

SECRETARY OF THE SENATE
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LOBBYING REPORT

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

1. Registrant Name America's Community Bankers ID No. 30327000			
2. Address <input type="checkbox"/> Check if different than previously reported 900 19th Street, NW, Suite 400 Washington DC 20006 United States			
3. Principal Place of Business (if different from line 2) City State/Zip (or Country)			
4. Contact Name Robert R. Davis	Telephone 202-857-5088	E-mail (optional) rdavis@acbankers.org	5. Senate ID # 3845-24
7. Client Name <input checked="" type="checkbox"/> Self	6. House ID # 30327000		

TYPE OF REPORT 8. Year 2000 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report
 10. Check if this is a Termination Report >> Termination Date _____ 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p>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>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>\$1,141,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature *Robert R. Davis* Date 7/5/2001
 Printed Name and Title Robert R. Davis - Managing Director, Government Relations Page 1 of 11

Registrant Name: America's Community Bankers ID No. 30327009

Client Name: Self

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

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

16. Specific Lobbying issues

H.R.2626, Electronic Disclosures Delivery Act of 1999,
H.R.173, Community Reinvestment Improvement Act of 1999,
H.R.1435, Small Business Banking Regulatory Relief Act of 1999,
H.R.1585, Depository Institution Regulatory Streamlining Act of 1999,
H.R.827, Federal Home Loan Bank System Modernization Act of 1999,
S.900, Financial Services Modernization Act of 1999,
S.2972, International Counter-Money Laundering and Foreign Anticorruption Act of 2000,
H.R.3886, International Counter-Money Laundering and Foreign Anticorruption Act of 2000,
H.R.3320, Consumer's Right to Financial Privacy Act,
H.R.1714, Electronic Signatures in Global and National Commerce Act,

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

Department of Housing & Urban Development
Department of Treasury
FDIC
Federal Reserve
FHFB
Internal Revenue Service

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

Name	Covered Official Position (if applicable)	New
Bahin, Charlotte M.		No
Cohen, Arnold D.		No
Davis, Robert R.		No
Eider, III, Albert L.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No
O'Connor, James E.		No
Verdier, Stephen J.		No

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

Signature

Date 7/5/2001

Printed Name and Title

Robert R. Davis - Managing Director, Government Relations

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Registrant Name: America's Community Bankers ID No. 30327900

Client Name: Self

Item	Description	Data
16	Lobbying Issues	S.761, Electronic Signatures in Global and National Commerce Act,
16	Lobbying Issues	S.2107, Competitive Markets Supervision Act,
16	Lobbying Issues	H.R.2614, Certified Development Company Program Improvements Act of 1999,
16	Lobbying Issues	H.R.2615, To amend the Small Business Act to make improvements to the general business loan program, and for other purposes,
16	Lobbying Issues	S.458, Federal Home Loan Bank System Modernization Act of 1999,
16	Lobbying Issues	S.349, Small Business Banking Act of 1999,
16	Lobbying Issues	S.377, To eliminate the special reserve funds created for the Savings Association Insurance Fund and the Deposit Insurance Fund, and for other purposes,
16	Lobbying Issues	H.R.4585, Medical Financial Privacy Protection Act,
16	Lobbying Issues	H.R.4063, Deposit Insurance Feasibility Act of 2000,
16	Lobbying Issues	H.R.4209, Bank Reserves Modernization Act of 2000,
16	Lobbying Issues	H.R.4067, Business Checking Modernization Act,
16	Lobbying Issues	S.2295, Deposit Insurance Fairness and Economic Opportunity Act,
16	Lobbying Issues	H.R.4082, Deposit Insurance Fairness and Economic Opportunity Act,
16	Lobbying Issues	H.R.3899, Deposit Insurance Funds Merger Act of 2000,
16	Lobbying Issues	S.576, Financial Regulatory Relief and Economic Efficiency Act of 1999,
16	Lobbying Issues	H.R.3278, Financing Corporation Assessment Elimination Act of 1999,
16	Lobbying Issues	National Credit Union Administration: prompt corrective action. Department of Treasury: taxation of large credit unions. Office of Management and Budget: collection of CRA data by community banks. Loan loss reserves. Office of the Vice President: credit union taxation.
17a	House of Congress/Agencies	National Credit Union Administration
17a	House of Congress/Agencies	OCC
17a	House of Congress/Agencies	Office of Management and Budget
17a	House of Congress/Agencies	Office of the Vice President
17a	House of Congress/Agencies	Office of U.S. Trade Representative
17a	House of Congress/Agencies	OTS
17a	House of Congress/Agencies	Securities & Exchange Commission
17a	House of Congress/Agencies	U.S. House of Representatives
17a	House of Congress/Agencies	U.S. Senate
17a	House of Congress/Agencies	White House
18a	Lobbyist Name	Hong, Peter
18b	Covered Official: Position	Press Secretary for Senator Rod Grams R-MN
18c	New Lobbyist	No
18a	Lobbyist Name	Casey, Diane
18b	Covered Official: Position	
18c	New Lobbyist	Yes

Registrant Name: America's Community Bankers ID No. 30327000

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.625, Bankruptcy Reform Act of 1999 ,
H.R.4475, Making appropriations for the Department of Transportation and related agencies for the fiscal year ending September 30, 2001, and for other purposes., Bankruptcy provision.
H.R.2415, To enhance security of United States missions and personnel overseas, to authorize appropriations for the Department of State for fiscal year 2000, and for other purposes., Bankruptcy provision.**

17. House(s) of Congress and Federal agencies contacted Check if None
U.S. House of Representatives
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
<u>Davis, Robert R.</u>		<u>No</u>
<u>Elder, III, Albert L.</u>		<u>No</u>

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

Signature  Date 7/5/2001

Printed Name and Title Robert R. Davis - Managing Director, Government Relations Page 4 of 11

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

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

15. General issue area code DIS (one per page)
16. Specific Lobbying issues
S.1361, Natural Disaster Protection and Insurance Act of 1999,
H.R.21, Homeowners' Insurance Availability Act of 1999,
H.R.1297, Repetitive Flood Loss Reduction Act of 1999,

17. House(s) of Congress and Federal agencies contacted Check if None
Department of Housing & Urban Development
Department of Treasury
U.S. House of Representatives
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Davis, Robert R.		No
Elder, III, Albert L.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No

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

Signature *Robert R. Davis* Date 7/5/2001

Printed Name and Title Robert R. Davis - Managing Director, Government Relations Page 5 of 11

Registrant Name: **America's Community Bankers ID No. 30327000**

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.2107, Competitive Market Supervision Act,
Government Sponsored Enterprises -- Legislative proposals related to housing issues, agency consolidations
Federal Housing Finance Board; actions related to the establishment of pilot programs within individual FHLBanks.
Federal Housing Finance Board; actions related to "Federal Home Loan Bank Acquired Member Assets, Core Mission
Activities, Investments and Advances."
Financial Accounting Standards Board; actions related to "pooling method of accounting form mergers and
acquisitions."**

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

Check if None

**Department of Housing & Urban Development
Department of Treasury
FBIC
Federal Housing Finance Board
Federal Reserve
FHFB**

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

Name	Covered Official Position (if applicable)	New
Bahn, Charlotte M.		No
Cohen, Arnold D.		No
Davis, Robert R.		No
Elder, III, Albert L.		No
Moadres, Eric M.	TDPOB, Dir. Cong. Affairs	No
O'Connor, James E.		No
Verdier, Stephen J.		No

19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature

Date **7/5/2001**

Printed Name and Title

Robert R. Davis - Managing Director, Government Relations

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Registrant Name: **America's Community Bankers ID No. 30327000**

Client Name: **Self**

Item	Description	Data
17a	House of Congress/Agencies	OCC
17a	House of Congress/Agencies	OFHEO
17a	House of Congress/Agencies	OTS
17a	House of Congress/Agencies	U.S. House of Representatives
17a	House of Congress/Agencies	U.S. Senate
18a	Lobbyist Name	Hong, Peter
18b	Covered Official Position	Press Secretary for Senator Rod Grams R-MN
18c	New Lobbyist	No

Registrant Name: America's Community Bankers ID No. 30327000

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.

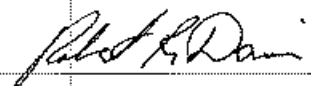
- 15. General issue area code GOV (one per page)
- 16. Specific Lobbying issues
H.R.2376, To require executive agencies to establish expedited review procedures for granting a waiver to a State under a grant program administered by the agency if another State has already...
H.R.2245, Federalism Act of 1999,
S.1214, Federalism Accountability Act of 1999,

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

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

Name	Covered Official Position (if applicable)	New
<u>Verdier, Stephen J.</u>		<u>No</u>

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

Signature  Date 7/5/2001

Printed Name and Title Robert R. Davis - Managing Director, Government Relations Page 8 of 11

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

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

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

16. Specific lobbying issues

S.1452, Manufactured Housing Improvement Act,
H.R.1776, American Homeownership and Economic Opportunity Act of 1999,
H.R.175, Affordable Housing Opportunity Act of 1999,
H.R.3703, Housing Finance Regulatory Improvement Act,
Department of the Treasury; actions related to issuance of proposed regulations for Financial Asset Securitization Investment Trusts; actions related to U.S.-Canada lumber import quotas.
Federal Housing Finance Board; actions related to changes in financial management policy; Federal Home Loan Bank Mortgage Partnership Program.

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

Department of Treasury
Federal Housing Finance Board
U.S. House of Representatives
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Bahin, Charlotte M.		No
Cohen, Arnold D.		No
Davis, Robert R.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No
O'Connor, James E.		No
Elder, III, Albert L.		No

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

Signature  Date 7/5/2001

Printed Name and Title Robert R. Davis - Managing Director, Government Relations Page 9 of 11

Registrant Name: America's Community Bankers ID No. 30327000

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: TAX (one per page)

16. Specific Lobbying issues

H.R.3832, Small Business Tax Fairness Act of 2000, Low-income housing tax credit
H.R.2264, To amend the Internal Revenue Code of 1986 to extend the expensing of environmental remediation costs to contaminated sites located outside of targeted areas,
H.R.2263, To amend the Internal Revenue Code of 1986 to encourage contributions by individuals of capital gain real property for conservation purposes, to encourage qualified conservation contributions...,
H.R.2262, To amend the Internal Revenue Code of 1986 to restore the deduction for the cost of demolishing structures other than certified historic structures and other than historically residential.,
H.R.175, Affordable Housing Opportunity Act of 1999,
S.1017, Affordable Housing Opportunity Act of 1999,
H.R.2488, Taxpayer Refund and Relief Act of 1999,

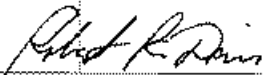
17. House(s) of Congress and Federal agencies contacted Check if None

IRS
Treasury
U.S. House of Representatives
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Davis, Robert R.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No
O'Connor, James E.		No

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

Signature  Date 7/5/2001

Printed Name and Title Robert R. Davis - Managing Director, Government Relations Page 10 of 11

Registrant Name: America's Community Bankers ID No. 30327090

Client Name: Self

Item	Description	Data
16	Lobbying Issues	Low income housing tax credit Pension reform Subchapter S
16	Lobbying Issues	Low income housing tax credit