H.R. 6163: the 'Federal Agency Data Breach Protection Act'; H.R. 6189: the 'Protection from Telemarketers Act'; H.R. 6273: a bill to direct the Secretary of Veterans Affairs to provide for enhanced protections against identity theft related to the public filing of separation forms of members of the Armed Forces and for other purposes; H.R. 6297: the 'Freedom to Bank Act'. See attached

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System
Federal Trade Commission (FTC)
HOUSE OF REPRESENTATIVES
Office of the Comptroller of the Currency (OCC)
SENATE
Treasury, Dept of

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

Name: FISCHER, L. RICHARD
Covered Official Position (if applicable): N/A
Name: IRELAND, OLIVER I.
Covered Official Position (if applicable): N/A

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

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: GAM (one per page)

16. Specific lobbying issues:

H.R.4411: the 'Unlawful Internet Gambling Act of 2006'. H.R.4777: the 'Internet Gambling Prohibition Act'. H.R.4472: the 'Children's Safety and Violent Crime Reduction Act of 2006'.

17. House(s) of Congress and Federal agencies contacted:

Federal Reserve System
Federal Trade Commission (FTC)
HOUSE OF REPRESENTATIVES
Office of the Comptroller of the Currency (OCC)
SENATE

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

Name: FISCHER, L. RICHARD

Covered Official Position (if applicable): N/A

Name: IRELAND, OLIVER I.

Covered Official Position (if applicable): N/A

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

Signature: ON FILE Date: Feb 13, 2007

Printed Name and Title: RACHEL HOWELL, ASSOCIATE -

Information Update Page:

Complete ONLY where registration information has changed.

LOBBYIST UPDATE

23. Name of each previously reported individual who is NO LONGER expected to act as a lobbyist for the client

ISSUE UPDATE

24. General lobbying issues previously reported that NO LONGER pertain

AFFILIATED ORGANIZATIONS

25. Add the following organization(s)

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

28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization

Signature: ON FILE Date: Feb 13, 2007

Printed Name and Title: -